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Marketing of banking services to attract customers through the marketing mix in the branches of Maskan Bank: within emphasis on the role of employees' satisfaction

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Abstract

This study investigated the proper bank marketing techniques to attract customers, through seven marketing mix elements and the Role of employee job satisfaction in the quality of service in bank Maskan branches in Isfahan. This study is a descriptive survey method. In this study, by using the Cohen, Morgan and Kerjeic table, the number of bank customers 384 and employees 234 Is random stratified were selected from all customers and employees of the bank branches in Isfahan. Reliability with Cronbach's alpha coefficient equal to %91 for employees and %93 to customers was extracted. Job satisfaction for employees, through a standard questionnaire, Minnesota, with content validity confirmed by experts and Cronbach's alpha coefficient of reliability with %93 was extracted. Results were statistically analyzed by using descriptive statistics, one-sample t-test, Hotelling's T² and multivariate analysis of variance (Manova). Results showed that from the perspective of employees and customers, mix Marketing factors including staff, services, processes, services, physical facilities, advertising and promotion, price and location and time, are dude more than moderate to attract customers in the branches of Maskan bank. Staff demographic factors, including gender, experience, education and employment status Has no significant effect on the results of the seven components of the marketing mix. Among the demographic factors of employees, the employment status on job satisfaction has been effective. Employment status that is related to educational level and abilities of personnel can increase their motivation for offering superior services. They believed that social class of their job leads to better behavior between customers and personnel.

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Introduction

Today banks are accounted as professional consolors, specialists for increasing companies' financial funds and economic stimulus motors of developed countries. This causes creation of competition atmosphere among them. Banks managers try to enhance modern banking services that their distinctiveness than other competitors' services is a particular score for attracting costumers' deposits (Jackson, 2005).

To distinct services and keep market position, banks should have market-oriented approach. Therefore, all of the banks have prioritized keeping and attracting commercial customers. As a result keeping existed costumers and attracting new one need efficient manager for all banking aspects with the focus on marketing management.

The first and most important marketing principal is paying attention to costumers' demand, therefore the attention to costumers' demands and preferences lead to enhancement of fame and validity of bank and future profitability as well as achieving satisfaction and loyalty of costumers (Ranjbarian and Gholami Karin, 2006).

Marketing and its tools gain importance for most of the organizations. Banks are categorized among those organizations that pay attention to this issue more than before. One marketing tool is using marketing mixtures, which is used for attracting, keeping and satisfying costumers.

Human force and employees factor is one of the most important factors of marketing mixture that is paid attention by managers and organizations' representatives. Therefore, human factor should be considered as the most important capital of an organization that has key and important role in achieving organizations' goals; if the quality of this capital is favorable, the possibility of success, survive and improvement of that organization will increase.

One of the important factors that causes enhancement of efficacy, employees' individual satisfaction, employees job success and attraction of costumers is job satisfaction (Khosravi, 2009). Employees' job satisfaction in organizations has effect on enhancement of efficacy and reaching aims that is a reason for individual's mental health (Shakerian, 2008). To do so, the importance and necessity of doing a comprehensive research about services' marketing for costumers' attraction and consideration of job satisfaction varieties in offered services by Maskan Bank employees are highlighted. Therefore, the main research questions are listed as follow:

According to costumers and employees, to what extent marketing mixture based factors (employees, servicing processes, services, physical evidences, advertisement and encouragement, cost and location) have effect on Maskan's bank costumers' attraction? According to employees, to what extent job satisfaction factors (financial and health facilities of workplace, proper amount of salary, educational possibilities and job promotion opportunity, management policy and approach, interpersonal relationships and job security) have effect on their job satisfaction therefore, the main aims of this research is considering the role of each marketing varieties in attracting customers and considering the effect of each job satisfaction varieties on offered services' quality and quantity.

Mixture of bank marketing is referred to the set of Rials and foreign exchanges activities, bank products, tools and relations that bank has mixed them to response people and customers (Rashidi, 2008). Booms first introduced heptad mixture of services' marketing (7P). Then Lovelock and Wright (1999) offered octet mixture of services' marketing under the cover term of comprehensive management of services.

Among the seven variables of job satisfaction, from the perspective of staff, physical facilities, welfare and health and the appropriateness of salary, Educational

facilities and opportunities to enhance their job satisfaction has no impact and Policy management, human relations, job security and social bases of job satisfaction are Effective.

As the purposes of this paper are to consider service marketing mixtures and personnel's job satisfaction, statistical population are considered as two levels of all customers and personnel of Maskan bank branches in Isfahan.

Materials and methods

Research method

To determine required volume for this paper, Cohen, Morgan and Kerjeic table was used. To study service marketing mixtures, related questionnaires were distributed among customers and personnel, but for the second purpose of the paper that was job satisfaction amount, the questionnaires were distributed only among personnel.

According to aforementioned table, the number of required customer samples was 384, and for personnel it was 234. The data collection instruments were 2 questionnaires relating to heptad factors of service marketing that one of them had 43 items used for personnel and the other one had 46 items used for customers, both contain Likert 5-option method. There was another questionnaire that was designed according to standard questionnaire offered by Minnesota University containing 32 Likert items about job satisfaction.

To find the reliability amount of questionnaires, alpha Cronbach coefficient was used and this number was 0.91 for personnel questionnaire of marketing mixture, 0.93 for customer questionnaire of marketing mixture and 0.93 for job satisfaction questionnaire.

Method used

To find validity amount of questionnaires, the primary questionnaires were presented to some experts, management scholars and marketing and

banking experts; and after applying required modifications regarding experts' comments, the questionnaires were confirmed by them. Data analysis was done by SPSS software using independent T-test, t^2 hoteling and MANOVA.

Results and discussions

Literature Review

Karami (2010) considered the effects of management of relation with customers on customers' satisfaction amount through marketing of paying and receiving, as encouraging programs (advertisement factor) are among factors relating to customers' satisfaction. Rasolian and Porabedin (2009) considered a comparison between effective factors on governmental and private banks' success from customers' points of view. The results showed that heptad elements of service marketing mixtures were effective on attraction of deposits in private and governmental banks. In governmental banks, bank promotional activities were more important factors while in private banks it was location of branches that plays important role in banks' success.

Naghdpari (2007) considered factors that increase the amount of deposits and improve management of effective attraction. According to his findings, it was determined that factors that shorten the time of bank operations, the behavior of personnel with customers, customers' attitudes toward bank function, marketing and advertisements, financial benefits offering to customers, change of competitiveness atmosphere have priority in enhancement of deposits' amount in order. Ranjbarian and Gholami Karin (2006) considered effective factors on customers' preferences in selecting a governmental bank. The results showed that factors like wide bank services, the possibility of rapid availability, appearance of bank, bank credit, and the pace of operations, modern technologies, personnel's behavior, the deposits' interest and wage of loans had significant impact on selection of a governmental bank. Ghanizadeh (2005) evaluated and ranked the effect of media advertisements on attraction of depositors' savings accounts of Melli

bank. He found that TV. As a comprehensive media with mobile visual attractions is the most effective factor in attraction of depositors and other effective Medias were newspaper and magazines, radio and posters and proclamations in order.

Safarizanjani (2005) considered the effect of marketing mixtures elements on customers' satisfaction to have efficient interests in Melli bank. He found that among quadripartite mixtures of bank marketing (price, service, place (branches) and process of servicing) only price factor had not effect on customers' satisfaction and other factors play role in customers' satisfaction.

Abhamian *et al.* (2009) considered using efficient human forces in Indian banks. The results showed that the branches' place, advertisement and personnel of branches had basic roles in attraction of customers' deposits. s in Indian banks. The results showed that the branches' place, advertisement and personnel of branches had basic roles in attraction of customers' deposits. Yong-Chin and Jung-Hua (2006) considered services and long-term interests in Taiwanese banks. The results showed that one of the most important factors in benefit making for branches is the role of personnel in attraction of customers. Almassawi (2001) considered the criteria of selecting banks among Bahrain students. The findings indicated that presence of ATMs and availability of them around the city, fame of the bank, the possibility of using 24h services of ATMs and proximity of parking place are main factors of selecting a bank.

Ta and Har (2000) considered the decision of selecting a bank in Singapore by an analytical hierarchy process (AHP). Their results indicated the priority of some factors such as high rate of deposit's interest, proximity of bank place, the quality of services on preference and selection of a bank. Edris and Almahmeed (1997) considered important services and effective factors on selection of a bank in Kuwait from customers' points of view. The results showed

that some factors such as efficiency of personnel, friendly behavior of them and banking experience are important for selecting a bank by commercial customers, and the least important activities are effective advertisement, deposits' interest, loan policy and attraction appearance of branches.

Hossein-Hashemzadeh (2010) considered effective factors on personnel's satisfaction in Sanaat-Va-Mmadvan bank. He studied different aspects of job satisfaction such as job security, job nature, job independency, job importance, promotion and improvement system, management, colleagues, salary and total satisfaction, and knew these factors as effective factors on job satisfaction, he also considered the relation between 10 variables on job satisfaction that the most role was related to cooperation in decision making. Khosravi (2009) considered the relation between personnel's job satisfaction and their negligence in education department of Iran trade development organization. The results showed that there is a significant relationship between three aspects of job satisfaction (personnel behavior, salary and promotion opportunity) and negligence.

Concepts, views and theoretical basics

Heptad mixture of services' marketing

Mixture of bank marketing is referred to the set of Rials and foreign exchanges activities, bank products, tools and relations that bank has mixed them to response people and customers (Rashidi, 2008). Booms first introduced heptad mixture of services' marketing (7P). Then Lovelock and Wright (1999) offered octet mixture of services' marketing under the cover term of comprehensive management of services.

Heptad marketing mixture of personnel, servicing processes, services, physical equipment, advertisement and encouragement, cost and location are the tools set.

Personnel: Lots of services are dependent to the direction interaction between human forces of organization (bank) and customers. If the bank personnel have motivation, they will continuously try for providing customers. Most of the customers know the service providers as the organization, and regarding that offering and consuming services are simultaneous and there is a relation between services and providers, the role of each employee in offering services is important (Esmaelpor, 2003). Work process: means a particular method of operations and a set of measurements that are identified as a sequence. Bank branch processes factors are pace of processes, ease of bank operations, the way of refunding debts, sufficiency of personnel's number when the customers come, stability of techniques, and change in services processes on the basis of customers demand (Venuse and Safaian, 2004).

Product (Services): Katler and Armestrang (2001) claimed that product is a thing that can be offered to markets for attracting, achieving, using and consuming and may provide a request. The subject of product in program of banks marketing points to variety of bank services, offering required information and consulting services, respond telephone inquiries, investigate costumers' complaint (Ranjbarian and Gholami Karin, 2006).

Physical evidences: The equipment leads to ease of activities in transferring and offering services. The factors that are related to physical facilities can be existence of sufficient place for parking automobile, possibility of sending money to cities, presence of air conditioning equipment, use of modern computer services in all of the branches, availability of stationaries.

Promotion and education (advertisement and encouragement): Means all the activities that are designed for creating customers' preferences for a particular service (Haghkashani, 2003). By entrance of internet and electronic services to service field, banks should introduce various features and services

through educational brochures (Howcroft *et al.*, 2007). Price and other service costs: one of the most major effective factors in decision making for buying goods is their price (Roosta *et al.* 1996). The factors relating to price at the banks are commission of remittances, the amount of deposits interest, loan repayment schedule and required conditions for granting loan (Venus and Safaeian, 2004). Place and time: Regarding enhancement of competition, offering services in proper time and place is a determinant factor in attracting and keeping customers (Roosta *et al.* 1996). Factors relating to distribution of places in the banks are: suitability of bank location, availability of branches for customers, high numbers of branches, daily work hours of branches, availability of services in all the branches, availability of ATMs (Brahm and Grund, 2000). Banks can use tools set and proper compound of them offer its services.

Personnel's job satisfaction

Job satisfaction is one of the most challenging concepts in organizations and is the base of lots of managerial policies for increasing efficiencies of organizations (Hooman, 2001). The factors that creating job satisfaction are varied that can be divided to interior aspects such as characteristics features, emotional and exiting situations and exterior aspects such as organizational, social and cultural conditions (Che Rose *et al.*, 2009). Seil and Night defined job satisfaction as effective, general and emotional responses of personnel to their job (Cheng *et al.* 2007).

Carried out qualitative and quantitative researches showed that most of the scholars agreed on some factors such as work conditions, interaction with colleague, Job, salary, promotion, encouragement, controlling and responses, job security, leading styles and organizational approaches as the main factors of job satisfaction (Heng, 2007).

Regarding findings of Table 1, achieved t for each factor of heptad elements (personnel, work process,

service, physical equipment, encouragement and advertisement, price and place-time) was higher than table's t in 0.05 levels, and the mean of each factor is more than average level, in addition both certain

levels were positive for each factor. Therefore, all the aforementioned factors played role in attraction of customer more than average level.

Table 1. Independent T-test relating to the role of heptads marketing mixture in attraction of customers from customers' points of view.

Questions 1-7		M	SD	SE	T	df	Sig.	Higher level	Lower level
Personnel	Personnel's view	4.15	0.54	0.03	32.62	233	0.00	1.08	1.22
	Customers' view	4.31	0.49	0.03	48.38	336	0.00	1.26	1.36
Process of services	Personnel's view	3.79	0.78	0.05	15.50	233	0.00	0.69	0.89
	Customers' view	3.70	0.72	0.04	17.8	336	0.00	0.62	0.78
Services (product)	Personnel's view	3.75	0.74	0.04	15.59	233	0.00	0.66	0.85
	Customers' view	3.85	0.76	0.04	20.62	336	0.00	0.77	0.93
Physical equipment	Personnel's view	3.57	0.88	0.05	9.95	233	0.00	0.46	0.69
	Customers' view	3.65	0.76	0.04	15.56	336	0.00	0.56	0.73
Advertisement and encouragement	Personnel's view	3.69	0.74	0.05	14.09	233	0.00	0.59	0.78
	Customers' view	3.63	0.70	0.03	16.44	335	0.00	0.55	0.70
price	Personnel's view	3.80	0.68	0.04	17.97	233	0.00	0.71	0.89
	Customers' view	3.74	0.83	0.04	16.32	332	0.00	0.65	0.83
Place-time	Personnel's view	3.83	0.80	0.05	15.9	233	0.00	0.73	0.94
	Customers' view	3.76	0.82	0.04	17.03	335	0.00	0.67	0.85

Table 2. Mean comparison of marketing mixtures variables in bank from personnel and customers' points of view.

Mix marketing factors from personnel's view	Mean	SD	Mix marketing factors from customers' view	Mean	SD
Personnel	4.15	0.54	Personnel	4.31	0.49
Services	3.83	0.80	Services	3.85	0.76
Time and place	3.80	0.68	Time and place	3.76	0.82
Price	3.79	0.78	Price	3.74	0.83
Process of operation	3.75	0.74	Process of operation	3.70	0.72
Physical equipment	3.69	0.74	encouragement	3.65	0.76
encouragement	3.57	0.88	Physical equipment	3.63	0.70
Sig	F	t ²	Sig	F	t ²
0.00	31.35	192.26	0.00	79.98	482.25

Table 3. MANOVA test in bank.

Demographic feature	factors	F	Sig	Statistical power
Gender	Personnel	0.135	0.714	0.001
	Process of operation	0.080	0.778	0.00
	Services	0.202	0.653	0.001
	Physical equipment	0.962	0.328	0.005

Demographic feature	factors	F	Sig	Statistical power
	Encouragement	0.128	0.721	0.001
	Services	0.103	0.748	0.001
	Place-time	0.088	0.767	0.00
	Wilks λ 0.971	0.807	0.582	0.029
Education	Personnel	0.364	0.779	0.006
	Process of operation	1.135	0.336	0.017
	Services	1.134	0.337	0.017
	Physical equipment	0.817	0.486	0.013
	Encouragement	0.082	0.970	0.001
	Services	0.586	0.625	0.009
	Place-time	1.381	0.250	0.021
	Wilks λ 0.899	0.960	0.512	0.035
Employment experiences	Personnel	0.186	0.908	0.003
	Process of operation	0.703	0.551	0.011
	Services	0.155	0.927	0.002
	Physical equipment	0.124	0.946	0.002
	Encouragement	0.350	0.789	0.005
	Services	0.379	0.768	0.006
	Place-time	0.234	0.873	0.004
	Wilks λ 0.938	0.575	0.935	0.021
Employment status	Personnel	0.371	0.774	0.006
	Process of operation	0.319	0.811	0.005
	Services	0.336	0.799	0.005
	Physical equipment	0.738	0.530	0.011
	Encouragement	0.584	0.626	0.009
	Services	0.230	0.875	0.004
	Place-time	0.322	0.810	0.005
	Wilks λ 0.913	0.823	0.692	0.030

Results of Table 2 showed that observed f was significant in 5% level. Therefore there is a significant difference between personnel and customers' views about marketing mixture variables in customer attraction. So, personnel believed that employees had the most effect (M=4.15) and physical equipment (M=3.57) had the least effect on customers' attraction. In addition, marketing mixture variables

that had the most effect on customers' attraction are personnel, place and time, price, work process, service, advertisement and encouragement, physical equipment in order. From customers' point of view among above variables, personnel had the most effective role (M=4.31) and advertisement and encouragement had the least effective role in customers' attraction (M=3.63).

Table 4. MANOVA test at bank.

Demographic features	factors	F	Sig	Statistical power
Gender	Personnel	0.001	0.970	0.00
	Process of operation	0.001	0.976	0.00
	Services	0.025	0.874	0.00

Demographic features	factors	F	Sig	Statistical power
	Physical equipment	0.063	0.802	0.00
	Encouragement	0.032	0.857	0.00
	Services	0.002	0.965	0.00
	Place-time	0.436	0.232	0.05
		0.475	0.852	0.011
Education	Personnel	0.982	0.140	0.013
	Process of operation	1.288	0.277	0.009
	Services	0.021	0.979	0.000
	Physical equipment	0.093	0.912	0.001
	Encouragement	0.487	0.615	0.003
	Services	0.140	0.869	0.001
	Place-time	0.736	0.480	0.005
	1.081	0.371	0.025	
Age	Personnel	0.110	0.352	0.015
	Process of operation	0.663	0.618	0.009
	Services	0.552	0.698	0.007
	Physical equipment	0.259	0.904	0.003
	Encouragement	0.093	0.985	0.001
	Services	1.752	0.139	0.023
	Place-time	0.659	0.621	0.009
	1.269	0.159	0.029	

Results of Table 3 show that observed F was not significant in 5% level about marketing mixtures variables by gender, education, experience, and employment status. It means that demographic factors of personnel had not effect in service marketing mixtures.

Results of Table 4 show that observed F was not significant in 5% level about marketing mixtures variables by gender, education, experience, and employment status. It means that according to customers' points of view, demographic factors of personnel had not effect in service marketing mixtures.

Regarding findings of Table 5, calculated t for each factor of financial, welfare and health facilities, suitability of salary, educational facilities and job promotion opportunities were smaller than Table t in 5% level. Therefore 3 aforementioned factors were not effective in personnel's job satisfaction and calculated

t for factors of policy and managerial approaches, human relations, job security and social class of job were bigger than Table's t in 5% level, therefore, these 4 factors were effective in personnel's job satisfaction.

Findings of Table 6 show that observed f was significant in 5% level. Therefore, according to personnel's point of view, there is a significant difference among job satisfaction variables at bank. So, among these variables, factor of job's social class had the most effective role (M=3.69) and suitability of salary had the least effective role (M=2.62) in personnel's job satisfaction amount at the bank. In addition factors of job's social class, job security, human relations, policies and approaches of management, educational facilities and job promotion opportunities played role in personnel's job satisfaction in order.

Table 5. One-sample T-test relating to the role of job satisfaction factors on personnel's job satisfaction amount.

Questions 1-7	M	SD	SE	T	df	Sig.	Higher level	Lower level
Financial, welfare and health facilities	2.81	0.78	0.05	-3.59	232	0.00	-0.28	-0.83
Suitability of salary	2.62	0.82	0.05	-7.01	232	0.00	-0.48	-0.27
Educational facilities and promotion opportunities	3.00	0.67	0.04	0.01	232	0.98	-0.08	0.08
Managerial policies	3.17	0.65	0.04	4.00	232	0.000	0.08	0.25
Human relations	3.43	0.75	0.04	8.76	232	0.000	0.33	0.53
Job security	3.50	0.82	0.05	9.39	231	0.000	0.40	0.61
Job's social class	3.69	0.82	0.05	12.75	231	0.000	0.58	0.80

Table 6. Mean comparison of job satisfaction variables from personnel's point of view.

Mix	Marketing	Mean	SD
Financial, welfare and health facilities		3.69	0.82
Suitability of salary		3.50	0.82
Educational facilities and promotion opportunities		3.43	0.75
Managerial policies		3.17	0.65
Human relations		3.00	0.67
Job security		2.81	0.78
Job's social class		2.62	0.82
	Sig.	F	
	0.00	74.67	457.98

Table 7. MANOVA test at the bank.

Demographic features	Factors	F	Sig	Statistical power
Gender	Financial, welfare and health facilities	0.110	0.741	0.001
	Suitability of salary	0.296	0.587	0.002
	Educational facilities and promotion opportunities	0.014	0.905	0.00
	Managerial policies	0.405	0.525	0.002
	Human relations	1.335	0.250	0.008
	Job security	1.583	0.210	0.009
	Job's social class	0.323	0.571	0.002
			1.631	0.130
Education	Financial, welfare and health facilities	0.343	0.794	0.006
	Suitability of salary	0.899	0.443	0.015
	Educational facilities and promotion opportunities	0.451	0.717	0.008
	Managerial policies	0.211	0.889	0.004
	Human relations	0.300	0.825	0.005

Demographic features	Factors	F	Sig	Statistical power
	Job security	0.244	0.865	0.004
	Job's social class	0.286	0.836	0.005
		0.428	0.989	0.018
Employment experiences	Financial, welfare and health facilities	2.040	0.133	0.023
	Suitability of salary	3.069	0.049	0.034
	Educational facilities and promotion opportunities	0.077	0.926	0.001
	Managerial policies	0.195	0.823	0.002
	Human relations	0.493	0.612	0.006
	Job security	0.040	0.961	0.00
	Job's social class	0.122	0.885	0.001
		1.388	0.157	0.055
Employment status	Financial, welfare and health facilities	0.262	0.770	0.003
	Suitability of salary	0.801	0.451	0.009
	Educational facilities and promotion opportunities	0.035	0.966	0.00
	Managerial policies	0.127	0.881	0.001
	Human relations	2.650	0.074	0.030
	Job security	0.608	0.545	0.007
	Job's social class	2.525	0.083	0.029
		2.131	0.010	0.082

Findings of Table 7 show that observed F was not significant in 5% level about job satisfaction variables by gender, education and experience. But observed F was significant in 5% level about employment status; in the other word employment status is effective in job satisfaction. Regarding findings of this table, 3% difference in variance of suitability of salary is related to employment experience. It means that individuals with different experiences had different views about suitability of their salaries. But other demographic factor had not significant effect on achieved results and findings were similar for all the individuals regarding these factors.

It seems that regarding personnel's view appearance and behavior of them with customers had particular importance specifically in relation with macro customers, and uniform clothing with bank sign batch, reasonable behavior, ergonomics compliance (conformity and suitability of environment,

equipment, etc. with human force) had significant effect on customers' attraction.

Personnel believed that higher pace and care in doing bank operation can cause reduction of gap amount between customers' decision and operating their decisions. Personnel's trustworthy and keeping financial secrets of customers, attention to keeping documents, no repetition of mistakes that are rooted in human error and acceptance of mistakes' responsibilities cause enhancement of customers' trust to personnel and bank. Customers believe that they feel security and relax when personnel have polite and desirable behavior.

Personnel believe that modification of methods and stages of doing a service can fix bugs, prevent repeated mistakes during servicing and improvement of system besides building trust between customers, system and process of servicing. From personnel

point of view, suitability of area of each branch with the number of personnel of that branch cause speeding operations up, better harmony and easier customer attraction. Customers believe that uniformity of treatment in doing operations among all the branches shows coherence of whole banking and its management system and prevent confusion and anxiousness of customers, they said that continues supervision of banking experts in servicing operations specifically electronic services according to customers' requirements and modifying weaknesses can increase certainty and satisfaction levels of customers.

Personnel claimed that variety and quality of services are important for customers. Paying attention to favorable time in repaying loan is another important factor in customers' attraction. Personnel also suggested that electrical servicing can save time and money in addition to offer variable services and accessibility to various channels for banking operations. Customers asserted that if there is conformity between offered services and claimed methods and instructions, recognition and trust of customers will increase and they significantly will be interested in having continuous economic activities with banks.

From personnel's point of view modern equipment and physical facilities with visual attraction, proper appearance of the bank, visual attractive instruments relating to services (pamphlets and instructions) and possibility of parking automobile near to bank all are important factors for customers that can ease activities in transferring and offering services from personnel to customers. Customers can be guided to their considered section by signposts, therefore they won't be confused. From customers' point of view, bank should allocate much place to ease motion of customers and create secure place for private conversations.

Personnel asserted that cooperation of bank in charitable works can build a positive attitude toward

bank and this can attract customers. Those messages that directly and clearly transfer concepts to customers are more acceptable for them and attract them. Personnel believed that using valid media for advertising and proper time for advertising can increase efficiency of advertisements. They said that using bank's fame can be helpful in attracting more customers. Customers also suggested that various kinds of prize and proportion of these prizes with their expectances can help bank to be winner of competition that exists between different banks.

Personnel believed that lower costs and wages in offering services, loans and money transfers follow with more customers. Customers believed that bank can reduce wages of banking services to satisfy customers. Clarity in the rates offering by bank can be helpful in attracting more customers who trust on bank, they said that if bank can control effective domestic factors such as inefficiency of personnel and waste time on hidden costs of financial services, customers' satisfaction will be provided.

Conclusion

Personnel believed that customers pay attention to easy accessibility of branches, and customers say that proper coverage of branches should exist across the city. They asserted that all the branches should offer complete services, as some of them don't have ATMs or some services only are offered by central branches that this leads to wasting time and cost. As in the researches of these researchers role of marketing mixtures and its factors are observable in attracting funds and customers, in addition the findings are not correspondent with some parts of findings because in his research cost factor was not effective on customers' attraction. From personnel point of view, financial, welfare and health facilities have not developed so much; therefore, it seems that bank's representatives can design better air conditioners, efficient light, quite environment and modern computer systems to increase job satisfaction amount. Higher level of satisfaction leads to personnel's survival; and if proper field and sufficient

motivation provides, personnel will try harder to attract customers. As personnel receive negative effect from managers' injustice, and this can be the cause of their absence, destructive behavior and hypothyroidism. Therefore, some ways such as enhancement of salary, prizes, and overtime work can play basic role in enhancement of their motivation. Personnel believed that managerial policies and approaches lead to creation of positive attitudes of personnel toward job, their satisfaction, the quality and quantity of personnel's functions. Personnel believed that appreciation of their work, interaction with colleagues and friendly relations with them, material and immaterial bonus regarding their work will increase their motivation. Paying attention to retirement salary, unemployment insurance and welfare facilities such as housing for employees and paying loan to them etc. all are the ways for providing job's future that increase quality and quantity of their functions. Employment status that is related to educational level and abilities of personnel can increase their motivation for offering superior services. They believed that social class of their job leads to better behavior between customers and personnel.

Suggestions for further researches

About personnel's mixtures, it is suggested that managers provide motivation by investing on human sources and educating them; they can pay attention to personnel's job future and welfare to make them more loyal. They should pay attention to sufficient amount of salary to reduce anxious amount of personnel and increase politeness level of them. Moreover, managers should evaluate and control all physical equipment, human sources, methods and processes by regular and systemic methods, and regarding systemic feedbacks modify errors and methods. They should rebuild and redecorate interior design specifically older branches; moreover, they should allocate a small place for parking vehicles. It is recommended that 3 different types of awareness making, informative and encouraging advertisement should be used to show bank's abilities and activities

in different fields. In addition, more customers can be attracted by pricing appropriately and reducing cost of bank's operations. According to competitive market of banking, branch numbers should be increased and services should be varied to attract customers' selection.

About job satisfaction factors, it recommended that during policy making and programming personnel's mental and physical health should be paid attention. Some of the welfare activities that can be considered for personnel are low price housing, commuter buses, consultant centers, material and immaterial aids, credit cards for buying necessary goods, insurance, restaurant and health centers. By considering fair salary and prizes, managers provide opportunity of better living for their personnel. Managers should step toward compensate lack of education and trains that personnel need. They should approve flexible approaches to encounter with work place changes. In addition, managers should create healthy relations between human forces to prevent further expenses. It is suggested that official employment be considered as the base form of employment. Managers should provide proper retirement situation for their personnel, so personnel can benefit from social, economic and cultural conditions. They should step toward enhancement of bank's fame and validity by offering better services with higher quality to attract more customers.

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