

Evaluation of the Impact of Services Marketing Mix on Customer Preferences in Selecting a Bank in Khorramabad City

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Abstract: Create a new competitive environment in the banking industry, makes the need for more attention to the demands, needs and expectations of our customers and offer consistent service and beyond their expectations, inevitable. Banks should be able to changes in procedures and policies of their marketing, they meet the expectations and needs of customers, otherwise, they have no place in the financial market in the future in contrast, their age and experience. This study has been done as the effect elements of the marketing mix of services to customer preferences in selecting a bank in Khorramabad City in 2011 in the branches of Saderat bank which this study has been investigated with the 8 hypothesis in relation to each of the marketing mix and relevant indicators and to identify and assess their importance. This research is part of applied research in terms of purpose and this research is a descriptive research, in terms of the nature and procedures. The populations of this study are all normal customers of Saderat bank branches in Khorramabad. That we used a sample of 150 customers from different branches of Saderat bank in the city of Khorramabad to test the hypothesis, they were selected randomly. We used the method library and a questionnaire to collect data.

Key words: Integrated marketing services, marketing, banking, customer preferences, consumer behavior

INTRODUCTION

Today, banking system is undeniable as sustainable development in a complex economic system and we can say: banking system, the heart of economic development. Struggling banks and financial institutions worldwide is in order to increase performance. The role of banks is compatible with economic and social nature of communities in attracting deposits and lending, so that we can count them as a major factor of sustainable development.

Banks should carry out a broad effort to attract customers because they rely assets, public deposits as well as people care about to property and money. Using the principles of marketing and marketing of banking services is the best tool to maintain market share, customer share and profitability. Marketing, long-term success of financial institutions and marketing focused on customer-oriented. In fact, customer-oriented is profitable and best strategy for the banks because the customer is the foundation and the banking system.

According to customer demands, first and foremost marketing principle and organizations can continue to exist, just according to customer demands. Being aware of the preferences of potential customers, it is important to predict and control their behavior so that the awareness and attention to the customer's demands satisfaction and customer loyalty and therefore this is an increase in fame, company reputation and ultimately enhance the future profitability of the company (Ranjbarian and Mahmoud,

2006). Today, the success of any organization depends on the particular service organizations understanding of markets, customers and competitors. Banks and financial institutions have a crucial role in the economy of any country, the service organizations. The role of banks is consistent with the economic nature of societies in attracting deposits and lending, so that we can take into account as the main factor for sustainable development.

As awareness of expectations and preferences of customers provides a platform for understanding, predicting and controlling their behavior and to identify factors influencing customer preferences in selecting a bank, show, influence customer satisfaction of various factors and in fact it is expressed as an index of the quality of banking services (Devlin and Gerrard, 2005) so, the bankers have to understand, wants, desires and preferences of our customers in this environment competitive and they have to create systems to better satisfy their needs and thus, they should not provide satisfaction and customer loyalty. With the above description and the fact that today's customer is the most important factor in survival and progress of any organization including banks, bank services must be consistent with the expected customer benefits and requires customer-oriented is benefiting from continuous communication with customers and careful consideration and understanding of the expectations and desires of his desires. In this regard, different aspects of consumer trends and the relationship between them and the elements of the marketing mix is of great importance with

access to such information, we can recognize the factors affecting customer behavior as well and we use it marketing decisions, therefore to identify the factors influencing the selection of a bank by customers and attract new customers is essential, according to the above in this study, we have tried to identify the most important aspects of the marketing mix that services are effective the decision of customers choose a bank in Khoramabad City and show how we can convince customers to choose a different bank of banks, using the marketing mix of services and ultimately to obtain their consent and loyalty.

HISTORY OF THEORETICAL FRAMEWORK

In 2003, Yazdani examined the factors associated with the selection of a private bank by customers in bank marketing perspective, at Karafarin bank. The obtained results imply that in a private bank by customers, the profit of bank deposits and treatment staff is important. Also there is a significant difference between the views of customers according to their degree and there are also significant differences in the gender diversity of services.

In another study conducted in 2005, by Gholami Kerin, factors influencing customer preferences in selecting a government bank in the city were studied. The obtained results indicate that of the staff and allow fast access to banking services and speed, respectively are the most important factors influencing customer preferences in selecting a state bank in Isfahan. Also there is a significant difference between the views of customers according to age, degree and type of bank account (Ranjbarian and Mahmoud, 2006).

In 2008, a study was carried out by Jazayeri as effective elements of the marketing mix services, the choice of a private bank in Tehran. The results indicate that the staff and quick access to the bank and act quickly, in order, are the most important factors affecting the selection of a private bank in Tehran.

In 1997, Edris and Almahmeed examined important service for business customers and the factors in selecting a bank in Kuwait. Their findings show that the most important factors in choosing a bank by businesses in Kuwait, the level of bank assets, bank employees, the necessary assistance in support of financial, banking experience and friendly staff (Edris, 1997). In the year 2000 Ta and Har studied on the decision to choose a bank in Singapore, using analytic hierarchy process. Done on the basis of priority, a high rate of interest savings accounts, the bank near the location and the overall quality of service were the most important factors in the decision to choose the bank (Ta and Har, 2000).

In 2001, Almassawi, review, selection criteria and a bank, among 19-24 years old students in Bahrain and the results show that simple ATM, the availability of ATMs

in the city, Celebrity bank, take advantage of ATM around the clock and the availability of parking space near the bank, are the most important factors in choosing a bank (Almassawi, 2001).

Marketing: There are many definitions of marketing: some experts have defined commercial marketing activities, business process, business process, the process of exchange or transfer of ownership of the products, the conversion of supply and demand and many other concepts. Each of these concepts corresponds to the part of the marketing activities but its full definition, corresponds to the new marketing trend. Nowadays, experts have defined marketing process of satisfying human needs and desires. Cutler, the most prominent experts in this field, defines marketing as “human activity in order to satisfy the needs and wants through exchange processes” knows (Rusta *at al.*, 2004).

So, marketing is a systematic effort to identify all elements of market and take appropriate action with respect to a variety of applications due to society’s value system and goals of the organization.

Service: The service is “doing things that offer an array of benefits to customers” or any act and thing that one person can do for another person. The concept of service to customers, including the new definition which does not have just a small part of the central building but the entire organization from senior managers to ordinary workers, all have a role in meeting the needs of existing and potential customers. Even if the individual is not in a position to support the customer directly, he or she can support employees who serve the customers.

Marketing management banking services: Effective management of marketing, the efficient use of resources and the marketing mix and create an environment of understanding the opportunities and threats in minimum time and be managed in order to provide maximum customer satisfaction and the profitability of the bank. The role of marketing management in service organizations (banks) can be interpreted as the head of the boat where he is responsible for coordinating the movement of rowing (bank employees) in order to achieve a specific goal (Haghshenas, 2003).

Banking services marketing mix: Subject product marketing in banks, refers to a variety of banking services, providing information and advisory services to customer requirements, answering telephone inquiries and customer complaints. Price factor, the bank marketing program including the cost of credit fees, remittances commission, deposits, short-term interest rates, the timing of repayment of loans with rates and conditions for loans and deposits received. Due to the increasing intensity of

competition, the provision of services in the right place and place the desired customer is the decisive factor in attracting and keeping customers. Location on the banks of the marketing program including the suitability of the bank, cleanliness and neatness in a database environment, the space available in a database, allowing quick access to the bank's customers, the number of branches, expansion of working hours per day and the number of working days per week branch access to all services in all branches and the availability of ATMs. In many cases, ways of promoting goods and services are similar but public relations is an important tool for promotion, it is more important in service organizations, compared to other means of promotion. Among the factors related to the promotion of the banks we can point out to serve customers in the branch, prizes and gifts granted providing knowledge and quality of advertising messages, how to inform the bank in advertising and participation in social welfare bank. The staffs of a service organization which are to serve the customer directly and indirectly are considered the main factors of the marketing program. Treat customers; deal a service provider as the behavior of the organization. Facilities and physical assets would facilitate work in delivering the service. In the field of services in addition to physical facilities and equipment should be non-physical facilities. Facilities and physical assets include factors such as space to park cars of customers, new technologies for quick transfers to the city, there is air conditioning equipment, use of modern computer systems in all the branches evenly and availability stationery.

Operations management process plays an important role in the quality and service quality. Among the factors related to the process of bank branch operations we can quickly refer to the observance of the time customers wait in line at the counter for time, waiting time for the opening of accounts, payment methods, facilities such as bank loans, payment facilities, how to pay dividends, sufficient number of employees during the visit customers, stability, service delivery methods and procedures, the processes of service based on customer demand, use of less bureaucracy in the provision of services, ease of completing the forms, customers and reducing the duration of the approval of the loan. The impact of product quality and service to customers in the marketing mix.

Quality and service have a significant impact on the design and implementation of the marketing mix in any company. Successful companies perform some operations for customer satisfaction. The impact of product quality and customer service on each of the marketing mix can be checked as follows.

Effects on product quality and service: Starting is from this stage. Prior to all strategies, training and promotion,

the company has to offer products and services that meet their customers' needs and expectations. In addition to the effect of the product design to meet customer needs, affects the marketing efforts. Also, it may affect the thinking and behavior of sellers. Product design, effects on advertising through advertising and presentation techniques and ad marketing.

The impact of quality on price and service: Provide customer service, impact on pricing and profits. Many of the operations that take place in order to increase consumer satisfaction are free or low cost for companies. Various products also are costly investors service which customers love it and some companies are using it for customer satisfaction.

Methods of propagation effects on product quality and service: Emphasis on quality and service adds two special topics on general concepts of advertising methods. The first topic is positioning on providing services to customers. Effective service delivery is a means to promote the value of a product. Also, the added value of providing services to customers, the primary product is the main reason; the company could achieve its desired place in the market. The product is a non-differentiated, customer service is more important.

The impact on the quality and distribution services: In some cases, there may be the most effective distribution of a company's competitive factor. When a customer is forced over a long distance to find a product in the city, then reduced his or her consent. When companies are planning programs for customer satisfaction we must consider some of the details of the distribution, so that all aspects of search, purchase and ownership are satisfactory (Rusta *at al.*, 2004).

Marketing management services: It is clear that increasing the use of services in the world. With the advent of new technologies and more complex competition there will be a great need for effective management of services and the marketing of these products. Along with advances in technology and rapid changes, many of the services are being changed and deleted or created being. Because of the weakness of their performance, service quality has declined in many areas in the world. On the other hand, the demand for services has less sensitivity to commodity prices and this factor, together with the opportunities and threats for professional service providers. Among the features of the service, we can mention the intangible; the same bad batch of indivisible and can not be stored which makes it distinct from the goods. The people's expectations of service, including banking services, include:

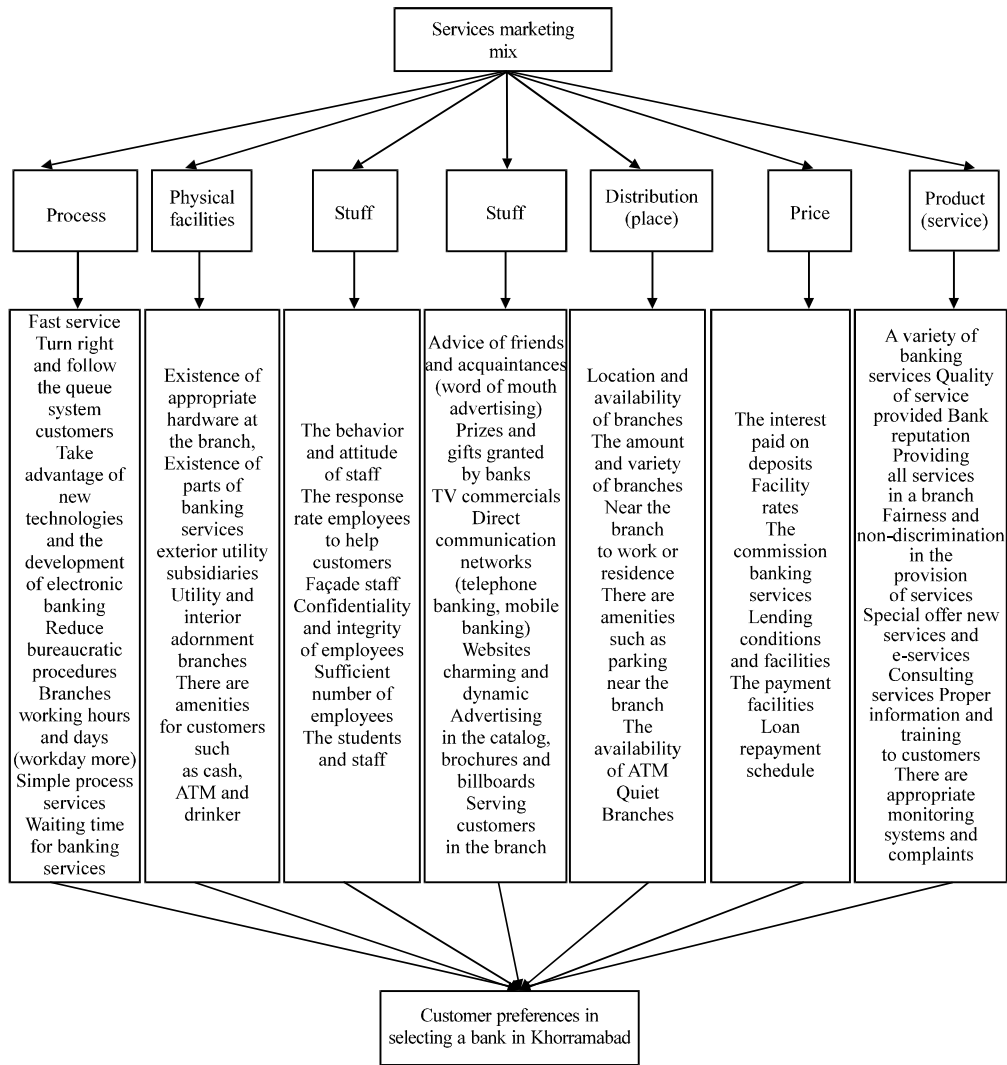


Fig. 1: Conceptual model

Speed: Nowadays, time is very important for all communities and people and people go to the organizations that are required to perform customer service, faster than the others.

Ease: People are not faced with difficulties in dealing with the banking expect complex and ambiguous issues and receive the desired service in the simplest possible way.

Health: Complete and accurate service is one of the phenomena that make competitive advantage, service organizations including banks to attract different customers.

Honesty: Wrong doing and wrong at the bank is very dangerous. Because when people realize that an error has occurred, then a repulsive force is created in the banking

services instead of trust and confidence which is based banking services and it will be for the bank as negative publicity.

Dignity: Work is for man and man and the service is respect for human beings and human dignity. There is only one way to provide the best service and it is that we need to practice more humane and behave in such a way with the audience that there is a mutual respect.

Conceptual model: This conceptual model is drawn, taking into account the purpose of the research is to identify and explain the marketing mix factors, influencing customer preferences in selecting a bank in the city of Khorramabad and determine the importance and priority of these factors and indicators of each factor which is shown in Fig. 1.

Table 1: Hypothesis

Hypothesis	Description
Main hypothesis	Service (product), the greatest impact of the marketing mix factors influencing customer city, preferences in selecting a bank in Khoramabad City
Hypothesis 1	The quality of services rendered, the greatest impact, the mix between products (service), the customer preferences in selecting a bank in Khoramabad City
Hypothesis 2	Interest paid on deposits, the greatest impact on customer preferences mix between prices, in choosing a bank in Khoramabad City
Hypothesis 3	The number and extent of its branches, the greatest impact, the mix between locations, customer preferences in selecting a bank in Khoramabad City
Hypothesis 4	Word of mouth advertising is the most effect, the promotion mix variables on customer preferences in selecting a bank in the city of Khoramabad
Hypothesis 5	Of the staff, the greatest impact, the mix between employees, customer preferences in selecting a bank in Khoramabad City
Hypothesis 6	Existence of hardware in branches, the greatest impact, the mix between physical facilities and equipment, customer preferences in selecting a bank in Khoramabad City
Hypothesis 7	Speed of service, the greatest impact, the mix between process, the customer preferences in selecting a bank in Khoramabad City

MATERIALS AND METHODS

The research is correlational and this is applied, the target was used in this study, a random sampling of unlimited population the sample and the sample, 150 customers Khoramabad bank in the city. Methods library (books and journals and internet sites) were used in this study to collect information on the literature and we used the questionnaire to test the hypothesis that it contains 46 questions. First, we have done many studies in this research through books, articles and dissertations and other research and we have designed a questionnaire enjoying their teachers that we think we want to review and assess its validity the professors and the experts in the field of banking problems which they confirmed the validity of the event. Cronbach's alpha coefficient was used in this study to assess the reliability of research and 30 questionnaires were distributed to calculate the ratio in a preliminary study and preliminary sampling and the coefficient was calculated using the software SPSS and since, the Cronbach's alpha coefficient was equal to 0.842 and it is greater than 0.7 and it is at quite reasonable, therefore, reliability (reliability) of this questionnaire is fully approved and accepted (Table 1).

RESULTS

Data analysis: Features of the demographic of the survey are presented in Table 2.

The main hypothesis testing:

- H_0 : service marketing mix (product) is not effective, based on customer preferences in selecting a bank ($\mu < 3$)
- H_1 : service marketing mix (product) is effective on customer preferences in selecting a bank ($\mu \geq 3$)

As you can see in Table 3 the average impact of marketing variables affecting customer preferences has been detected, meaning the average value of 3 at 0.05

Table 2: Features of the demographic

Demographic characteristics	Frequency	Percent
Gender		
Male	96	64.0
Female	54	36.0
Age		
Under 20 years of age	10	6.7
20-30 years old	66	44.0
30-40 years old	26	17.3
40-50 years old	43	28.7
50 years and up	5	3.3
Education		
High school diploma	17	11.3
Diploma	44	29.3
Associate degree	27	18.0
BA	56	37.3
MA	6	4.0

Table 3: Comparison of the effect of service marketing (product) influencing customer preferences with the average value

Sample size	Mean	SD	t-test statistics	p-value	95% CI	
					Lower bound	Upper bound
150	3.8273	0.65414	15.49	0.000	0.722	0.933

Table 4: Ranking of service marketing mix

Average of ratings	Marketing mix factors
	Staff
	5.82
	Service (product)
	4.68
	The process
	4.65
	Position
	4.09
	Physical facilities
	3.47
	Price
	3.12
	To promote
	2.17

($p = 0.00$), thus is H_0 is rejected and H_1 is approved, the presumption against it and we can conclude that the effect of marketing variables service (product), influencing customer preferences is greater than average. Then, we use the Friedman test ratings for the ranking of the marketing mix and approve or reject the original hypothesis. The results are as follows (Table 4).

Friedman's rank test results show that, significant differences in rank, because the $p < 0.05$, the highest rank, belonging to different employees and is the lowest rank, belongs to promoting variable. Thus, the basic hypotheses states that: service (product), the greatest

Table 5: Rank test statistics of service marketing mix

Number	χ^2 -test	Degrees of freedom	p-value
145	271.185	6	0.000

Table 6: Ranking the product mix variables (service)

Elements of the product (service)	Ratings
Quality of service provided	6.79
Bank reputation	6.41
Fairness and non-discrimination in the provision of services	6.11
A variety of banking services	5.90
Providing all services in a branch	5.34
Special offer new services and e-services	5.03
Proper information and training to customers	4.57
There are appropriate monitoring systems and complaints	4.38
Consulting services	3.41

Table 7: Ranking of combined test statistics product (service)

Number	χ^2 -test	Degrees of freedom	p-value
150	259.576	9	0.000

impact of the marketing mix factors influencing customer preferences in selecting a bank in Khoramabad City, it is rejected (Table 5).

- Auxiliary hypotheses
- The first sub-hypothesis test

The first hypothesis: The quality of services rendered, the greatest impact, the mix between products (service), the customer preferences in selecting a bank in Khoramabad City (Table 6).

Rate difference is significant. p-value is because the amount is <0.05 and the highest-ranking of quality of banking services and consulting services are different, the lowest rating. Thus, according to Friedman test results, we can conclude that the hypothesis is confirmed Table 7.

The second sub-hypothesis test

The second hypothesis: Interest paid on deposits has the greatest impact on customer preferences, the mix between price in choosing a bank in Khoramabad City.

- H_0 : marketing mix is price effective on customer preferences in selecting a bank ($\mu \geq 3$)
- H_1 : marketing mix is price effective on customer preferences in selecting a bank ($\mu < 3$)

The above Table 8 shows that the average price impact on customer preferences has been detected significantly, with the average 3 at 0.05 ($p = 0.00$), so we can conclude, that the impact of price on customer preferences is greater than average. We should rank the elements related to the price factor to test and confirm or reject (Table 9).

Table 8: Comparison of the effects of price preferences of customers with average value

Sample size	Mean	SD	t-test statistics	p-value	95% CI	
					Lower bound	Upper bound
150	3.3956	0.68747	7.05	0.000	0.284	0.506

Table 9: Ranking of price variables

Mixed elements of price	Ratings
Facility rates	3.96
The interest paid on deposits	3.59
Lending conditions and facilities	3.48
The payment facilities	3.40
The commission banking services	3.38
Loan repayment schedule	3.20

Table 10: Ranking of Mixed test statistics price

Number	χ^2 -test	Degrees of freedom	p-value
150	19.603	5	0.001

Table 11: Compares the average mixed effect of location on customer preferences with the average value

Sample size	Mean	SD	t-test statistics	p-value	95% CI	
					Lower bound	Upper bound
150	3.9822	0.62699	13.33	0.000	0.581	0.783

Table 12: Ranking of place

Mixed variable location	Ranks
Location and availability of branches	4.07
The amount and variety of branches	3.85
Near the branch to work or residence	3.80
The availability of ATM	3.59
Quiet Branches	3.25
There are amenities such as parking near the branch	2.43

Difference in ratings is significant because the ($p = 0.05$) and the highest-ranking variable interest rate loans and loan repayment schedule is variable, the lowest rank. Thus, we can conclude, according to Friedman test results, the second hypothesis is rejected (Table 10).

The third sub-hypothesis:

- H_0 : not effective location marketing mix, customer preferences in selecting a bank ($\mu \geq 3$)
- H_1 : effective location marketing mix, customer preferences in selecting a bank ($\mu < 3$)

Based on Table 11, the average mixed effect of location on customer preferences has been detected significantly with the average 3 at the level of 0.05 ($p = 0.00$), so we can conclude that the mixed effect of location the preferences of customers more than the average. Now, we have to rank the variables mixed place by Friedman test to test this hypothesis (Table 12).

Table 13 rate difference is significant. Because the $p > 0.05$ and the highest rank, belongs to the variable

Table 13: Ranking of combined test statistics place

Number	χ^2 -test	Degrees of freedom	p-value
150	105.694	5	0.000

Table 14: Comparison of the effect of promotions on customer preferences with the average value

Sample size	Mean	SD	t-test statistics	p-value	95% CI	
					Lower bound	Upper bound
150	3.9822	5.5327	4.21	0.000	0.101	0.280

Table 15: Ranking of promotion mix variables

Promotion mix elements	Ranks
Direct communication networks (telephone banking, mobile banking, etc.)	5.46
TV commercials	4.36
Advice of friends and acquaintances (word of mouth advertising)	4.27
An attractive and dynamic website	4.00
By catalog, brochures and billboards advertising	3.73
Prizes and gifts granted by banks	3.25
Serving customers in the branch	2.93

location and availability of branches and the lowest rating belongs to the variables associated with amenities such as parking near the branches. Thus, according to the results of the tests Friedman, the third hypothesis is confirmed.

The fourth sub-hypothesis:

- H_0 : promotion marketing mix is not effective on customer preferences in selecting a bank ($\mu \geq 3$)
- H_1 : marketing mix promotion is effective on customer preferences in selecting a bank ($\mu < 3$)

As you can see in Table 14 the average variable impact of promotion on customer preferences with the average 3 at the 0.05 level has been detected significant ($p = 0.00$), therefore, it can be concluded that the effect of promotions on customer preferences is greater than average. We need to rank promotion mix variables to test this hypothesis by Friedman test (Table 15 and 16).

Difference in rates is significant because the $p < 0.05$ and the highest, belonged to variable network of direct communication (telephone banking, mobile banking, etc.) and the lowest rating of the varied reception from customers in the branch. Thus, according to the results of the tests Friedman, the fourth sub-hypothesis is rejected.

The fifth sub-hypothesis test:

- H_0 : the marketing mix of staff is not effective on customer preferences in selecting a bank ($\mu \geq 3$)
- H_1 : marketing mix of employees, effective on customer preferences in selecting a bank ($\mu < 3$)

Table 16: Ranking of combined test statistics promotions

Number	χ^2 -test	Degrees of freedom	p-value
150	162.421	6	0.000

Table 17: Comparison of the effect of employees, the average amount of customer preferences

Sample size	Mean	SD	t-test statistics	p-value	95% CI	
					Lower bound	Upper bound
150	4.0900	0.6584	20.276	0.000	0.983	1.196

Table 18: Comparison of the effect of employees, the average amount of customer preferences

Staff	Average of ratings
The behavior and attitude of staff	4.24
Confidentiality and integrity of employees	3.99
The response rate employees to help customers	3.79
The students and staff	3.50
Façade staff	3.47
Sufficient number of employees	2.01

Table 19: Test statistics of Staff ranking

Number	χ^2 -test	Degrees of freedom	p-value
150	19.603	5	0.001

Difference in rates is a significant, because the $p < 0.05$ and the highest, belonged to variable network of direct communication (telephone banking, mobile banking, etc.) and the lowest rating of the varied reception from customers in the branch. Thus, according to the results of the tests Friedman, the fourth sub-hypothesis is rejected (Table 17).

The fifth sub-hypothesis test:

- H_0 : the marketing mix of staff is not effective on customer preferences in selecting a bank ($\mu \geq 3$)
- H_1 : marketing mix of employees, effective on customer preferences in selecting a bank ($\mu < 3$)

Difference in rates is a significant, because the $p < 0.05$ and the highest rank belongs to the behavior and attitude of the staff and the lowest variable belongs to the adequacy of staffing levels. Thus, according to Friedman's test result ranking, the fifth hypothesis is confirmed (Table 18 and 19).

Sixth sub-hypothesis test:

- H_0 : the marketing mix of physical facilities is not effective on customer preferences in selecting a bank ($\mu \geq 3$)
- H_1 : marketing mix physical facilities, effective on customer preferences in selecting a bank ($\mu < 3$)

Table 20: Comparison of the effects of physical facilities, on the preferences of customers with average value

Sample size	Mean	SD	t-test statistics	p-value	95% CI	
					Lower bound	Upper bound
150	3.5080	0.776	8.02	0.000	0.382	0.663

Table 21: Ranking of combined variables physical facilities

Variables of physical facilities	Average of rates
Utility and interior adornment branches	3.19
There are hardware branches	3.18
Exterior utility subsidiaries	3.13
There are parts of banking services	3.08
There are amenities for customers such as cash, ATM drinker...	2.42

Table 22: Test statistics of mixed physical facilities ranking

Number	χ^2 -test	Degrees of freedom	p-value
150	41.122	4	0.000

Table 23: Comparison of the effects of process variable, the average value of customers' preferences

Sample size	Mean	SD	t-test statistics	p-value	95% CI	
					Lower bound	Upper bound
150	3.7901	0.62248	15.28	0.000	0.68	0.892

As it is shown in Table 20, the average of the effect of physical facilities, the preferences of customers and the average value of 3 at the level of 0.05 is significant ($p = 0.00$), it can be concluded that the effect of physical facilities the preferences of customers more than the average. However, it is necessary, we rank the mix variables to test this hypothesis by Friedman test (Table 22).

Difference in rates is a significant, because the $p < 0.05$ and the highest rank, belongs to the utility and adornment variable interiors of the lowest-owned subsidiaries and variable associated with amenities for customers such as sorters, drinker ATM, etc. Thus, according to the results of Friedman test, the sixth hypothesis is rejected (Table 23).

Seventh sub-hypothesis: The mix between processes, speed of service, has the greatest impact on customer preferences in selecting a bank in Khorramabad City.

- H_0 : the marketing mix based on customer preferences is not effective in choosing a bank ($\mu \geq 3$)
- H_1 : marketing mix process on customer preferences, help in choosing a bank ($\mu < 3$)

As it is shown in Table 24 above, the average variable impact on customer preferences with the average 3 is detected significant at the 0.05 level ($p = 0.00$), it can be concluded that the effect of process variables on preferences customers, more than the average, however,

Table 24: Ranking of the mixed variables

Process	Rates
Fast service	4.71
Turn right and follow the queue system customers	4.51
Take advantage of new technologies and the development of electronic banking	4.48
Waiting time for banking services	4.28
Simple process services	3.52
Reduce bureaucratic procedures	3.26
Branches working hours and days (workday more)	3.25

Table 25: Test statistics of process ranking

Number	χ^2 -test	Degrees of freedom	p-value
145	102.010	6	0.000

it is necessary to test this hypothesis variables, our rating process is compounded by Friedman test (Table 25).

Difference in rates is a significant because the $p < 0.05$ and the highest rank, belongs to the variable speed of service and the lowest rating belongs to the variable hours and days of work in branches (more hours per day). Thus, according to the results of the tests Friedman, seventh hypothesis is confirmed.

DISCUSSION

At present businesses, the banking market is changing and spread volatility and fast and the knowledge and expectations of customers on the one hand and the intensity of competition of other banks is growing, survival and success in the market has become the main concern of bank managers. In this study, after analyzing the data, it was found that of the employees are the most important and most effective, the preferred choice of customers for a bank and promotion and related factors are the least important. If the key success factors, know the factors involved in choosing the bank by customers and prefer it to other banks. Based on the findings, the key success factors include:

- There affable, confident, professional, elegant and high-power public relations staff
- Provide good quality services
- Speed in service with minimal waiting time for the customer and equip branches to the appropriate queue systems
- The establishment of branches in convenient places and with quick and easy access for customers
- Take advantage of new technologies and the development of e-Banking, mobile banking and telephone banking networks and direct communication like
- Utility and interior adornment branch and branch facilities appropriate equipment
- Provide facilities with lower interest rates and increased interest rates, etc.

Interestingly, according to research findings is the degree of price sensitivity on factors such as interest rates, interest rates and fees, the following factors, treatment and provide fast and quality services, contrary to what is sometimes as rates are considered as a key factor in attracting or not attracting customers. In other words, the primary sector is to create a competitive advantage in their possession a bank and banks can create competitive advantage by investing in human resources and efforts to improve the treatment of employees and analysis improve service delivery practices. According to the obtained results of this research, careful attention and application of the marketing mix for planning and application of its elements and in general, customer relationship management are things which if timely applied and there, bring a competitive advantage for the bank. According to the results and rankings of the factors influencing the choice of customers, recommended that banks be careful managers in marketing their services, the agents and their priority and in this regard, note the following points to seem to be important:

- Correct application of the principles of CRM (Customer Relationship Management), customer relationship management and creation of a special place in the organizational structure of the bank
- Use and pay more attention to the principles of relationship marketing as well as internal and external marketing, integrated marketing system
- Create a customer-oriented culture in the banking system and the use of incentives to promote it
- Selection and recruitment of qualified personnel and the people who have the features such as high communication skills, integrity and honesty, people love and humility and good appearance
- Comprehensive manpower training as an ongoing process for training upon hiring and employment training to upgrade employees' skills
- Proper design performance evaluation and assessment employee performance, customer oriented criteria and use of reward and punishment systems to increase employee motivation

CONCLUSION

The results showed that all elements of the marketing mix of services have a decisive influence on the customers' choice, choose the bank and rank the factors and indices each were determined in terms of importance. Also, the staff, the service (product), process, location, amenities and physical equipment, prices and promotions has the greatest impact on the customer's choice, respectively.

LIMITATIONS

The most notable limitations to this study include:

- Each section of the monetary and financial market has a certain culture and behavior and so, the findings might not be generalizable to other cities
- In the present study, due to existing constraints on the run as well as time constraints, only Saderat bank in the city of Khorramabad, evaluation and was monitoring. And it may be that the detail of the results is not applicable to all banks. Therefore, for further research, it is recommended that all the banks and other cities also evaluated and if possible, the effects of demographic variables such as age, sex, education, occupation and even the type of bank account, etc. on preferences customers are measured
- It is possible that some customers in selected samples have multiple accounts in different banks and thus, it influences the results as the preferred agent

SUGGESTIONS

- The role of relationship marketing and customer relationship management to attract and retain customers, banks
- Identify the expectations of customers, banks and a comprehensive model of the expectations of consumers of banking services to develop appropriate marketing strategies
- Identify and weighted expectations and demands of customers, the quality of banking services using QFD technique
- The role of employees, increase customer satisfaction and retention books
- Evaluate the relationship between internal marketing and service quality in the banking industry
- Effect of demographic variables on the satisfaction and loyalty of banking customers using relationship marketing approach

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