INVESTIGATE THE FACTORS OF PRODUCTION, PROMOTION AND PROCESS TO ATTRACT AND RETAIN CUSTOMERS IN TEJARAT BANK OF KERMANSHAH

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ABSTRACT
The purpose of this study, Factors of production, promotion and processor to attract and retain customers in TEJARAT BANK of Kermanshah province. The method in this research according to objectives and available hypotheses is a type of applicational survey and also it is a descriptive research for collecting the data. The participants are all of the managers and substitutes staff of Bank Kermanshah province in 1393. The study sampling is stratified random sampling method for collecting data, the validity of the questionnaire is confirmed by professors and experts of the Bank and its reliability is confirmed by using Cronbach's alpha coefficient. The data analysis showed the factors of production, promotion and processor to attract and retain customers, TEJARAT BANK has a significant impact and the greatest impact has been the cause of promotion.

Keywords: Elements of the Production, Advertising and Encouraging, Work Process, Capture And Storage (Keeping) the Customer

INTRODUCTION
As one affective basis the banking industry in the national economy plays a decisive role in the economic activity of the country. The gap between Iran banking industry and world banking shows a significant gap of Iranian banks industry with international standards. Despite these circumstances, the need to reconsider the relationship between the banking system and customers as the main source of income and success necessitated and Customers should be taken into account so the existence of the survival and growth of the organization depends on the success rate in dealing with them. Customers' provide financial interests organization. So not only recognize their obvious needs, but anticipate, identify and guide the hidden needs of customers, design and implementation of services in order to meet these requirements for attracting costumers are the basic elements of an organization's activities (Kvvarsy and Kennedy, 2002; cited in Varedi, 2012).

Among the most important issues in the field of marketing, is interactive marketing. Interactive marketing refers to long term relation and interaction with other people, groups or organizations, and its basis is effective interact with costumers to keep and retain them. So, the bank's primary goal should be to attract and retain customers. The main objective of this thesis is to attract and keep (preserve) bank customers. A loyal customers is not attracted by other competitors. In the other side these kind of customers are less sensitive to the mark than the cost. This means that a loyal customer is more willing to pay higher prices. Here the concept of winner-winner will be presented. Through the provision of customer value which is meeting his needs and expectations and perhaps that is above expectations, they feel of winning, and therefore gain more profit, revenue and market share (Nigel, 2006; cited in Varedi, 2012).

Currently, many companies spend large sums to build relationships with their customers. Interactional marketing refers to build long-term relationships and interactions with individuals and organizations interested parties, among interested parties, the customer is the most important, and interactional marketing sees the customer as an asset that does not depreciate, and although they have no place in company balance sheet (Palmer, 2000; cited in Varedi, 2012).

Interactional marketing identifies priority to dealing with customers. In this process the type and the precent of a customer can be recognized and the main factor in identifying and interacting with customers
in long time is the customers investment in that bank, so the organization define his relation with the customers based on this factor (Jamal, 2002; cited in Varedi, 2011).

The aim of prioritizing is the achievement of customer satisfaction and loyalty. Customer satisfaction is the result of comparisons between the real product or service with the customer expectations, desires, goals and social norms related to the product (Villa, 2000; cited in Varedi, 2012).

Customer satisfaction is the main result of marketing activities, which create and maintain the relationships between customers and organizations throughout the various stages of the consumer buying behavior.

One-to-one marketing and rising communication are a number of strategies that companies use them in order to attract and retain customers, the other approach is to attract customers and build loyalty by providing goods’ intrinsic values or the services that are offered to them through customer clubs, and usually loyalty programs given to them through close relationships. Loyal customers are beneficial for businesses benefits (Bhay et al., 2001; Sysrtj, 2009; Dworkin and his duel, 2008; cited in Varedi, 2012).

According to scientific research done in today's competitive market it funds that to acquire new customers needs cost five times more than the cost needs for retaining existing customers (Cutler, 1984; cited in Varedi, 2012).

The strategy to maintain (keep) their existing customers today has a particular importance. It has caused in the current competitive market, customer-oriented marketing and customer orientation to be considered as a matter of principle more than the past. This is why just the customer’s requests makes sense. The capture and storage (keeping) the customer should be the main purpose of the banks.

Stewart points out that maintenance (keeping) the customer should be considered as a process and also a task. Customer retenion is a the first process by which an organization or group identifies and maintains contact with the customer (Stewart, 1996; cited in Varedi, 2012). The effect of long-term relationships with customers confirms positive impact on the profitability of the organization (Bryn et al., 2008; cited in Varedi, 2012). One study suggests the fact that if the company reduce their lost customers to 1%, their profitability will increase 21 to 31 percent (Cutler, 1984 cited in Varedi, 2012).

Shahbandar and Amiri (2012) in the research showed that in order to retain customers, providing qualitative products and services to financial institutions, including banks is vital. The importance of customer satisfaction with 0/225 and the quality of service 0/145 and trust with 0/109 are the most important known factors to be effective, but it does not mean other factors are not effective.

In another study Rostami et al., (2012) under the heading "Affective factors on attract and retain customers in selecting banks using SERVQUAL Model" was conducted to investigate the safety, tangible, trust, responsiveness and empathy, attraction factors and retaining the customers. They concluded that after empathy the most relation were with attraction and customers retain. By empathy we mean looking environment by customers' viewpoint. The banks can make close relationship between them and their customers and understand the real needs of customers deeply and create more intimate atmosphere for their customer.

Hadiani et al., (2009) in a study to investigate factors affecting loyalty, retention and strengthening of existing customers, the recovery of lost customers and attract new customers. The results showed that in the field of loyalty and protect bank customers "know the customer" approach is the highest priority, the second factor in making the customer loyal is grant awards and bonuses, the third factor is the focus on interacting with customer and their participation in the bank.

A study by Mahmoudi and Zolfaghari (2012) on 342 key customer in southern province branch of the Agricultural Bank entitled "Identification of factors that influence the attracting and retention of key customers of the bank" was carried out. According to collected data, seven factors (1. providing useful information and consultation 2. The way of staffs’ behaviour 3. Meeting customers’ needs 4. bank fame in customers’ viewpoint 5. ensure customer from services 6. communicating honestly with customers 7. flexibility in services) to attract and retain key customers in this Bank were the identified and prioritized.

In a study by Avis et al., (2011) entitled "The impact of the customer-oriented to retain customers in the telecommunications industry" was performed to assess the variables of customer trust, satisfaction and
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customer retention. They eventually concluded that the customer-orienting leads to trust and customer satisfaction and customer trust and customer satisfaction makes longer communication with the organization.

Wang and colleagues (2012) in a study entitled "The relationship between perceived quality, satisfaction and retain customers: an experimental study at the restaurant" came to the conclusion that the perceived quality of goods and services has a significant positive effect on customer retention, in the other hand retaining customers is affected by quality of goods and services. Customer satisfaction with quality of goods and services has a positive and significant relationship with customer retention.

Rutmn and colleagues (2011) in a study entitled "interactional marketing and customer retention: Lessons for North African banks" came to the conclusion that interactional marketing has a positive impact on maintaining customer. Interactional marketing is a strategy to establish and maintain long-term relationships with our customers and maintaining customers is an important factor for banks to maintain beneficial relationships with customers.

Danesh and colleagues (2012) in a study entitled "The study of customer satisfaction, customer trust and switching barriers to keep customers in Malaysia," investigate the confidence, satisfaction and switching barriers and came to the conclusion that trust, satisfaction and switching barriers has a positive relationship with customer retention and customer satisfaction has a direct relationship with the customers' trust.

In last year the banking industry of Iran, due to various problems of economic, social, government and the more important, the demand more than supply, has always neglected customer- orienting, but with the arrival of private banks and privatized most state-owned banks, the competition in this industry increases. The changes to our banking industry due to the entry of private sector banks and privatization of state-owned banks cause customer expectations increases in all areas of customer service. So banks must identify the exact dimensions of customer satisfaction and loyalty, and provides systems to establish and maintain the customer satisfaction and loyalty. This study is going to investigate the attraction and keeping customers in the banking industry in bank Tejarat (trade) in Kermanshah Province by considering the effects of dependent variables (factors of marketing service, p7).

Retain customers in today's competitive world is important. According to research the cost of attracting a new customer is five times more than the cost of retaining existing customers, in order to retain customers in a similar position providing qualitative products and services to financial institutions, including banks is vital.

The aim of this study according to the importance of customers in the banking industry is to investigate the uptake and maintenance of customers of Tejart bank in Kermanshah province through the effects of marketing service business factors "production elements (good or service)," "promote and encourage" "price and other costs" service " parties or staff " Processors " place (distribution) "and" facilities and physical assets "Hence it is in line with how the variables mentioned above recruit and retain customer. This research is new as it measure the complecated relation between dependant and independent variables as a whole.

MATERIALS AND METHODS

Method

In this research, the method is applicational according to the research objectives and hypotheses, data collection is descriptive and non experimental. The study sample all of the managers and subside in Tejart Bank in Kermanshah province in 2014 with 110 workers and 45 power line staffs. The sampling was random.

Data Collection Tools

A questionare was used to collect the data. This is the main tool for data collection and was designed to measure critical success factors combined five-item 1 to 5. one means very poor and 5 means very much. The questionnaire has a total of 25 questions to one question related to attracting and keeping customers and 6 questions about the elements of production (goods or services) and 7 questions on a number of 11
questions related to the advertising and encouraging of the process in order to attract and retain customers.

To determine the reliability of the questionnaire, 30 questionnaires were distributed and collected. In this study SPSS software, Cronbach's alpha coefficients was measured. Cronbach's alpha was 0.945. It shows the high level of reliability. The study is to test the validity of the questionnaire using research literature and use of banking experts, scholars and university professors and preliminary questionnaire which distributed among a number of sample.

RESULTS AND DISCUSSION

Findings

Table 1: Descriptive analysis of variable production elements (product or service)

<table>
<thead>
<tr>
<th>Variable</th>
<th>Frequency</th>
<th>Mean</th>
<th>SD</th>
<th>Standard error</th>
</tr>
</thead>
<tbody>
<tr>
<td>Production elements</td>
<td>117</td>
<td>4.07</td>
<td>.596</td>
<td>.055</td>
</tr>
<tr>
<td>Advertisements and prompts</td>
<td>117</td>
<td>3.677</td>
<td>.588</td>
<td>.054</td>
</tr>
<tr>
<td>Staffs</td>
<td>117</td>
<td>4.33</td>
<td>.490</td>
<td>.045</td>
</tr>
<tr>
<td>services’ cost</td>
<td>117</td>
<td>3.68</td>
<td>.737</td>
<td>.068</td>
</tr>
<tr>
<td>Price and other services</td>
<td>117</td>
<td>4.003</td>
<td>.484</td>
<td>.044</td>
</tr>
<tr>
<td>Work process</td>
<td>117</td>
<td>3.80</td>
<td>.622</td>
<td>.057</td>
</tr>
<tr>
<td>distribution)place</td>
<td>117</td>
<td>3.759</td>
<td>.730</td>
<td>.067</td>
</tr>
<tr>
<td>Facilities and physical properties</td>
<td>117</td>
<td>3.904</td>
<td>.473</td>
<td>.044</td>
</tr>
<tr>
<td>Critical effective success factors</td>
<td>117</td>
<td>3.904</td>
<td>.473</td>
<td>.044</td>
</tr>
</tbody>
</table>

In order to predict attraction and retain of customers by critical success factors (elements of production, people, physical evidence or assets, advertise and promote, price, place, process), the multivariate regression was used in the same way and the results can be seen in the following tables:

Table 2: summarizes the results of the regression analysis on the critical success factors attract and retain customers

<table>
<thead>
<tr>
<th>Variance resource</th>
<th>Total of squares</th>
<th>df</th>
<th>Squares mean</th>
<th>F</th>
<th>Level of significance R</th>
<th>R²</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>9.553</td>
<td>7</td>
<td>1.365</td>
<td>2.164</td>
<td>.043</td>
<td>.349a</td>
<td>.122</td>
</tr>
<tr>
<td>fragment</td>
<td>68.754</td>
<td>109</td>
<td>.631</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>total</td>
<td>78.308</td>
<td>116</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on these results, the F observed (2/164) is significant (0.05 ≥P) and %12/2 of the variance associated with the absorption and retain of customers by critical success factors (R2-0/122). Due to significant regression coefficients of attract and retain customers on critical success factors for the prediction equation is presented in the table below:

Table 3: Predict the equation coefficients of attract and retain of customers with the critical success factors

<table>
<thead>
<tr>
<th>Model</th>
<th>Non standard coefficient B</th>
<th>Standard error</th>
<th>Standard coefficient Beta</th>
<th>t</th>
<th>Level of significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>stable</td>
<td>2.733</td>
<td>.734</td>
<td>3.723</td>
<td>.000</td>
</tr>
<tr>
<td>Production elements</td>
<td>-.144</td>
<td>.189</td>
<td>-.104</td>
<td>-.762</td>
<td>.448</td>
</tr>
<tr>
<td>advertising and encouraging</td>
<td>.323</td>
<td>.129</td>
<td>.290</td>
<td>2.494</td>
<td>.014</td>
</tr>
<tr>
<td>Work process</td>
<td>.358</td>
<td>.153</td>
<td>.318</td>
<td>2.331</td>
<td>.022</td>
</tr>
</tbody>
</table>
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Each of the three regression coefficients predict that the advertising and encouraging (p<0.05) and Work process (p<0.05) can significantly explain the variance in the critical success factors.

The advertising and encouraging impact factor (B = 0/323) with respect to t statistic shows that the price of 0/99 can reliably predict changes related to the critical success factors. The impact is positive and means that if a unit is added to the advertising and encouraging of 0/323 amount is added to the score of the vital factors.

The impact of variable Work process (B=0/358) with respect to the statistics of T show that the range of assets to 0/95 can predict changes related to the critical success factors. The impact is positive and means that if a unit is added to the Work process value of the 0/358 amount is added to the score of the vital factor.

Friedman test is for the ranging of variables. It means that which variable is more important from the respondents view point.

Table 4: Friedman test

<table>
<thead>
<tr>
<th>Rank</th>
<th>Routes mean</th>
</tr>
</thead>
<tbody>
<tr>
<td>advertising and encouraging</td>
<td>4.84</td>
</tr>
<tr>
<td>Production elements</td>
<td>4.32</td>
</tr>
<tr>
<td>Work process</td>
<td>2.97</td>
</tr>
</tbody>
</table>

Statistics

<table>
<thead>
<tr>
<th>Statistics</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequency</td>
<td>117</td>
</tr>
<tr>
<td>Chi square</td>
<td>182.73</td>
</tr>
<tr>
<td>Degree of freedom</td>
<td>2</td>
</tr>
<tr>
<td>Level of significance</td>
<td>.000</td>
</tr>
</tbody>
</table>

Based on the significant level (000.) It is clear that the null hypothesis is rejected, so the present variables are not the same. and descriptively it can be said that the the highest rank belongs to staffs and employee variables.

Discussion and Conclusion

Since the objective of this study was to evaluate critical success factors affecting attract and retain customers in the Tejarat (Commercial) Bank of Kermanshah, so after reviewing the results variables advertising and encouraging, Production elements, Work process had the most effective factors. So for attracting and retaining the customers of this bank following points are recommended:

1) manpower training as a continuous process bank (A - training before beginning B – during the work training)

2) the development and deployment of efficient marketing management in banks (A - rightful organization place B- accountable organizational structure C - party and human resources expert in possession D - approval and having adequate funding and facilities E-relating training schemas and development of human resources with a view of the goals and vision of the organization

3) Marketing Management strategy (A-deal with this strategy with senior management strategies and other strategies of major banks, B-continuous evaluation and adjustment of marketing strategy at times);

4) policy in the development of healthy competition between the government and the central bank and credit institutions (banks, public and private) and other banks about such research; and

5) funding for research work in the bank;

6) communication and interaction with research centers and universities;

7) Making the conditions in the bank to do research and attend in scientific meetings

8) help managers to employees to use their learning in the workplace.

In addition, effective management of marketing applied to the bank when the manager, according to the mission and objectives of the bank and the expected environmental impact and analysis of opportunities and threats and the proper planning and use of the mix marketing (the production elements (goods or
service), advertising and incentives, prices and other costs of services, people, process, place (distribution), facilities and physical assets could also attract new customers, and also retain existing customers. According to a study which is conducted in the (Tejarat) Commercial Bank of Kermanshah Province as one of the private banks, suggested that the broader scope of the research and in other provinces or commercial bank of the country studied, and the results The results will be compared with each other to attract and maintain to customer. Also this research can be done in the public and private banks and other organizations and agencies that work to provide the money and credit fees to make the necessary changes and incorporate more factors to attract and retain customers and build a standard questionnaire for future research of this study, a solution should be provided for the relation of effective critical success factors and the absorption and storage of the customer about banks and other financial institution.

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