

Marketing Research Services of Banks and their Impact on Perception of Service Users

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Abstract

Today value that make a bank different from other bank(competing)is increasingly based on their experience in dealing with customer is Cost efficiency and create an agile organization that have ability to react quickly to market.Especially because achieving quality services based on quality, efficiency, and delivering innovative solutions in a competitive environmentforprofessional Bankersseem necessary(Rasoulof,2009)In this paper trying through views of banks customers,banks Services evaluated to determine the impact on customers of Bank Services Marketing.In this study used a sample of 50 people.Tool of this research was a questionnairethatfinally analyzed information and the accuracy of the assumptions and finally suggest some recommendation.

Keywords: marketing, bank, banking services, marketing banking services

1. Introduction

Today, due to the rapid growth of product and competitive market,demand for products and services often has a significant growth.Due to rapid changes in the status of the competitors, technology and the desires of customers, companies cannot always rely on their existing products.Customers looking for new and more advanced products and companies forced to produce and supply new products that meet the needs, tastes and expectations of customers.For this reason, each company needs to develop new product (Three masters).The concept ofrelationship marketing at first time officially used by Berry In the field of services and it called as a strategy to attract, maintain and improve relationships with customers.Cutler, know the concept of relationship marketing to build and maintain strong relations with customers and stakeholders. AlsoGoren rose identified relationship marketing as the process of identifying, creating, and maintaining, virtue, and if necessary terminate relationships with customers and other stakeholders in a mutual interest,so supply the objectives of all parties.Adamson and others have found in their study that, successful bank in compared with unsuccessful banks have More effort to apply relationship marketing strategy and create long-term relationships with customers.(Barari&Ranjbarian,2009)

Mark R. Nelson, in his article entitled, marketing services, banking and information technology over the past decade explains that the large changes in the banking system has been created,So that some commentators remember it as the biggest banking crisis after the Great crisis. In some cases this duration mention as recession of banking industry.Unfortunately, most banks are hesitant about how to deal with these changes.Some analysts believe that the use of integration strategies that have been used in some banks is short-term solutions and would not guarantee long-term life of bank.The author believes that information technology has caused the banking affairs easier and lower cost and this cause easier entrance of competitors to competition arenas.Unfortunately,non-bank financial institutionsdue to themore flexibility in the use of technology advantage in compare with banks ,have more capability And are able with high speed devote a significant share of the market.Conducted Research different units of the Bank Marketing indicate that bank IT sector is one of the factors affecting the performance of banking activities (Claudia& et al, 2011)

2. Theoretical framework: Definitions and Concepts

- *Marketing*

Marketing refers to the identification of customers' needs better than competing firms. It also includes predict future needs and develop proper products to the needs of customers. So banks in the competitive environment, constantly changing work needs to have a marketing strategy in the light of a series of best practices to achieve the systematic and practical goal and customer satisfaction. Marketing via the method of advertising and advertising - sales promotion - public relations and personal selling will be done. (Abdolvand,2009) Today, due to the rapid growth and competitive market, demand for products and services often has a significant growth. . Due to rapid changes in the status of the competitors, technology and the desires of customers, companies cannot always rely on their existing products. Customers looking for new and more advanced products and companies forced to produce and supply new products that meet the needs, tastes and expectations of customers. For this reason, each company needs to develop new product (Three masters). Banks, financial institutions and marketing activities are affected by some form of monetary and financial .But it seems to due to lack of the traditional marketing communication processes and modern banking purposes, not very useful for this goal. Thus, banks that profit and more market share, according to modern marketing and creative work, service and amenities are offered to meet the needs of customers better than competitors, In other words, in addition to modern banking marketing analysis purposes, strengths and weaknesses, policies, Response patterns and customer needs and competitors' models should also be analyzed. (Porter, 1996)

- *Define banks and the banking system*

Word and phrase bank is an old German word that means a kind of company or perhaps from the French word BANQUE or Italian BANCA that were taken from exchangers benches. Banking industry starter in world were exchangers with the ease of titration precious metals and commodity trading with the confidence and commitment Issuing commercial property and trustees commercial property.
Evolution of Banking System

Evolution of Banking is result of four terms:

1 - Automation of back office 2- front office automation 3 - Connecting customers to bank accounts 4 - System integration and linking clients with all banking operations.

3. Methods of banking services:

A - Traditional method: in this method of banking services is done by human force and customer presence in courtis essential.

B - New method: the method of diverse banking services is electronic banking, the banking services provided to the customer without the presence of customer.And includes issues such as home banking, remote banking, banking Abntr note, banking via ATM (ATM), point of sale banking (POS) and mobile banking and other methods.

4. Types of banking services

1- Interest Free Loan Group, 2 - Agreements Exchange Morabehe, installment sale, lease-option term, futures and buying Dean -, 3 - partnership agreements (civil partnership, civil partnerships, , Mozarebeh, Masqat) -, 4 - Investments straight, 5 - e-services, 6 - service 7 - service exchange (Sharifi, 2008).

5. Marketing of banking services

Generally, banks marketing involve creating a comprehensive marketing plan for assessment and finding hidden and visible need of customer and finding most useful markets.In today's competitive environment an approach to become professional in order to business development is very essential and the survival of bank depends on their ability to deal with environmental challenges.Before entering private banks to the Iranian economy, the Iranian bank customers were a Hostage. Reason of hostage Customer relationship with the bank wasn't loyalty but it was a force and it was pitting in an exclusive environment.After entering private banks gradually, this monopoly broke intense competition between banks and the banking market as a factor in determining the success or failure of the bank.(Haji Babaei,2012)doctor R.K.UPPAL in his study,before anything else define bank product as anything that has capacity to provide banking products and customer expectations That could be loans or products like credit cards and foreign exchange operations and provide various servicesand Another definition better service is more important than good banking services in bank marketing,And emphasized focus should be on demands and needs of a service (Bahtti&Shahbir,2011).

- *Maximum*

Doctor Malot from Punjab College of India about bank marketing, done a research in 2010with the name "Marketing of banking services - a challenging goals and new strategies that Within the limits of private banks and branches of foreign banks in India and investigate it based on parameters such asDeposit, growth, profits and other benefit plans, in performance of marketing division of public and private banks.He examines three branches of government and private bank and branch of foreign banks in following challenges:

Technology - knowledge of Workers - Local and rural markets - customers trust - customer awareness - a strategy to boost market - emphasis on deposit - form of Consumer Product Design - Effective Brands - Products for women - advertising - selling goods in rural areasInform customers about products - customers without any trouble - re-justify staff - selling products and services through the proper channels.Abovefactor, after conducted studies as necessary conditions for the success and efficiency of marketing bank products were provided (Samira, 2008).These conditions can lead to attract more customers (O Cass, 2009).So,banks haveprovided policies that do customer's needs.In this context, some part of bank should be restructuring to with increase new services compete with other banks.Banks will be able to face the competition by focusing on customers and remain stable. (Uppal, 2003)In another study,examine the effects of effective factors on customers loyalty of customers' perspective in Esfahan in the form of the following models provide:

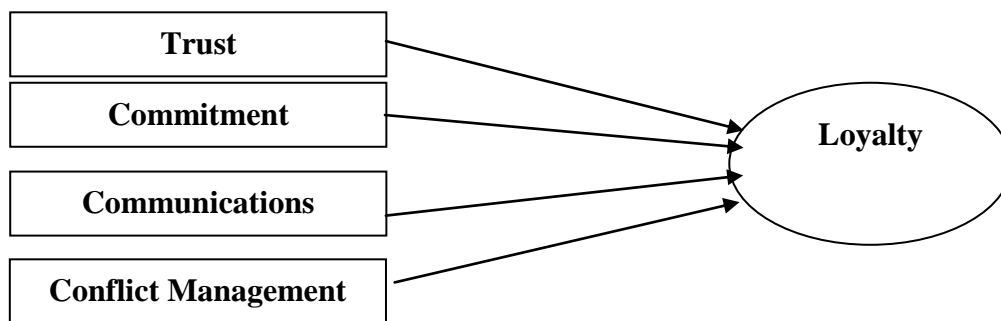


Figure 1-examine the effects of effective factors on customers loyalty of customers' perspective in Esfahan In this study, was determined that the government bank in order of preference, trust, conflict management, commitment and communication has an impact on customers loyalty.And it has been in private bankers, trust, communication, commitment and management. Daisy, in their study among Malaysian banks use these four variables as the basis for relationship marketing And concluded that these four variables have most significant impact on loyalty. (Barari&Ranjbarian,2008)Monitor the interest rates of bank products, including various

combinations of the small banks; Bank of monitoring leads them to reduce risk and medium-sized banks in case they lead to increased risk. But in large-scale bank, increase or decrease the risks associated with variable risk assessment. Second, macroeconomic variables: unemployment rate, per capita, population growth rate and the average effective interest rate on bank performance that provide the process of bank supervision, especially for small and medium-sized banks. Banks with larger sizes usually informally, respond to variables macroeconomic in the country with average interest rate of government and Finally Most Analyst argued that oversee banks and branches close to the completion of switching to more efficient banking products and banking health system. (Lee & Siu, 2012) "Blue Ocean strategy and its role in the marketing of banking services" Articles, by Amir Abbas Kaviani taken from the book Blue Ocean That is the result of twenty years of work by Professor Kim and Professor Renée Marione. The authors of this book believe that instead of entering the red ocean of bloody competition, you must enter the infinite blue ocean market space and to create the demand and innovation. Proving Banking services, due to the same service and high level of competition, make marketing for bank difficult. And inevitably banks to gain market share and survival always looking to find new ways of marketing and competitive strategies, such as using different strategies, reduce costs and focus. But the blue ocean strategy that makes it possible for banks to create new spaces in their business and gain new customers and get out of a competitive environment. Considering that modeled the most common and convenient banking services and other banking can copy the strategies of leading bank. This fear comes that customers lost again, but investigating the behavior of users of banking service show that, Bank customers under normal circumstances do not move their accounts easily And banks can also with use and perform strategies To maintain and loyalty of new customers make action of other banks affectless And simultaneously are looking to find a new blue ocean. (Kaviani, 2011) What is the purpose of the red and blue ocean strategy? In blue oceans, there is great potential for growth and profitability And a high potential demand for goods and services in this ocean. In contrast in red ocean industries limitations and boundaries are defined and accepted, and also the competition rules of the game are clear. In red oceans, in red oceans, companies are trying to achieve a better performance than other competitors and a greater share of the market for themselves. In red oceans, profitability and growth potential is low. Next, the author examines the way of banking industry, which is as follows:

Route 1: Search terms in alternative industries, Route 2: Search and strategic groups in the industry, track 3: Search and check the chain between the customers, Route 4: Search terms among complementary products and services, track 5: Search terms among the functional traits or emotional buyers, route 6: Search and review over time.

After reviewing six paths above it is clear that banks can instead focus on numbers and mapping the strategic position visually determine states of strategic bank location and future strategy of the company can also plan. The map below is the strategy of the banking industry:

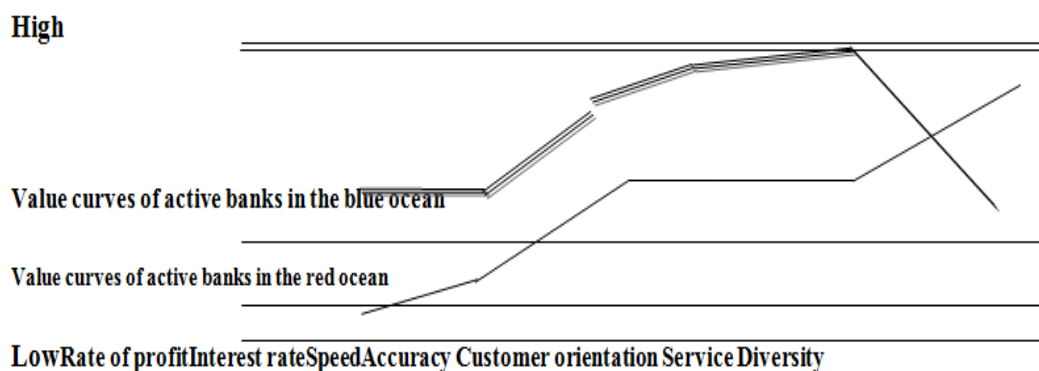


Figure 2- The map below is the strategy of the banking industry

At basis banks strategy, to obtain a Blue its necessary to follow Blue Ocean hierarchy and establish According to desirable customers - cost - cost it mean idea that of ocean blue is desirable for customer Value provided by Blue Ocean idea can convince customers to choose a bank for providing services and if the answer was yes the second phase begins with the strategic pricing..... (Kaviani, 2011) The article "Factors affecting the quality of banking services model" of Mirza Hassan Husseini and Somayeh Ghadi (2010), States that the purpose of all financial institutions including banks, provide a good service and satisfied customers. In this paper, a service activity or a series of more or less intangible activities that normally, but not necessarily in the interaction between customer and employee services and or physical resources or goods and services or a supplier systems but present as a solution to customer problem, Each customer contact is as an opportunity to build confidence for the moment customer satisfaction or dissatisfaction. Tendency to quality of banking services, Plays an important violation in service industries such as banking and insurance. In literature service quality, Sequel models, model, and model BSQ SYSTRA-SQ models are critical to distinguish the qualities. This study seeks to determine the most important parameters and affecting factors on quality of banking services was presented in the form of a model that in order of priority are:

Employee behavior - the competence and skills of employees - Banking Service innovation - profit facilities - How to respond and provide banking services - physical facilities, banks - reliability - Variety of Services - Facility Service (Husseini and Ghadi Kola'i 2010) Developed financial markets can have a significant role in the accumulation of savings. Transactions costs and asymmetric information reduces the savings rate. Because risk averse investors in terms of asymmetric information, a do not sense of security in the transfer of savings to

borrowers. Whereas proper functioning of markets cause reducing the friction of the flow of funds from lenders to borrowers. Since banks and corporations have access to inside information during the negotiation of project finance have more bargaining power. And if possible requests more profitable part of the business activities (Shadkam, 2008). In order to keep the bank performance in the long term, managers must not stop fighting with new technologies, but instead, with use innovation and technology to expand their scale of operations to the next level. (Coccored, 2009) Banks are generally based on situations of its reference choose customers.

6. The aim of the research

In this study, marketing banking services based on customer attitudes towards banking services are according to several factors speed - Security - Ease of use is the use of the service in any location.

Research hypotheses

- 1 - Services that the bank offers to its customers which saves customers time
- 2 - Provides services that banks provide customers peace of mind.
- 3 - The Bank provides services that are easily available.
- 4 - The Bank provides services that are available anywhere.

Statistical population and research tool

Statistical population of all customers is banking services that using a randomly selected sample of 50 people. This research tools, are techniques, methods, operations research and software inventory and analysis data.

Questions in the questionnaire about the assumptions of this study are as follows:

Table 1- Questions in the questionnaire about the assumptions of this study

Number of Questions in the questionnaire about that assumption	Research hypotheses	Row
19-15-13-11-8-3	1 - Services that the bank offers to its customers which saves customers time	1
9-20-14-7-5	2 - provides services that banks provide customers peace of mind	2
17-16-12-10-6-4-2-1	3 - The Bank provides services that are easily available	3
18-3-1	4 - The Bank provides services that are available anywhere	4

7. The research Method

Method Used in this study is descriptive survey for this purpose using the SERVQUAL questionnaire prepared and distributed among users of banking services. Among a sample of 50 subjects in the study, a questionnaire was distributed to all banks that after collecting questionnaires and analysis with related software the following factors with using Dymatel technique presented below result:

This paper, after collecting opinions of experts, 10 Criteria were extracted

These criteria based on customer scoring to affective factor in marketing banking services which are numbered in order from 1 to 10. According to experts, Variable provides with using calculating software and based on dematel method as below chart.

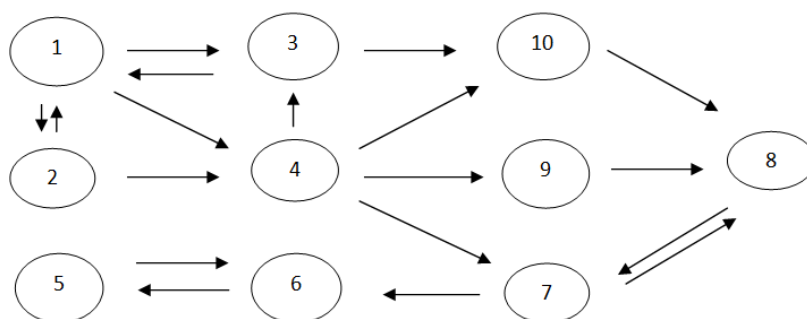


Figure 3- Dematel method is a technique that parallel with the ANP network with feedback and interaction and used in mutual relations.

In the above diagram, the most effective and most effective agent has been identified and characterized, and the results were presented as follows.

8. Conclusions

In this study determined that the most effective approach about view of bank customers in marketing is take advantage of the supply services at any time,finally, all four hypotheses are confirmed in this study.

9. Suggestions

Based on results of this study suggest bank to create greater share of the banks, pay special attention to the customers' perspective and through assessment of their need provide new areas of the market for banking services.In addition,it is recommended to use the things that are good for customers.

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