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The effect of marketing mix in attracting customers: Case study of Saderat Bank in Kermanshah Province

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This study investigated the impact of marketing mix in attracting customers to Saderat Bank in Kermanshah Province. Questionnaire which included 30 questions was used to collect information in this research. The reliability of the questionnaire was calculated using Cronbach's alpha, and a value of 0.882 was obtained, greater than 0.7 which is the reliability of the questionnaire. The population used in this study is the customers of Saderat Bank in Kermanshah Province, with at least one account, interest-free loans and savings. 250 questionnaires were collected by stratified random sampling. The work has one main hypothesis and 5 sub- hypotheses. Pearson correlation test was used to test the hypotheses. It was established that factors in the marketing mix have a significant positive effect in absorbing customers. That means the bank has a significant positive effect.

Key words: Marketing, marketing mix factors, customers' orientation, customers' satisfaction.

INTRODUCTION

Progress and transformation in industries, institutions and companies has to do with their ability to deal with problems, activities, as well as competitors. Each institution should adopt policies with respect to long-term vision, mission, goals, opportunities, arrangements and using internal facilities of an external to develop comprehensive marketing (Industries, 1384), because in today's global business environment there is increasing complexity, rapid change and unexpected developments (Mason, 2007).

With the development of science in all fields, banks and financial markets have become competitive in recent years as seen in the development of their activities, creation of private banks and financial institutions and applying marketing techniques and strategies for attracting customers and increasing deposit. Using the marketing mix factors such as access to appropriate services and providing services to customers quickly and appropriately in a variety of services and advertising to attract customers, there is increase in financial institutions and banks. Marketing is one of the issues that is subject to change, due to market changes in consumption patterns and tastes of individuals. Population growth, urban expansion, changes in community structure, diversity of products, advance knowledge and generational changes are factors that will determine market variables (Lavak, 1382).

Each institution has the task of marketing managers by analyzing, planning, implementing and controlling effectively marketing programs in order to develop a superior competitive position in target markets. Marketing plan includes a process designed for predicting future events and determining strategies to achieve the objectives of an institute (Mnty and Trustee).

Institutions should try to obtain an appropriate share of the market by studying the market, applying marketing

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mix variables, using appropriate methods of distribution and supplying of goods and services and be aware of the campaign and identification of opportunities. They should attract more resources to deal with scientific creativity and innovation to meet customers' needs; and match resources to increase market share and take care of customers. Strengthening financial markets in the country for its economic development and saving of resources for the health of the economy seem to be necessary. The savings rate in the banking and credit system and financial institutions can lead to increased investment and economic growth.

In Iran, the main hub of the financial markets, banks and financial institutions is the main source of capital for buying products and services, granting loans and as the funding source for all economic units in the country. In banks and institutions, appropriate activities and effective use of marketing are very effective for achieving their goals. A significant number of banks and institutions need to make more use of marketing variables in order to increase resources to customers. Apart from these categories in which the bank is not required in this research, institutions have found the effect of competition with some of the marketing mix strategies for increasing their deposits and investments.

Marketing

In the 1960s, the term was common in marketing. It says everything starts with consumer's needs and demands. Marketing and market management, an important branch of knowledge management, is the main task of understanding people's needs and desires and help them through the process; a process where resources are exchanged. Society needs are increasing today more than ever, especially with the growing shortage of human and other resources. Managers are faced with limited resources available to meet those demands which are unlimited; but knowledge management is here to help the economy scientifically as well a set of skills and knowledge for the optimal use of limited resources. Marketing also needs to recognize the efforts put up by the exchange of resources (Venus, 1386). Marketing is a social and managerial process by which needs and desires of individuals and groups are provided through the production, supply and exchange of useful goods (Holm, 2006).

Marketing management can be defined as follows: "The analysis, planning, implementation and monitoring of programs to create, provide and maintain a profitable transactions process with the buyers, in order to achieve organizational goals (Cutler, 2000). "Marketing management is the analysis, planning, implementation and controlling of programs to achieve organizational goals. It involves programs made to establish and maintain beneficial exchanges with buyers (Lavak, 1382).

"Marketing management opportunities, including analysis, planning, implementation, execution and monitoring of 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 (Alvdary, 1387).

According to the Marketing Association of America, ''marketing is the process of planning; the realization of an idea, pricing, advertisement and distribution of goods and services, where the exchange makes the individual and the organization in it a reality (Cutler, 2000; Belch and Belch, 2001). The art and science of marketing is to create or establish favorable conditions between supply and demand. The main task of marketing is to meet product and service needs of customers and focus on target market (Frank, 1994).

Marketing involves activities that provide a comprehensive definition. Marketing experts raise their own vision based on these activities. Some of the definitions of marketing involve a group of activities that take place in the market and others include the ways marketers have to comply with the definition. Table 1 shows some of these definitions.

The art of marketing entails carrying the correct amount and quality of product or service to meet the need of customers at the right place and time, and ensuring that customers benefit from its activities (Arto and Sample, 2005).

Today, advertisement is to be considered as part of marketing territory and all economic activities including manufacturing, distribution of a wide range of services, the management of sales and production and sales of goods and services.

In summary, the designing, manufacturing, packaging, distribution and sale of goods and services to consumers, which ultimately lead to customers' satisfaction play an important role (BolurianTehrani, 1376). In marketing services, field marketing is important. Service activities include features such as intangibility, indiscernible and being different and impossibility (Pickton and Broderick, 2001). The exchange of product marketing and marketing services with the different goods and services between the same characteristics such as inseparable, intangibility, lack of maintenance and service is different (Murrar, 1995). In recent years, branches and wide variety of services in the market over several service centers are more tangible (Table 2).

Marketing mix

This is a set of controllable elements of marketing tools and marketing strategies of a company in combining these elements. Cutler says that a set of marketing mix variables can be controlled by the marketing companies and institutions in their target market and its composition

Table 1. Definitions of marketing (Researcher).

Scholar	Year	Definition
Chisnall	1992	Marketing means finding a suitable position in the market
Mei	2011	Understanding what people want and seek in a market and supply and provision of goods and services to meet their needs and achieve goals.
Cohen	1998	The marketing activities such as buying and selling of goods, transport and storage.
Baker	1998	A series of activities called the flow of commercial goods and services from producer to final consumer.
Goharian	1374	Marketing structure and demand for products and services is estimated to predict the spread.
Ranjbariyan	1378	Satisfy human needs and to define the process was considered with the market. On the other hand, the buyer and seller in a market where it is located.
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 .
Alvdary	1383	Process in which groups of people, goods and benefits from production and exchange with others to meet their wants and needs.
Events in Iran	1386	Targeted marketing enabling the company to plan and execute pricing, promotion and distribution of products, services and ideas.

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

are required for the reaction (Cutler, 2000). Elements of the marketing mix are a set of marketing tools for achieving the goals of the institute of marketing (HaKansson and Waluszewski, 2005).

Marketers, in order to receive favorable responses from their target markets, use many tools. These tools comprise the marketing mix. In fact, it is a set of tools that institutions use to achieve their marketing goals. McCarthy classified these tools into four major groups, called the 4P's of marketing: product, price, place and promotion (Harrell and Frazier, 1999). Decisions about future marketing by marketers should also affect the final consumer and commercial channels. Thus, despite the decision of institutions concerning a number of variables of the marketing mix and because it requires a long time, little can change in the short term in their marketing mix. Robert’s statement to the seller regarding the 4P’s vs 4C’s of customer is shown in Table 3.

Based on the 4C’s, for institutions to meet the needs of consumers, their products should be economical; they should consider comfort, convenience and effective communication; they should take customers’ interest into account and try to charge them less. Customers should be expected to benefit from their products. Price should commensurate with the capabilities of the buyer. Their product should be available to customers purchasing it. Finally, promotions should be made available to potential consumers of such products (Mohammadian, 1382). The concept of marketing mix is defined as the organization's performance using a set of controllable variables and uncontrollable factors of the environment (Newson et al., 2000).

Marketing mix of traditional management models overcomes dynamic market, where the beggar works, alongside other methods of Anderson and the theoretical parameters of a system developed by the University of Copenhagen in Europe. Methods such as vision of a new product, functional vision are faced with such geographical perspective. Just a few of these models were able to maintain their survival against the 4P’s (Pourhassan, 1376). The concept of marketing mix, for the first time in 1950, was introduced by Neil Bvrdn and

Table 3. Component Model of 4Ps and 4Cs.

4C customer		**The 4Ps**	
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

Table 4. Definitions of the four elements of marketing mix.

Product	Product is a physical object that is sold and has a palpable characteristic, a complex set of benefits that can be used to meet customer needs.
Price	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.
Promotion	Includes issues such as advertising, personal selling, sales promotion, public relations and direct marketing. Distribution channels are the most important questions about how an organization can optimize a connection between inner and outer channels.
Place	Includes issues such as distribution channels, market coverage, product inventory, transportation and distribution sites.

became known as the 4P’s (29). McCarthy, in the early 1960s, blends marketing with four variables known as the 4P’s classification that included: product, price, place and promotion (30).

McCarthy has since created dramatic changes in the marketing mix, and the 4P's is still used a lot in literature as the main concept for coordinating many other aspects of marketing (31). Four elements of marketing mix are defined in Table 4:

The most important element in the marketing mix is product. What makes our product marketable? For price-sensitive element of the marketing mix, customer is liable for the amounts paid to deliver the product. The third element is 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.

History and implementation of marketing mix

Borden (1965) claims to be the first to have used the term “marketing mix” and that it was suggested to him by Culliton’s (1948) description of a business executive as “mixer of ingredients”. An executive is “a mixer of ingredients, who sometimes follows a recipe as he goes along, adapts a recipe to the available ingredients and experiments with or invents ingredients no one else has tried” (Mei, 2011).

The early marketing concept is similar to the notion of marketing mix, based on the idea of action parameters presented in the 1930s by Stackelberg (1939). Rasmussen (1955) then developed what became known as parameter theory.

He proposes that the four determinants of competition and sales are price, quality, service and advertising. Mickwitz (1959) applies this theory to the Product Life Cycle Concept.

Borden’s original marketing mix had a set of 12 elements namely: product planning; pricing; branding; channels of distribution; personal selling; advertising; promotions; packaging; display; servicing; physical handling and fact finding and analysis. Frey (1961) suggests that marketing variables should be divided into two parts: the offering (product, packaging, brand, price and service) and the methods and tools (distribution channels, personal selling, advertising, sales promotion and publicity). On the other hand, Lazer and Kelly (1962) and Lazer et al. (1973) suggested three elements of marketing mix: the goods and services mix, the distribution mix and the communication mix. McCarthy (1964) refined Borden’s (1965) idea further and defined marketing mix as a combination of all of the factors at a marketing manger’s command to satisfy the target market. He regrouped Borden’s 12 elements to four elements or 4Ps, namely product, price, promotion and place at a marketing manger’s command to satisfy the target market (Mohammadian, 1382).

Especially in the 1980s onward, a number of researchers propose new ‘P’ into the marketing mix. Judd (1987) proposes a fifth P (people). Booms and Bitner (1980) add 3 Ps (participants, physical evidence and process) to the original 4Ps to apply the marketing mix concept to service. Kotler (1986) adds political power and public opinion formation to the Ps concept. Baumgartner (1991) suggests the concept of 15 Ps. MaGrath (1986) suggests the addition of 3Ps (personnel, physical facilities and process management). Vignalis and Davis (1994) suggest the addition of S (service) to the marketing mix. Goldsmith (1999) suggests that there should be 8 Ps (product, price, place, promotion, participants, physical evidence, process and personalisation). Moller (2006) presents an up-to-date picture of the current standing in the debate around the mix as marketing paradigm and predominant marketing management tool by reviewing academic views from five marketing management sub-disciplines (consumer marketing, relationship marketing, services marketing, retail marketing and industrial marketing) and an emerging marketing (E-commerce) (Iranian Events, 1386).

Most researchers and writers that reviewed in these domains express serious doubts as to the role of the mix as marketing management tool in its original form; and therefore propose alternative approaches, which is adding new parameters to the original mix or replacing it with alternative frameworks altogether.

Use of the marketing mix concept

Like many other concepts, marketing mix concept seems relatively simple, once it has been expressed. Before they were ever tagged with the nomenclature of "concept," the ideas involved were widely understood among marketers as a result of the growing knowledge about marketing and marketing procedures that came during the preceding half century. But once the ideas were reduced to a formal statement with an accompanying visual presentation, the concept of the mix has proved to be a helpful device in teaching, in business problem solving, and, generally, as an aid to thinking about marketing. First of all, it is helpful in giving an answer to the question often raised: "what is marketing?" A chart which shows the elements of the mix and the forces that bear on the mix helps to bring understanding of what marketing is. It helps to explain why in our dynamic world the thinking of management in all its functional areas must be oriented to the market. In recent years, the authors have kept an abbreviated chart showing the elements and forces of the marketing mix in front of their classes at all times. In case discussion, it has proved to be a handy device by which queries were raised as to whether the student has recognized the implications of any recommendation he might have made in the areas of the several elements of the mix. Referring to the forces, we can ask if all the pertinent market forces have been given due consideration. Continual reference to the mix chart makes the authors to feel that the students' understanding of marketing is strengthened. The constant presence and use of the chart leaves a deeper understanding that marketing is the devising of programs that successfully meet the forces of the market. In problem solving the marketing mix chart is a constant reminder of the following (Mei, 2011):

1) The fact that a problem seems to lie in one segment of the mix must be deliberated with constant thought regarding the effect of any change in that sector on other areas of marketing operations. The necessity of integration in marketing thinking is ever present.
2) The need to study carefully the market forces as they might bear on problems in hand. In short, the mix chart provides an ever ready checklist as to which areas to think when considering marketing questions or dealing with marketing problems.

Marketing mix resource allocation and planning challenges

Marketing mix resource allocation and planning has assumed prominence as companies have attempted to optimize spending across all marketing activities. That is no surprise, considering that senior marketing executives are under increasing pressure to help their organizations achieve organic sales growth with tighter, top down-driven budgets and short time horizons to deliver tangible payback on their marketing campaigns. With less influence over the size of their budgets, senior marketers must instead attempt to maximize the impact of the dollars they distribute for programs across multiple products, markets, channels, and specific customers, using an increasingly complex mix of new and traditional media.

As a result, companies have looked toward analytical and modeling techniques in an attempt to better link marketing investments to meaningful and measurable market responses (and, ideally, to one or more financial metrics). Packaged goods and pharmaceutical marketers, in particular, were among the pioneers in exploring marketing mix analytics and data-driven econometric models. Marketing scholars also have contributed to a more sophisticated body of analytical and modeling literature that offers both theoretical and substantive insights for marketing mix resource allocation decisions and planning practices. In many respects, marketing practitioners and researchers were early advocates for bringing analytics to business practice (Hosseini, 1384).

Nevertheless, changing customer dynamics and advances in media technology presents novel challenges.

Nowhere is the challenge more evident than in the domain of new media that originated in and is energized by the digital environment. The rapid and ongoing emergence of new digital channels—from the static online banner ads of the 1990s to the social media and mobile platforms of the current environment—has changed the way people consume information and has left marketers scrambling to address the new digital landscape.

According to a recent report by Hamilton, “digital marketing still lags the shift in consumer behavior” prompted by the Internet (Goharian, 1374). At the same time, the rise of digital communications channels has focused renewed attention on the efficiency and effectiveness of traditional media and the extent to which new media are a complement to or a substitute for television, print, and other established channels—all with an eye toward optimal allocation of marketing mix resources through marketing analytics.

“You have to be able to orchestrate a move toward emerging media,” says Greg Welch, head of the CMO practice at Spencer Stuart. “How do you take a traditional media budget and figure out not just how much to allocate to [new] media, but also how to measure it and how to defend it in front of your peer group?” (Iranian Events, 1386). Not surprisingly, many companies have adopted a measured approach to the inclusion of new media in their marketing communication programs until appropriate analytical and modeling techniques can provide better insight into their use. The description of marketing analytics contained in this book offers contemporary perspectives and practices that should provide direction for these marketing mix decisions.

Eighty-plus percent of U.S. consumers are online regularly, and 34% of their media time is spent online. Still, most marketers devote only approximately 5 to 10% of their advertising and promotion dollars to digital media (Murrar, 1995).

What are the likely reasons for the disconnection between consumer media usage and company media spending? Three are most commonly mentioned: (1) modest budgetary and organizational support for media experimentation, (2) limited business experience with and talent necessary to apply marketing analytics to new media, and (3) insufficient metrics and marketing analytics to measure the efficiency and effectiveness of new media alongside traditional media (Mei, 2011).

Hypotheses

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

Marketing mix elements and the relationship between bank customers are significant. Five sub-hypotheses in this regard are as follows:

1. There is a significant relationship between income of customers and their deposit in the bank.
2- There is a significant relationship between providing quick and convenient services to the customers and their deposit in the bank.
3- There is a significant relationship among the variety of services and increase in the knowledge of customers and resources to attract customers to the bank.
4 -The use of advertising to attract customers to the bank is significant.
5 –Accelerating the transfer of facilities and resources to attract customers to bank is significant.

METHODS

Since in this study researchers sought to explore the relationship between combining elements of marketing and attracting customers to the bank in Kermanshah Province using survey method, the research is descriptive.

The population used in this study is the customers of the bank in Kermanshah Province (based on 14 cities), with at least one account, interest-free loans and savings.
The formula is based on 230 samples in this study:

$$n = \frac{Z^2 P4}{\varepsilon / 0^2} \qquad (1)$$

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

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

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 using two methods: A library method and two field method.

A library method: This method involves collecting information from literature and history books, dissertations, articles, databases and Internet sources.

Two field method: This includes the use of questionnaire and distribution of statistical information on the relationship between marketing mix and attracting more customers. The questionnaire consists of three questions as well as the first, second and fifth hypotheses. Similarly the second hypothesis has questions 6, 7, 8, 9, 10, 11 and 12; third hypothesis, 13, 14, 15, 16 and 17 questions; fourth hypothesis, 18, 19, 24, 25 and 30; fifth hypothesis, questions 27 and 28, each in five levels (very low, low, medium, high and very high). They 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 on proper and demystification of the comments that people were using for the current exchange of ideas and thought with interviews and discussions on each of the questions. In this study, to describe and analyze the collected data, descriptive and inferential statistics were used.

FINDINGS

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

The first hypothesis test

First hypothesis: the relationship between income of customers and their deposit in the bank is significant.

$H_{0.}$ There is no significant relationship between income of customers and their deposit in the bank.
$H_{1.}$ There is significant relationship between income of customers and their deposit in the bank.

Since the Pearson correlation coefficient close to one is 878 / 0, H_0 is rejected and H_1 is accepted. There is significant relationship between income of customers and their deposit in the bank. The higher the income of customers, the more willing they would want to invest in the bank.

Testing the second hypothesis

Second hypothesis: There is a significant relationship between providing quick and convenient services to the customers and their deposit in the bank.

$H_{0.}$ There is no significant relationship between providing quick and convenient services to the customers and their deposit in the bank.
$H_{1.}$ There is a significant relationship between providing quick and convenient services to the customers and their deposit in the bank.

Since the H_0 is greater than 645/1, H_0 is rejected and is therefore against $H_{1,}$ which is accepted.

Testing the third hypothesis

Third hypothesis: There is a significant relationship among the diversity of the customer service and increased awareness and resources to attract customers to the bank.

$H_{0.}$ There is no significant relationship among the diversity of the customer service and increased awareness and resources to attract customers to the bank.
$H_{1.}$ There is a significant relationship among the diversity of the customer service and increased awareness and resources to attract customers to the bank.

Considering the H_0 (674/17 = H_0) is larger than 645/1, the assumed H_0 is rejected and it is against the accepted H_1.

The fourth hypothesis test

The fourth hypothesis: The use of advertising to attract customers to the bank is significant.

$H_{0.}$ The use of advertising to attract customers to the bank is not significant.
$H_{1.}$ The use of advertising to attract customers to the bank is significant

Considering the H_0 (844/26 = $H_{0)}$ obtained is larger than 645/1, H_0 is rejected and it is against $H_{1,}$ which is accepted.

Testing the fifth hypothesis

The fifth hypothesis: Accelerating the transfer of facilities and resources to attract customers to the bank is significant.

$H_{0.}$ Accelerating the transfer of facilities and resources to attract customers to the bank is not significant.
$H_{1.}$ Accelerating the transfer of facilities and resources to attract customers to the bank is significant.

Considering that the H_0 (082/24 = $H_{0)}$ is larger than 645/1, H_0 is rejected and H_1 is accepted.

Conclusion

Marketing involves a number of activities. To begin with, an organization may decide which of its target group of customers to be served. Once the target group is decided, the product is to be placed in the market by providing the appropriate product, price, place and promotion. These are to be combined or mixed in an appropriate proportion so as to achieve the marketing goal. Such mix of product, price, distribution and promotional efforts is known as 'Marketing Mix' (Mei, 2011).

According to Kotler, "Marketing mix is the set of controllable variables that the firm can use to influence buyers' response". The controllable variables in this context refer to the 4P's [product, price, place (distribution) and promotion]. Each firm strives to build up such a composition of 4'P's, which can create highest level of consumer's satisfaction and at the same time meet its organizational objectives. Thus, this mix is assembled keeping in mind the needs of target customers, and it varies from one organization to another depending upon its available resources and marketing objectives (Iranian Events, 1386).

The major objective of this study is to investigate the effect of some of the marketing mix variables in attracting customers to the bank in Kermanshah Province, based on the primary hypothesis and the 5 secondary hypotheses proposed.

Based on the results of the first hypothesis, it is concluded that when there is more income, customers are more likely to deposit in the institution. Management and employees of the institution with high-income customers should implement plans and provide more benefits such as low-cost facilities in order to attract more resources.

According to the analysis and result of the second hypothesis, one can say that with the increasing competition between banks and financial institutions, management and employees should endeavor to shorten the time required to perform additional services to their customers. They should increase the number of staff in some branches which are more crowded and try to accelerate the delivery of services possible, as well as the payment of electricity and water bills. Payment facilities for customers and their physical presence should be reduced.

The third hypothesis shows there is a significant relationship among the diversity of the customer service and increased awareness and resources to attract customers to the bank. Banks also offer banking services to others banks as possible, which is now mostly done by the Institute of banking services. This leads to higher customers' deposit and particular variety of facilities and reduce the profits of the banks. This in turn would make bank customers to consider adopting appropriate policies of various facilities, and they are not forced to stop working with the institute.

Based on the result of the fourth hypothesis, the banks can diversify and expand their services through publicity and advertising, television messages and installation of banners on various sites to attract more customers. Some institutions are not aware that this is why higher deposit customers are with them.

The fifth hypothesis result indicates that accelerating the transfer of facilities and resources to attract customers to the bank is significant

SUGGESTIONS

From the assumptions and conclusions of this study based on the hypotheses, we conclude that there is a significant positive relationship to advance the goals of the bank. In connection with the study, the following suggestions are offered.

(1) Proposals such as increasing profits, deposits and facilities from agency managers and policymakers offered to customers should be so cheap so that they can attract more resources to the institution.
(2) Possible time of operation should be short and they should increase number of customer service staff and expertise over the counter at any branch to be able to offer faster service to customers.
(3) Institutions such as banks can provide complete management services for clients.
(4) The institute should have broader campaign to engage in a variety of services and be more aware of its actual and potential customers. There should be advertising and television messages and 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.
(5) The bank should have major facilities to get the most important target customers. The type of facilities and their benefits should be made clear to customers, and in this way facilitating customers to deposit more.
(6) Considering that one of the important goals in the bank is the transfer of account, the credit facilities should be given to 55% of respondents who have account in the bank to absorb more resources.

LIMITATION

Although all of our hypotheses are supported, this study has a few limitations that present opportunities for further research. First, our survey respondents were chosen from a convenience sample and the representativeness of our sample may be questioned. Second, this model was tested for validity and reliability only in the context of luxury restaurants in Iran. Ideally, national relationship quality indexing should be conducted in different sectors simultaneously, and the model should be tested periodically. Only then can the results be compared with other countries' relationship quality indices.

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