

The Effect of the Marketing Mix of Services to Attract Customers, Banks (Case Study Tejarat Bank, Branches of Kermanshah Province)

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ABSTRACT

The purpose of this study Service marketing mix factors On bank customers (Case study: commercial banks, branches of Kermanshah province) are. The study population Customers include all banks are business Kermanshah Province That a society is unlimited Statistical sample of 300 people is estimated based on statistical formulas. Survey data using Gathered Data and raw data into meaningful And values for each variable using data Questions it has been calculated Using SPSS software Considering both descriptive statistics and the statistics And inferential statistics were processed and analyzed. For data analysis of two test T-TEST Correlation test was used. Results confirm the existence of the relationship between the Marketing mix of services to attract customers on the bank's business.

KEYWORDS: customer service, banks, service marketing mix (product (service), pricing, distribution, promotional activities, personnel, assets and physical facilities, processes

INTRODUCTION

Planning process, marketing programs, Implementation of a concept, pricing, promotion and distribution of ideas, Is exchanged for goods and servicesOrganizational goals achieved that makes individual researcher.Organizations to ensure long-term profitabilityIdentifying and satisfying customer needs through their efforts, Have embraced the marketing concept.If the banking system's current condition only lays emphasisAnd require little or even no need to discuss marketingProvides to its retardation conditions.Market transformation is a symbol,Marketing is how to deal with the various developmentsAnd banking system requires fundamental changes in marketing and salesWay to insure your future.Assets of banks due to their reliance on public depositsAnd the importance that people attach to their assets and money areIt is necessary to attract a larger customer efforts and activities to do.

The best tool for this purposePrinciples of marketing, especially marketingBanking services to maintain market share and profitability.Business success and survival Required to meet Needs of the buyers (customers) Services Is optimal and economical manner. Bank Marketing The series of activities called Before the service started, which produced a And its goal of customer satisfaction And the enterprise is for profit and fame. The activities of the Research Started up and after sales service continues. Thus, bank marketing is a strategy Pursues two main objectives: The first principle of customer orientation and Second, profits and reputation for business Finally, consider that both customer satisfaction to justify.

Statement of Problem

Among the important centers earlier and moreOther social and economic organizations Due to customer-oriented philosophyAnd showed the banks were stressed.Among the important business banking services,Golan is the customer-oriented jobs,It can be argued that the customer has a strong dependence on the banking.Bank is a place where a variety of servicesFor customers and creating value for customers will pay special attentionAnd will strive to strengthen relationships with customersAnd spread and the bank in order to keep attracting customers,They will measure the growth and sustainability.The customer today is considered the most important element of modern marketing.Banks often offer their services to succeed in their marketing,Improve the marketing system to promote other systems The Bank is in promotion.The real mission of marketers, understanding the needs and Demands of customers and is present strategiesThat the consent should be sought. Customer capital is the bank And banks to continue their life Customers need Since customer satisfaction In response to his demands will be achieved And banks to achieve their goals should be to attract customers, Banks are trying Identifying customer needs and utilizing the services marketing mix factors, Provide adequate banking services to customers, They should be provided on the basis of its favorable And are based on customer satisfaction. Managers recognize the importance of each factor of the marketing mix of services (P7), The banks can be measured more Set the strategy to attract customers to take action. Marketing mix of services The article examines Include the following:

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- 1 - products (goods or service)
- 2 - the price
- 3 - Place
- 4 - promotion (promotion activities)
- 5 - employees
- 6 - physical assets or facilities
- 7 - Process

The necessity and importance

Each country's banking system plays a very important role in the cash flow of firms and funds needed. And economic institutions play a role and hence it has been likened to the heart of the economy. Obviously, a country that has an efficient banking system cannot be updated. Will benefit from a prosperous economy. Thus a comprehensive study of the banking system and knowing the limitations of existing facilities is considered. (Bazargan, 2003, p 48). Research into customer needs has also identified the factors affecting satisfaction levels and attract customers. The crucial issues for banks and government agencies are considered. Full understanding and predicting customer needs, effective step to maintain and build customer loyalty. And the most important factor in customer satisfaction, and their expectations regarding supply and service expectations of the level is over. Banks must compete for success in the expectations. And the most important factor in satisfying their customer needs is they are ahead of their competitors so they can provide. Looking at the bank as a financial institution and credit service provider and make matches of banking operations. On the marketing process, researcher on the subject to attract customers. Although the main operating banks Viewed from the perspective of marketing. And the factors influencing resource allocation by the banks or after the marketing mix were viewed and pay research. (William L. Wilkie 1994)

A REVIEW OF RESEARCH LITERATURE

Marketing

Despite the marketing imagination of most people. Only short-term efforts semi-essential goods for sale. And is not a luxury and ceremonial. It also includes a set of manufacturing activity, and distributive trade. The goods faster and easier to reach the final consumer. Marketing prominently consumers with daily living. It deals with all human beings. From early morning to late night every consumer of goods and services uses them to meet needs. By advertising and marketing science, consumers are familiar with them through incentives. People to buy these products for their needs will be encouraged. In fact, marketing as a management process - socially defined by which individuals and groups through the production and exchange of goods and services together an important tool and to intermediate and local money market to meet their needs and desires. (Alvadary, 2003, p 18)

Marketing is a conscious effort for resource allocation and create a market expertise. Organizations must find your target market. It needs to be able to better identify, products and services tailored to their supply. The marketing move to avoid wasting resources and various facilities and find the most suitable product or the company's position in the market. (rostaii and others, 2004, p 25) The Encyclopaedia of Marketing Management, Such marketing is defined as: In a broad sense, marketing is the part of an economic process, the demand and supply of goods and services and ideas in society is concerned. Marketing includes the activities the exchange of goods and services, from producers to consumers when they final consumer, industrial, or move, they facilitate. Limited at the organizational level (both nonprofit and for-profit) Marketing includes activities such as planning, development (may also be included in marketing research), Pricing, advertising sales, distribution and after sales service is. These activities aim to make a profit. Satisfy human needs are at the same time. (Ali Pur, Iraq, 2007, p 377)

Service marketing mix:

Attention to management and marketing services can change and for making new created in the banks. In management and marketing services should the marketing mix factors special attention was paid. Marketing mix is a set of marketing tools the organization uses them to achieve their goals. Is the target market. Service marketing mix includes seven factors of production (service), Price, place, promotion (promotion and marketing synergy), Employees, assets or physical features and processes (operations management) are each of these factors separately we will investigate. (Shamloo, M., 2006)

1. Product (service)

Services should be based on customer needs and demands and to provide for more comfort and yet be necessary. Improve the quality of existing services to be performed. Two factors should be considered in product. That is

B) the exclusive right: One of the features of each new product, is its ability to invent and patent. The invention of new products, manufacturer of a patent for it to occur. The major difference is the product and services. The service has the exclusive right, or not to patent. The inventive

computer education services mayAfter a short interval to be faced with many competitorsThe same services in other areasWithout paying any royalties for money offer.

B) Trademark: One of the important areas in the marketing of products,Strategy is the name and logo.Because services are intangible,Sign a service providerIs very effective in the decisions of consumers. (Ali Pur, Kvarvyy, 2009, p 269)

2. Price

Rial equivalent (or any currency) isFor the use of a product or service is paid.In service activities,Price is determined by various methodsThe two common methodsAnd important We refer

1 - The cost plus or cost plus percentage of profits:This method is based on the total cost of servicesPlus a fixed percentage of earningsIn most organizations, professional services Is common.

2 - The rate of return on investment:This method is based on investment in services prices has been doneAnd back is aboutAnd is used in some public services.Prices are in service activitiesHave two major roles include:

A) understand and influence consumer decisions
B) affect the operations management

Some service organizationsFor its services, according to demand conditions in the week, Months, seasons and years, "special price" offerTo create a balance in supply and demand services. (Ali Pur, Kvarvyy, 2009, p 269)

3. Distribution or location

The location,Being a customer's access to services.The inseparable nature of services Providers, the distribution factor is important in marketing strategy services.Due to the increasing intensity of competition,Service in a suitable location and desired location as determinants of customerAttract and retain customers.So now the banks to establish branchesIn different regions haveOrder to provide better services,They cover a wider area. (Ali Pur, Kvarvyy, 2009, p 269)

4. Promotion (promotion and marketing synergy)

Series of activities are included in theThat will lead to increased demandAnd level of service increases.Promote the value and importance for service organizationsThe benefits thatThey are derived from purchasing services.In many cases, methods of promotional products and services are similar .But public service is one of important ways.

Given the free natureAnd may be cost or low cost public relations,Non-profit groups and organizations thatAccording to its promotional plans are considered. (Ali Pur, Kvarvyy, 2009, p 270)

5.Staff

Service organizations or their staff Provide services to customers The main factors are considered marketing services, Because many customers, Service providers to know the name of the organization. The staff's role in the selection of services must, Employment, education and motivation of the workforce. Interest, ability, courtesy, initiative, compassion, attitude, Symmetry and timeliness of staff Services is an important factor in success. (Ali Pur, Kvarvyy, 2009, p 270)

6. Facilities and physical assets

Non-tangible services Is done using the facilities and physical assets. These features facilitate the activities In transfer and services are. Facilities and services in addition to the obvious possibilities, Must be non-obvious features, which play a vital role in providing services, Also be considered. For example, those in large cities Go to the park, In addition to playing various instruments in the form of services that they receive Other facilities also need to Some that may not be evident As a place to park the car, Restaurant and ... The physical facilities Marketing services. (Ali Pur, Kvarvyy, 2009, p 270)

7. Operations or processes

Operations management, availability and quality And ensure sustainable services. The element of duty and service marketing mix Balance between supply and demand services. Be stored according to the service, Operations management through specialized techniques and professional Needs of the service at any time When the public needs and the sectional meet. For example, public officials and traffic operations management With the planning principles in Tehran Metro And use of information, Passengers during rush hours early in the morning Provide necessary facilities to achieve their workplace. (Ali Pur, Kvarvyy, 2009, p 271) **Customer focus in the Bank**

Useful and the most appropriate strategy For banks is customer orientation. It is in fact somewhat stronger statement can be stated And said that the banking system and customer base. Equal to at least one customer in the bank is an asset. Banking today is bound There in the mirror and try to see their clients Fill in the competitive environment, wants and desires of its customers to understand And that the work is complete customer satisfaction from the organization. Marketing today is the cost of losing a customer With the loss of benefits to service The customer needs it in their lifetime.(Dyvandry, Ali, 2000)

Customer satisfaction:

Full understanding of the customer to He is essential to good service. Planning for business customers and their satisfaction Requires that customers identify the best And then collect information about them.Customer

satisfaction is the subject. Marketers and customers who have common interests in it. Marketers are trying to satisfy customers. This leads to the satisfaction of their daily activities are commercial And frequent basis is to buy customers, On the other hand, when customers are happy and pleased, Are satisfied. Customer satisfaction means a complete supply his needs and desires Just at that time and the way he wants. From this perspective, customer satisfaction is considered in three levels which include: Basic needs of customers, Meet customers' expectations and Services than might be expected.(Ali Goli, Akbar, 2005)

Benefits of customer satisfaction:

Although any successful marketingIs willing to provide servicesProvide that customer satisfaction, But this is not their only target.Companies and institutions can notIts basic objectives such as achieving a competitive advantage or make a profit ignore.As Figure 1-1 showsCustomer satisfaction provides many benefits for companiesAnd higher levels of customer satisfaction,Lead to greater customer loyalty is.Maintaining good customer in the long run, continuing to attract new customers,For customers who replaceRelations have been with the company, is beneficial.Satisfied customers who have a lot of organizations, Their positive experiences for others to expressAnd so publicity for the organization are Thus reduce the cost of attracting new customers.This is especially important for professional service providersBecause of their fame and reputation and the benefits And the others are positiveThe key information source for new customers.

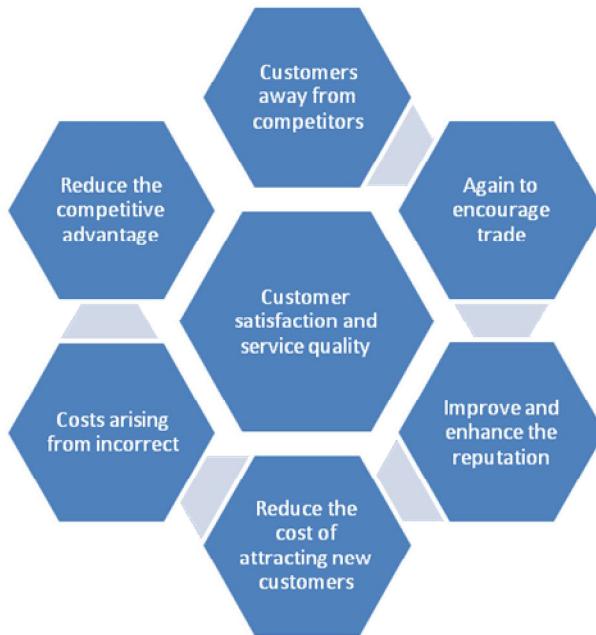


Figure 1: Benefits of customer satisfaction and service quality

The research hypotheses

- 1 - package of services (products)The Bank has an impact on attracting customers.
- 2 - System pricing (fees received, interest rates, banking facilities, etc.)The Bank has an impact on attracting customers.
- 3 - Activities to promote the use of bank servicesThe Bank has an impact on attracting customers.
- 4 - operating locations (bank branches)The Bank has an impact on attracting customers.
- 5 - how to interact with customers and employees faceThey have an influence on absorption.
- 6 - the physical facilities in connection with banking servicesHas an impact on attracting customers.
- 7 - process services to clientsHas an impact on their customers.

Variables

In this study the followingService marketing mix factorsThe customers are commercial banks,The independent variable marketing mixes And the dependent variable is to attract customers.

MATERIALS AND METHODS

The purpose of applied researchDescriptive, and correlational survey was conducted. Applied research isBecause its results to facilitate operationsOr solve problems that normallyShould be used long term solutionThe research is descriptiveIt includes a set of methodsTheir aim is to describe the conditions or phenomena studiedThat the current situationTopics to be studied.Survey isBased on the generalized dataOf a small part of society asIs the total sample population.R is the correlationBecause this type of research is to

identify cases All the independent variable changes the dependent variable that does not express And other variables in the expression changes are effective.

Methods of data collection

The study of library methods and questionnaires Is used to collect information. Theoretical methods of data collection in field research, Literature, research background And access to data from research efforts In the past, that is the kind of information and secondary data Library method has been used. For this jack using vector addition, Of a digital library, Search in the spreadsheets, Reviewed scientific articles and seminars are also used.

Population sample and sampling

The study population Bank customers are included in Kermanshah province. The study sample Using simple random sampling method is selected. Given the number of statistical research community Is unclear And community members were all To study possible and not possible, Mathematical method is the most accurate method is used. Given the range of questions Likert-type five is an option The statistical confidence level of 95% in this study And the rate of 6% to be considered carefully Sample size was calculated as follows:

$$n = \frac{N \times Z_{\frac{\alpha}{2}}^2 \times \sigma^2}{\varepsilon^2 \times (N - 1) + Z_{\frac{\alpha}{2}}^2 \times \sigma^2} = \frac{1072 \times (1.96)^2 \times (0.667)^2}{(0.06)^2 \times (1072 - 1) + (1.96)^2 \times (0.667)^2} \cong 300$$

Methods of data analysis

Statistical Information Collected using a questionnaire And raw data into meaningful data And values into each variable using Questions about the data Is calculated Using SPSS software And according to both statistics The descriptive statistics and inferential statistics Has been processed and analyzed. To describe the data Frequency of two-dimensional table Is used. Descriptive statistics of assumptions about Illation in the field of statistics and data analysis Two techniques of T-TEST and Correlation test Friedman All assumptions have been used to confirm or deny.

Test assumptions and conclusions

Test the first hypothesis:

Package of services (products) Impact on the bank's customers. Hypotheses about the mean Theory and Practice can be written as follows:

: H_0: average is less than or equal to 3. (Package of services (products) to attract customers, the Bank has no effect)

H_1: Average is greater than the number 3. (Package of services (products) has an effect on bank customers)
Audit results are recorded in the following table:

n	\bar{x}	s	t	d.f	P-value
300	4.2713	0.5695	38.662	299	0.007

Given the above values Particular value of 0.000 = P-value, Zero is rejected at the 5 percent error level is . The mean of observations smaller Or is equal to the number 3 Since the actual mean (4.2713) 3 is higher than the theoretical mean Thus we can conclude The mean observation that significantly Value is greater than 3 In other words, the error level of 5% Research hypothesis is accepted. So it can be claimed And concluded that the package of services (products) Has an effect on bank customers.

Test the second hypothesis:

Pricing system (intake fees, interest rates, banking facilities) Impact on the bank's customers. Hypotheses about the mean Theory and Practice can be written as follows:
H_0: the average is less than or equal to 3.(Pricing systems (intake fees, interest rates, banking facilities)Bank customers have no effect on the uptake.)

H_1: Average is greater than the number 3.(Pricing systems (intake fees, interest rates, banking facilities)Impact on the bank's customers.)

Audit results are recorded in the following table:

n	\bar{x}	s	t	d.f	P-value
300	4.1367	.06772	29.069	299	0.000

Given the above values Particular value of 0 = P-value, Zero is rejected at the 5 percent error level is . The mean of observations is smaller than or equal to 3 Since the actual mean (4.1367) 3 is higher than the theoretical mean Thus we can conclude The third value is significantly higher than the average observed In

other words, the error level of 5% Research hypothesis is accepted. So it can be claimed And concluded that the pricing system (Intake fees, interest rates, banking facilities) Impact on the bank's customers.

Test the third hypothesis:

Promoting activities forServices on the impact of bank customers.Hypotheses about the meanTheory and Practice can be written as follows:

H₀: average is less than or equal to 3(Activities to promote the use of bank services Bank customers have no effect on absorption)

H₁: Average is greater than the number 3.(Activities to promote the use of bank services Impact on attracting customers to the bank)

Audit results are recorded in the following table:

n	\bar{x}	s	t	d.f	P-value
300	3.9347	0.7438	21.746	299	0.000

Given the above values Particular value of 0 = P-value, Zero is rejected at the 5 percent error level is . The mean of observations is smaller than or equal to 3 Since the actual mean (3.9347) 3 is higher than the theoretical mean Thus we can conclude The third value is significantly higher than the average observed In other words, the error level of 5% Research hypothesis is accepted. So we can claim and concluded Activities that promote the use of bank services Impact on the bank's customers.

The fourth hypothesis tests:

Operating locations (bank branches)Impact on the bank's customers.Hypotheses about the meanTheory and Practice can be written as follows:

H₀: the average is less than or equal to 3(Operating locations (bank branches) did not affect the bank's customers.)

H₁: Average is greater than the number 3.(Operating locations (bank branches) on the absorption of the bank's customers.)

Audit results are recorded in the following table:

n	\bar{x}	s	t	d.f	P-value
300	4.0267	0.6626	26.836	299	0.000

Given the above valuesParticular value of 0 = P-value,Zero is rejected at the 5 percent error level is. The mean of observations is smaller than or equal to 3Since the actual mean (4.0267)3 is higher than the theoretical meanThus we can conclude thatObservations is significantly higher than the mean value of threeIn other words, the error level of 5% Research hypothesis is accepted.So we can claim and concludedThe location of the agent (bank branches) on the absorption of the bank's customers.

Test the fifth hypothesis:

Reflect how staff and customers ElectionsHas an effect on their absorption.Hypotheses about the meanTheory and Practice can be written as follows:

H₀: the average is less than or equal to 3(The reflection and absorption of Elections staff on their customers not affected).

H₁: Average is greater than the number 3.(The reflection and absorption of Elections is on employees with customers).

Audit results are recorded in the following table:

n	\bar{x}	s	t	d.f	P-value
300	4.5100	0.4812	56.456	299	0.000

Given the above valuesParticular value of 0 = P-value,Zero is rejected at the 5 percent error level is. The mean of observations is smaller than or equal to 3Since the actual mean (4.5100)3 is higher than the theoretical meanThus we can concludeThe third value is significantly higher than the average observedIn other words, the error level of 5% Research hypothesis is accepted.So we can claim and concludedElections reflect how staff and customersHas an effect on their absorption.

The sixth hypothesis test:

Physical facilities and equipment in connection with banking servicesHas an impact on attracting customers.Hypotheses about the meanTheory and Practice can be written as follows:

H₀: the average is less than or equal to 3(Physical facilities and equipment in connection with banking servicesNo impact on customers).

H₁: Average is greater than the number 3.(Physical facilities and equipment in connection with banking servicesHas an impact on attracting customers).

Audit results are recorded in the following table:

n	\bar{x}	s	t	d.f	P-value
300	4.1293	0.6477	30.197	299	0.000

Given the above values Particular value of 0 = P-value, Zero is rejected at the 5 percent error level is. The mean of observations is smaller than or equal to 3 Since the actual mean (4.1293) is higher than the theoretical mean Thus we can conclude The third value is significantly higher than the average observed In other words, the error level of 5% Research hypothesis is accepted. So we can claim and concluded The physical facilities and equipment

In connection with banking services Has an impact on attracting customers.

Seven hypotheses:

Process services to clients Has an effect on their absorption. Hypotheses to compare Practical and the theoretical average Can be written as follows:

H₀: the average is less than or equal to 3 (The process of attracting customers, they have no effect.)
H₁: Average is greater than the number 3. (Our customer process has an effect on their absorption).

Audit results are recorded in the following table:

n	\bar{x}	s	t	d.f	P-value
300	4.1317	0.6736	29.098	299	0.000

Given the above values Particular value of 0 = P-value, Zero is rejected at the 5 percent error level is . The mean of observations is smaller than or equal to 3 Since the actual mean (4.1317) is higher than the theoretical mean Thus we can conclude The third value is significantly higher than the average observed In other words, the error level of 5% Research hypothesis is accepted. So it can be claimed And concluded The process of providing services to customers Has an effect on their absorption.

Friedman test:

In order to prioritize And determine the significance of each hypothesis Friedman test was used. This is used when the statistical data Have a minimum order Or you can order the It will be two-way classification. Friedman test is expressed Among the factors which factor is more important than other factors Or all factors of equal importance.

H₀: All the above factors the same Attract customers to the bank.

H₁: All the above factors the same The Bank does not attract customers.

Summary results of calculations

Has been recorded in the following table:

n	Chi-Square	d.f	P-value	Test
300	218.54	299	0.000	Zero is rejected

Average rating	As a hypothesis (independent variables)
4.46	The first hypothesis (product)
3.92	The second hypothesis (Price)
3.37	The third hypothesis (promotion)
3.11	The fourth hypothesis (location)
5.30	The fifth hypothesis (employees)
3.91	The sixth hypothesis (assets)
3.94	The seventh hypothesis (process)

As this table Are seen The value 0 = P-value Can be concluded Zero is rejected at the 5% significance level And assume a state of being equal Hypotheses out of view samples Will be accepted. The research hypothesis was rejected. Prioritize the importance of hypotheses, The Friedman test:

1. The fifth hypothesis (employees)
2. The first hypothesis (product)
3. The seventh hypothesis (process)
4. The second hypothesis (Price)
5. The sixth hypothesis (assets)
6. The third hypothesis (promotion)
7. The fourth hypothesis (location)

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