

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