

The Relationship between Advertising, Customers Training and Customer Satisfaction in Keshavarzi Bank of Khuzestan, Iran

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Abstract: The aim of this study was to investigate the relationship between advertising, customer training and customer satisfaction in Keshavarzi Bank of Khuzestan, Iran. The research method was descriptive and correlational. The population was all the employees of Keshavarzi bank's branches of Khuzestan, Iran, which included 711 people. The sample size was 60, in which 30 Questionnaire were evenly distributed among senior and middle executives and 30 questionnaires among other lower-level employees. A questionnaire was used to collect data. Data were analyzed by using variance analysis. The results showed that advertising and consumer training was among factors that affect the customer satisfaction of the Keshavarzi Bank. So that other analysis showed that with the increase in publicity and training, customer satisfaction would be increased

Keywords: Advertising, Training, Keshavarzi Bank.

Introduction

Banking is considered as the main pillars of any economy. It is an industry where customers are vital contributors. Especially in the last 10 years with the emergence of private banks, paying attention to the needs and demands of customers has become a major concern of the bank managers. The role and importance of customer in the companies and banks, due to their direct impact on the growth and survival of banks in the competition market and also their benefits, resulted in the necessity of understanding and acceptance of customer satisfaction, and all banking activities had tendency towards customer and their course of action was to attract customers and to satisfy them.

Communication skills and desirable human relations of the managers and employees create an effective and positive feeling in customers, and it is an effective assistance to play its role in carrying out the duties and effectively attracting more customers. Over the past two decades, servicing and maintenance of resources and increased competitive pressures have created significant changes in the banking industry. These changes have led banks to adopt banking strategies, in particular marketing (Hassani, 2007). Marketing in the banking system with today's method and intensity is a new phenomenon. New marketing process have been started by identifying and assessing the unmet needs and desires of customers, and after the selection of target markets with a systemic view, strategies in the field of mixed service marketing will be set with regard to customer. The word marketing precedes

the advertising today, on this basis "marketing" means: "Understanding the parties of the transaction, and obtaining knowledge of the circumstances and their conditions, and attracting their attention and confidence and motivation to deal with bank through the use of appropriate and graceful promotion methods, and worthy of the banking system." The marketing most of all is concerned with mass production and mass consumption of society, which in result stimulated more opportunities for producing sales and rewards. The main objective of the bank in today's world is to profit and to stimulate business environment, and in result, it is the credit creation to attract customers that help their profit (Taghavi Fard & Torabi, 2010).

To do this, banks need employees who would help them for more profit in a competitive and rapidly changing world of today. To have such employees, they should be equipped to required equipment for improving quality and quantity and the credit of the bank. Qualifications in relation to the job, working experience to do banking with high quality, proper public relations skills, and ability for consulting services to customers, updated financial and economic information on banking and banking-related matters can all be the cases that help to improve the quality and quantity of bank. Considering the above mentioned issues, it can be concluded that the issue of marketing for the bank is considered directly, and that is why the banks have considered the posts as marketers, and they bear enormous costs to promote the qualitative and quantitative level of marketing. It seems that the most important part of the banking industry is attracting the customers, and this is done through marketing that one of its important components is customer satisfaction and managing relationships with them.

Why customers are important to us and customer relationship management of the banking employees must be strong? Because the customers that are the most important and the only means of banks development and connected with a variety of communication devices, when they would not find what they want as desired, they will simply leave us and join the competitor. On the other hand, the cost of acquiring a new customer is 6 times more than retaining old customers, and an unhappy customer would transmit his dissatisfaction to at least eight to ten other people, and more importantly, by increasing the customer retention by the rates of 5 percent, about 85 percent will be added to the profits of the company (Hill, 2006).

In marketing, costs to acquire a new customer can be up to five times the cost of maintaining a current customer, and satisfied customers can be the best source of Advertising due to recommending the family, friends and neighbors, and in contrast, dissatisfied customers can destroy a business. Research in this field has shown that dissatisfied customers transmit their bad experiences probably to ten to twenty people, this number is three times more than the number of people that satisfied customers transmit their good experience to them. Factors such as giving small, worn and torn bills, not having enough money at the end of the year, failure of new service systems can intensify customer dissatisfaction and the negative campaigns (Haghshenas Kashani, 2003).

Banks should have a greater emphasis on research the needs of customers and their satisfaction level and to identify specific target markets, and actively encourage the identified target markets to use their services. It should be mentioned that bank employees across the country, especially in Khuzestan, Iran are somewhat hindered from a strong presence in this area, due to the lack of the necessary opportunity to continue their education or gaining marketing skills. The purpose of this study was to investigate the relationship between advertising, customer training and customer satisfaction in Keshavarzi Bank of Khuzestan, Iran.

Materials and Methods

The research method was descriptive and correlational. The population was all the employees of Keshavarzi bank of Khuzestan, Iran, which included 711 people. The sample size was 60, in which 30 Questionnaire were evenly distributed among senior and middle executives and 30 questionnaires among other lower-level employees. In the performance stage of the study, after the presentation of preliminary explanation about measurement tools and the purpose of the test, how to respond the tests was described for participants in detail. Regarding moral considerations, after obtaining the consent of the people and giving the necessary awareness, they were assured that the received information will be used only in research, and will be protected from any abuse. To measure the research variables, the confidential marketing strategy questionnaire was used. The questionnaire included 35 questions which was able to measure six components. The responding scale was the four options (low, average, good and excellent). Validity of the questionnaire was confirmed by professors and experts. Cronbach's alpha was used for reliability. The results showed 0.884 alphas, which indicated the good reliability of the measurement tools. Analysis of variance was used to analyze the data. In all analyzes, the significance level was considered as $P < 0.05$.

Results

Descriptive statistics of advertising variable are presented in Table 1. It can be seen that the maximum number of managers and employees, about the impact of advertising variable on customer satisfaction was average and equal to 27, and the minimum number of managers and employees of the advertising variable was "excellent", which was equal to 5. In other words, most managers believed that advertising moderately influence the satisfaction and very few of them believed its impact on customer satisfaction. Variance analysis results are presented in Table 2. According to numbers obtained in the right part, number 0.046 indicates that the advertising variable is significant at the 0.05 level on customer satisfaction.

Table 1. Descriptive Statistics of Advertising Variable.

	Number	Mean	SD	standard error	confidence interval of Mean 95%		Minimum	Maximum
					Upper limit	Lower limit		
Low	9	2.222	0.83333	0.27778	1.5817	2.8628	1	3
Average	27	2.5926	0.69389	0.13354	2.3181	2.8671	1	4
Good	19	2.2632	0.73349	0.16827	1.9096	2.6167	1	4
Excellent	5	1.8000	0.44721	0.20000	1.2447	2.3553	1	2
Total	60	2.3667	0.73569	0.9498	2.1766	2.5567	1	4

When the sum of squares of the intergroup and intragroup are compared, if the difference between intragroup and intergroup was high, and intergroup was significantly higher than the intragroup, it shows that the advertising variable have influence on customer satisfaction. Here the achieved number of intragroup is significantly lower than the intergroup, thus advertising variable have influence on customer satisfaction. The number of intergroup was 38.375 and intragroup number was around 28, and the difference between them is significant at the level of 0.05. Also, the numbers 2.206, according to its comparison with the table, indicates that this number is significant.

Table 2. Results of the Analysis of Advertising Variable Variance.

	SS	df	MS	F	Sig.
Intergroup	38.375	3	1.125	2.206	0.046
Intragroup	28.558	56	0.510		
Total	61.933	59			

In Figure 1, the satisfaction of customers based on advertising has been provided. It can be seen that by increasing the amount of advertising, the customer satisfaction would be increased.

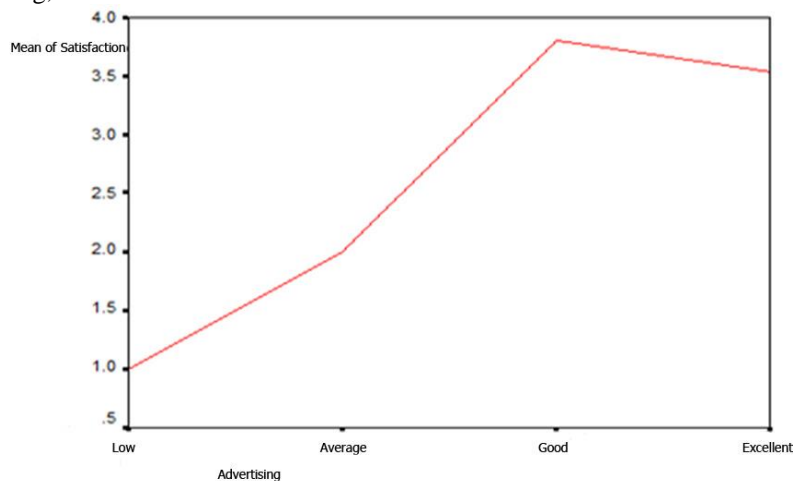


Figure 1. Customer Satisfaction based on Advertising.

Descriptive statistics of Training variable is provided in Table 3.

Table 3. Descriptive Statistics of Training Variables.

	Number	Mean	SD	standard error	confidence interval of Mean 95%		Minimum	Maximum
					Upper limit	Lower limit		
Low	12	1.0000	0.0000	0.0000	1.0000	1.0000	1	1
Average	15	2.0000	0.0000	0.0000	2.0000	2.0000	2	2
Good	10	3.6000	0.516	0.163	3.230	3.969	3	4
Excellent	23	3.304	0.470	0.098	3.101	3.508	3	4
Total	60	2.5667	1.047	0.135	2.296	2.837	1	4

Variance analysis results are presented in Table 4. According to numbers obtained in the right part, number 0.000 indicates that the training variable is significant at the 0.05 level on customer satisfaction, as well as the level 0.01. Also, the numbers 147.55, according to its comparison with the table, indicates that this number is significant. When the sum of squares of the intergroup and intragroup are compared, if the difference between intragroup and intergroup was high, and intergroup was significantly higher than the intragroup, it shows that the training variable have influence on customer satisfaction. Here the achieved number of intergroup is significantly higher than the intragroup, thus training variable have influence on customer satisfaction. The number of intergroup was 57.467 and intragroup number was around 7.270, and the difference between them is significant at the level of 0.05 and 0.01, because the difference of sum of squares is enormous.

Table 4. Results of the Analysis of Training Variable Variance.

	SS	df	MS	F	Sig.
Intergroup	57.467	3	19.155	147.55	0.000
Intragroup	7.270	56	0.130		
Total	64.733	59			

In Figure 2, the amount of satisfaction based on customer training has been provided. It can be seen that by increasing the amount of training, the customer satisfaction would be increased.

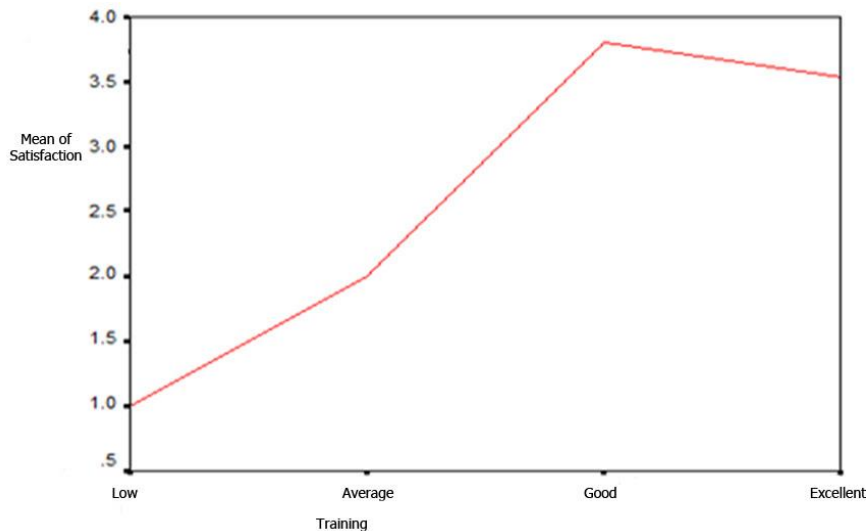


Figure 2. Customer Satisfaction based on Training.

Conclusion

The aim of this study was to investigate the relationship between advertising, customer training and customer satisfaction in Keshavarzi Bank of Khuzestan, Iran. One of the factors ensuring the profitability of production units and commercial firms is providing the successful advertising designs. The purpose of advertising is to describe the status and capabilities of a bank and to create the necessary clarifications about the conditions and unique position of that Bank in providing customer service. Bank advertising, whether by radio and television should accommodate in the other advertisings, and then establish connection with the audience.

At the same time, advertising the banking services should be properly and successfully introduce it (Rastgari & Agha Mohammadi, 2014). Results showed that advertising is one of the skills required to promote the marketing level of employees of Keshavarzi Bank in Khuzestan, Iran. And according to experts, in comparison with traditional advertising, advertising on the Internet has considerable advantages, which includes creating two-way communication with the audience, creating a direct link to the list of products, the ability to target static and dynamic customers, universal access, day and night, easy sending, maintenance and updating, the ability to measure and track, designing advertising messages and sales capabilities. In addition, the cost of advertising on the Internet is far less than other media. Other results showed that employee training is one of the skills required to promote the marketing level of employees of Keshavarzi Bank in Khuzestan, Iran.

Past research has been done in this area. For example Abhiman et al. (2009) studied some major state bank branch in India and considered factors such as human resources, education level employees, the environment of the bank, seating and location of the bank, advertising, government regulations and the reduction of government intervention in banking matters as the influential factors on attracting people's deposits. They believe that the most influential factor in the investments is the human resources. According to the findings, it was suggested that bank managers by gathering customer information in a database, provide customer classification based on the bank's guidelines and criteria, which may facilitate the achievement of the goal of customer relationship management. Elimination of non-profitable customers could lead to increase of the profits and reduce the costs of the banks, unless there are considerations in this regard.

Conflict of interest

The authors declare no conflict of interest

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