

A STUDY OF THE RELATIONSHIP BETWEEN THE BANK MARKETING ENVIRONMENTS THROUGH ATTRACTING CUSTOMERS AND THE PAYMENT OF FACILITIES FROM THE VIEW POINT OF EMPLOYEES OF SEPAH BANK IN GOLESTAN PROVINCE

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Abstract: *The objective of the present research is to study the relationship between the environments of bank marketing through attracting customers and the payment of facilities from the view point of the employees of Sepah Bank in Golestan Province. One of the serious problems of the financial institutes, especially the banks, in the banking-based marketing is the environmental factor. The environment of the bank marketing involves five items of the economic environment, demographic environment, sociocultural environment, political and legal environment, and technological environment. In this study, which was conducted as a survey, the statistical population involving 280 people with the sample size equaling 162 people was chosen by the stratified random sampling method; in the first stage the share of each branch was determined based on the relative share and in the second stage the samples were chosen through the simple random sampling method and then the questioning was conducted. In order to analyze the findings, the descriptive and inferential statistical methods were applied. Using the SPSS, the descriptive statistical indicators involving the frequency distribution table and the calculation of mean and the comparison of data were studied. In order to verify the normal distribution of data the inferential tests of Kolmogorov-Smirnov and Shapiro-Wilk were utilized to measure the significant relationship between the Spearman and Pearson correlation coefficients. According to the results obtained in this study, the main hypotheses are supported and there is a significant relationship between the bank marketing environments and attracting customers and also between the economic, demographic, social and cultural, political and technological environments and attracting customers. There is also a significant relationship between the economic, demographic, social and cultural, political and technological environments and the payment of facilities.*

Keywords: *Marketing environments, attracting customers, payment of facilities, bank marketing.*

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Statement of the Problem

The marketing management is a conscious effort to achieve the positive results in exchange with the target markets. Marketing management is applicable in any market, however, the marketing management refers classically to the responsibilities of a group of employees in the organizations that deal with selling the final products and services, such as the director of sales, the director of advertising and the salespeople (Kotler, 2006: 53). Based on a definition by Philip Kotler, the marketing management is the process of planning and implementation of the thought of the idea, good and service distribution to carry out some transactions that aim to meet the individual and organizational goals. Unlike the common sketchy inference, that recognizes the concept of marketing as creating demands for products, the marketing refers to a large group of activities composed of research, planning, implementation and demand control. The marketing manager would organize and direct the required activities for satisfying the organizational goals within a marketing program for the target markets, producing new goods, pricing, good distribution channels, communications, branding and promotions (Kotler, 2006; 52-53).

Marketing involves nine sectors: 1- market orientation, 2- market survey, 3- marketing, 4- market making, 5- market seeing, 6- market measurement, 7- market holding, 8- sales talk, 9- market handling (Rousta et al., 2001; 9-13).

One of the serious problems of the banking-oriented marketing in the financial institutes, especially banks, is the environmental factor. The bank marketing environment consists of five items. The first item is related to the economic environment. In this environment the marketing is affected by the factors as welfare and economic justice, income, inflation, interest rate and etc. The second item is related to the demographic environment; the main factors of such an environment involve: the average age of the population, population growth, family structure, education and emigration, which must be paid attention to in marketing. The third item is related to the social and cultural environment: any marketing activity should consider the customs and culture of the society. The fourth item is related to the political and legal space and the fifth item is related to the technological environment (Rouhi Zahraee et al 2003: 95). Regarding all the environmental factors, you should remember that the bank and the customer are two main sides of a financial transaction which is signed based on the Islamic contracts between the customer and bank in the process of performing the economic affairs in the banking system. Types of Islamic contracts in the interest-free banking system involve: Mudaraba (domestic trade and export and import), civil partnership (trading, manufacturing, exporting, housing and construction), installment plan (raw material, machineries, housing), forward contract, hire-purchase, loan (marriage,

repair and provision of housing, medical assistance, scholarship), and the unilateral contract. With regard to the issues of bank marketing and the increased number of competitors in attracting public funds and applying it by banks, it seems that in considering the public financial resources, Sepah Bank requires to recognize the environmental factors relating to the bank marketing and assess the relationship between them to answer the question that whether there is a relationship between the bank marketing and attracting customers and payment of facilities?

The Importance and Necessity of the Research

The importance and necessity of this research can be discussed in two theoretical and practical sections. Theoretically, the identification and explanation and analysis of the marketing and banking theories in the limited area of Golestan province with an emphasis on Sepah Bank, will help us increase our knowledge in that regard, and the results of the studies will be used in serving the management knowledge and especially the marketing at an average level. Practically, this research will help firstly in recognizing the environmental factors relating to the banking oriented marketing issue. Because a perspective that is related to the environmental and marketing factors has not been observed in the research; meanwhile, considering the urban and rural areas and with regard to the variables of demographic, occupational, ethnic and political, cultural and economic system, this research will help the management of banks, especially Sepah Bank, particularly in Golestan province prioritize the environmental variables in establishing the branches and use the findings of this research in choosing the appropriate location and time for that aim.

Main Objectives of the Research

The main objective 1: assessing the relationship between the bank marketing environments and attracting customers.

- 1-1 Assessing the relationship between the economic environment and attracting customers.
- 1-2 Assessing the relationship between the demographic environment and attracting customers.
- 1-3 Assessing the relationship between the social and cultural environment and attracting customers.
- 1-4 Assessing the relationship between the political and legal environment and attracting customers.
- 1-5 Assessing the relationship between the technological environment and attracting customers.

The main objective 2: assessing the relationship between the bank marketing environments and the payment of facilities.

- 2-1 Assessing the relationship between the economic environment and the payment of facilities.
- 2-2 Assessing the relationship between the demographic environment and the payment of facilities.
- 2-3 Assessing the relationship between the social and cultural environment and the payment of facilities.
- 2-4 Assessing the relationship between the political and legal environment and the payment of facilities.
- 2-5 Assessing the relationship between the technological environment and the payment of facilities.

Research Hypotheses

The main hypothesis 1: there is a relationship between the bank marketing environments and attracting customers.

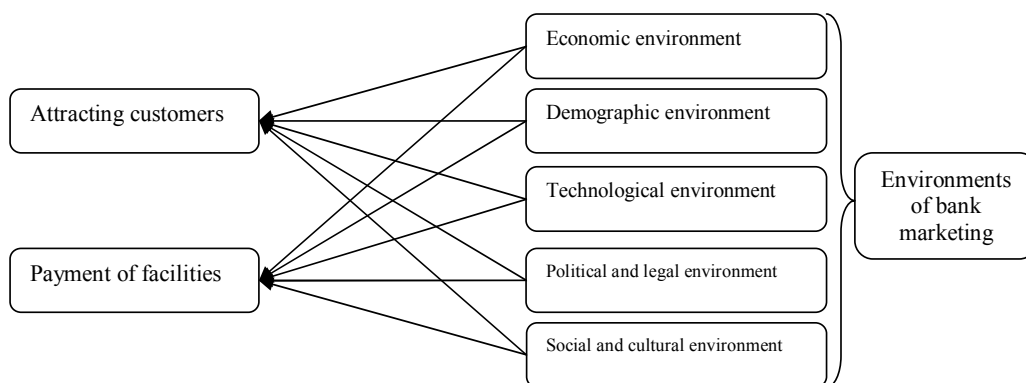
- 1-1 There is a significant relationship between the economic environment and attracting customers.
- 1-2 There is a significant relationship between the demographic environment and attracting customers.
- 1-3 There is a significant relationship between the social and cultural environment and attracting customers.
- 1-4 There is a significant relationship between the political and legal environment and attracting customers.
- 1-5 There is a significant relationship between the technological environment and attracting customers.

The main hypothesis 2: there is a significant relationship between the bank marketing environments and the payment of facilities.

- 2-1 There is a significant relationship between the economic environment and the payment of facilities.
- 2-2 There is a significant relationship between the demographic environment and the payment of facilities.
- 2-3 There is a significant relationship between the social and cultural environment and the payment of facilities.

- 2-4 There is a significant relationship between the political and legal environment and the payment of facilities.
- 2-5 There is a significant relationship between the technological environment and the payment of facilities.

Diagram 1: The conceptual model of research



Definition of Variables

Environment: the concept of an organizational environment can be categorized based on the intensity of the influence on the organization to the “public environment” and the “private environment”. The public environment [macro environment] involves everything; for example, the economic, political, social, and cultural factors, legal structure and the ecological status. An organization’s specific environment will change based on its selected territory; the territory of an organization is related to the range of products or services and also to the market share of the company (Robbins, 2005; 178-179). By the marketing environment here we mean the factors as: the economic, social, cultural, demographic, political and legal, and technological factors.

Economic environment: the marketers should study the economic conditions very carefully. The economy that can influence the commerce, especially at the time that macro-marketing is concerned, would involve the following items: 1-commission rate, 2- inflation rate.

Establishment of the bank branches in the important areas, such as industrial estates and residential and commercial areas and establishment of branches around the public parking lots are some parameters impacting the depository in banks.

Demographic environment: the main factors in this area include: the mean age of the population, population growth, family structure, education and emigration that should be concerned in marketing.

Sociocultural environment: in the practical definition for assessing the influential factors of the social and cultural environment the following cases that are evaluated by the Likert scale will be considered:

1. The people's belief in banks and deposits,
2. The people's attitude to the bank returns.

Political and legal environment: in the practical definition for evaluating the political factors two questions will be raised that can be measured by the five-option Likert scale:

1. How stable is the political environment?
2. Does the policy of the government in codification of rules make the business easy?

Technological environment: the factors such as computers, ATMs, communication networks and etc. are influential on the marketing conditions (Rouhi Zahraee et al, 2003: 95).

With regard to all these environmental factors, the general score obtained from the questionnaire is related to the marketing environments.

Payment of facilities: the score of the questionnaire obtained from paying the bank facilities.

Customer attraction: the score obtained from the questionnaire.

Literature Review

Karimzadeh et al. (2011) in a study entitled "assessing the influential factors on the procurement of the banking resources: the case study of Refah Bank in the city of Isfahan" showed that the servicing factors, the communicational and humanistic factors, the financial factors and the organizational dependency factors regarded in the research are influential more than the average level on equipping the resources in the branches of Refah Bank (Karimzadeh et al., 2011).

Fahim Yahyaee and Falihi (2007) in a study dealt with the impacts of the monetary and financial policies on the industry section from 1975 to 1999. The results of estimating the equations show that the actual money volume and the bank credits have positive effects on the production of this section, however the impact of bank credits on production is smaller than its positive effect on investment and the main reason for that is the existence of unfinished projects in the public

and private sectors. In summary, we can say that the economic growth without financial development and the timely financing will not certainly be possible and the major lending can overcome the financial problems (Fahim Yahyaee and Falihi, 2007).

Ossie Hans and Albinsson (2011) conducted a research entitled “the role of clerks in promoting the satisfaction and retention of customers in banks”. The objective of that research is to study the impressions of the bank clerks from the attitude of the customers towards the satisfaction and retention and loyalty of a customer to a bank. The results show that there are various attitudes about the concept of satisfaction and retention of customers among the bank clerks (Ossie Hans and Albinsson, 2011).

Aljarehy (2003) counted the original traits of the Anglo-Saxon banking system as an intermediary among the owners and applicants of bank loans, funds of short-term loans and non-interference in the work of borrowers (Aljarehy, 2003: 7). Also, Calomiris (2000) defines the universal banks as: “the banks on a broad scale that run a wide network of bank branches that provide miscellaneous services; their demands are various consisting of debts and equity. The universal banks directly supervise the operations of companies by which they have been financed through granting loans or partnership” (Aljarehi, 2003; 7).

Goldstein and Turner (1996) conducted a research entitled the banking crises in the integrated economies, the roots and the policy guidelines in the international banks; the results indicate that the failure of the economic plans derives from the instability of macroeconomics. Studying different countries, they found the reasons of emergence of arrears of borrowers to the banks as: the instability of the macroeconomics (the large relative fluctuations, changes in the international interest rate, instability of the actual exchange rates, instability of growth and inflation rates), excessive lending, disintegration of asset prices and fluctuation of the capital flows, heavy interference of the government and lack of control over the relational lending, failure to provide the necessary measures for the financial liberalization, increased bank debts along with foreign currency mismatch and far maturities (Goldstein and Turner, 1996). Their research shows the considerable negative effect of the implementation of economic projects on the instability of macroeconomics.

Shafigholeslam et al. (2005) in a research entitled the delayed demands studied the causes, solutions and some lessons in the third world countries. His studies are worthy of consideration because the negative aspect of paying off loans has been taken into consideration. In other words, the failure of the executives of the economic projects would result in non-repayment of their debts to the bank, a part of which refers to the culture of non-repayment of debt or dishonor which may

bring about the issue of delayed demands for the financial managers of banks (Shafigholeslam et al., 2005).

Data Collection Methods and Tools

The present study is practical in terms of its objectives, and regarding its nature it is a descriptive correlation research that has been conducted through surveying the data. The statistical population which involves the clerks of Sepah Bank in Golestan province is composed of 280 people working in 35 branches. The sample size involves 162 people determined through the Krejcie and *Morgan* table and for the data collection the stratified random sampling has been applied. The data collection tool in the present study is a questionnaire. The questionnaire of the present study contains 28 questions. It is worth mentioning that the research questions are at the order level and based on the Likert scale (five-option). In order to evaluate the reliability of the research questionnaire, the face validity was applied; the research tool was confirmed by two of the university professors. For measuring the reliability of the research questionnaire, Cronbach's alpha was used, and it was conducted for 30 clerks of Sepah Bank in the form of a pilot study while giving the pre-test, then the data obtained were analyzed by SPSS software and the Cronbach's alpha test, the results of which indicated the good reliability of the research tools.

Table 1
Cronbach's alpha

<i>Variables</i>	<i>Number of items</i>	<i>Cronbach's alpha</i>
Attracting customer	6	0.75
Payment of facilities	5	0.79
Marketing environments	14	0.85

Findings of Research

After the collection of data, the statistical analysis was done using SPSS software the results of which will be presented here. According to the descriptive statistics and based on the information gathered, 6.79 percent of the responders are female and 93.21 percent are male. The educational status of the responders can be explained in three grades. The people with the lowest educational degrees, the associate degree, are 12, 130 have bachelor degrees and the responders who possess master

or higher degrees are 20. The age of responders can be described in five categories. Those who are 20-29 years old are 32 people, in the category of 30-39 are 61 people, 63 people are 40-49, and 6 people are 50-60 years old.

Testing the First Main Hypothesis

There is a relationship between the bank marketing environments and attracting customers.

Table 2
Testing the first main hypothesis

<i>Independent variable</i>	<i>Dependent variable: attracting customers</i>		<i>Number of samples</i>	<i>Correlation test results- acceptance of hypothesis</i>
	<i>Correlation test number</i>	<i>Sig.</i>		
Bank marketing environments	0.742	0.000	162	H1

The first main hypothesis states a significant relationship between the bank marketing environments and attracting customers. As table 2 shows, the number of responders to the marketing environments is 162 and the number of responders to attracting customers is 162 people. The results of bank marketing environments and attracting customers have been shown in table 2. The value of the Spearman correlation coefficient test between the two variables of bank marketing environments and attracting customers is 0.742 which shows the positive correlation between these two variables. Its p-value is less than the error level 0.01. It means that at the 0.99 significance level, the correlation between these two variables is supported and it indicates the acceptance of H1 and rejection of the null hypothesis.

Table 3
The explanation and significance of the model

<i>R²</i>	<i>R</i>	<i>ANOVA</i>	
		<i>Sig.</i>	<i>F</i>
0.551	0.742	196.51	0.000

Table 4
Regression test

<i>Variable's name</i>	<i>Coefficient of equation</i>	<i>t-statistics</i>	<i>Significance level</i>
The environments of bank marketing	0.9764	14.018	0.000

With regard to table 3 and the significance level of the F-test value (196.51) at the error level less than 0.01, we can conclude that the regression model of the research, composed of the dependent and independent variables, is an appropriate model and the independent variables are able to explain the changes in attracting customers. The value of the coefficient of determination equals 0.551 that shows 55.1 percent of the total variations of the dependent variable of the research depend on the independent variable of the model. Also, with regard to table 4, the equation coefficient or the coefficient of the effect of the variable of bank marketing environment on attracting customers would equal 0.764, that indicates the direct and positive impact of the bank marketing environments on attracting customers and asserts the fact that in case of increasing the bank marketing environments, attracting customers would be enhanced. On the other hand, given the significance level of the t-statistics of the variable of the bank marketing environment, since the error level is less than 1 percent, the hypothesis H0 can be rejected with 99% certainty and it can be stated that the bank marketing environments are influential on attracting customers in the sample.

Testing the Second Main Hypothesis

There is a significant relationship between the bank marketing environments and the payment of facilities.

Table 5
Testing the second main hypothesis

<i>Independent variable</i>	<i>Dependent variable: payment of facilities</i>		<i>Number of samples</i>	<i>Correlation test results- acceptance of the hypothesis</i>
	<i>Correlation test number</i>	<i>Sig.</i>		
Bank marketing environments	0.785	0.000	162	H1

The second main hypothesis of the research is based on the significant relationship between the bank marketing environments and the payment of facilities. As you can see in table 5, the number of responders to the bank marketing environments is 162 and the number of responders to the payment of facilities is 162 people. Table 5 shows the results of bank marketing environments test and the payment of facilities. The value of the Spearman correlation coefficient test between the two variables of bank marketing environments and the payment of facilities is 0.785 which shows the positive correlation between these two variables. Its p-value is less than the error level 0.01, it means that at the 0.99 significance level, the correlation between these two variables is supported and it indicates the acceptance of H1 hypothesis and the rejection of the null hypothesis.

Table 6
The explanation and significance of the model

<i>R</i> ²	<i>R</i>	<i>ANOVA</i>	
		<i>Sig.</i>	<i>F</i>
0.617	0.785	257.361	0.000

Table 7
Regression test

<i>Variable's name</i>	<i>Coefficient of equation</i>	<i>t-statistics</i>	<i>Significance level</i>
The environments of bank marketing	0.953	16.042	0.000

With regard to table 6 and the significance level of the F-test value (257.361) at the error level less than 0.01, we can conclude that the regression model of the research, composed of the dependent and independent variables, is an appropriate model and the independent variables are able to explain the variations in the payment of facilities. The value of the coefficient of determination equals 0.617 that shows 61.7 percent of the total variations of the dependent variable of the research depend on the independent variable of the model. Also, with regard to table 7, the equation coefficient or the coefficient of the effect of the variable of bank marketing environment on the payment of facilities would equal 0.953, that indicates the direct and positive impact of the bank marketing environments on the payment of facilities and asserts the fact that in case of increasing the social trust, the payment of facilities would be enhanced. On the other hand, given the significance level of

the t-statistics of the variable of the bank marketing environments, since the error level is less than 1 percent, the hypothesis H0 can be rejected with 99% certainty and it can be stated that the Bank Marketing environments are influential on the payment of facilities in the sample.

The Spearman Correlation Coefficient Test

With regard to the results of Kolmogorov-Smirnov test indicating the abnormality of the research data, the nonparametric statistical tests have been used to analyze the research hypotheses. Table 8 presents the results of the Spearman correlation coefficient for all the secondary hypotheses of the research.

Table 8
The Spearman correlation test, the secondary hypotheses of the research

<i>No.</i>	<i>Hypothesis</i>	<i>Coefficient</i>	<i>Significance level</i>	<i>Test results</i>
1	There is a significant relationship between the economic environment and attracting customers.	0.354	0.000	Significant
2	There is a significant relationship between the demographic environment of the bank marketing and attracting customers.	0.601	0.000	Significant
3	There is a significant relationship between the sociocultural environment of the bank marketing and attracting customers.	0.454	0.000	Significant
4	There is a significant relationship between the political and legal environment of the bank marketing and attracting customers.	0.518	0.000	Significant
5	There is a significant relationship between the technological environment of the bank marketing and attracting customers.	0.446	0.000	Significant
6	There is a significant relationship between the economic environment and the payment of facilities.	0.514	0.000	Significant
7	There is a significant relationship between the demographic environment and the payment of facilities.	0.605	0.000	Significant
8	There is a significant relationship between the sociocultural environment and the payment of facilities.	0.558	0.000	Significant

9	There is a significant relationship between the political and legal environment and the payment of facilities.	0.517	0.000	Significant
10	There is a significant relationship between the technological environment and the payment of facilities.	0.325	0.000	Significant

With regard to the table above and with an emphasis on the significance achieved from the Spearman correlation coefficient and the correlation between the independent variables (technological environment, political and legal environment, social and cultural environment, demographic environment and economic environment) and the dependent variables of attracting customers and the payment of facilities which all are less than 0.005, we can conclude that there is correlation between all the independent and dependent variables of the research and all the hypotheses are supported.

Discussions and Results

In the first main hypothesis of the research the relationship between the bank marketing environments and attracting customers was assessed and a significant relationship between the research variables was confirmed. Arefnezhad et al. (2011) conducted a research entitled "the performance evaluation of the service marketing in banks" using the data envelopment analysis method. In that study they evaluated the performance of service marketing in 20 banks in Isfahan using the data envelopment analysis. Considering the marketing components as an input, the marketing environment is also a part of which, and also regarding the customer satisfaction as an output which causes an increase in the amount of deposits and consequently attracting the customers, they described the course of the relationship between the marketing environments and attracting customers that is consistent with the results of the main hypothesis of the study. In a study by Rasoulof et al. (2000), the requirements and influential factors on the customer satisfaction were recognized and categorized based on their importance to the customers, the results of which is consistent with the results of the present study. According to the second main hypothesis of the research, there is a significant relationship between the bank marketing environment and the payment of facilities, no study has been done in the past in this regard to make the comparison of results possible. In the first hypothesis of the research the existence of a relationship between the economic environment and attracting customers was evaluated, the results of testing that hypothesis indicates a significant relationship between these two factors. Vahdati and Atafar (2006) in a study with the title of assessing the factors effective on the customer satisfaction

in Keshavarzi and Parsian banks, conducted with raising 7 hypotheses in the city of Isfahan, studied the location of bank branches, quality of bank services, promotional banking activities, costs of providing banking services, quality of the banking operations processes, the behavior of bank clerks and the physical facilities in the bank branches. The general results of data analysis indicate that from the view points of customers in Keshavarzi and Parsian Banks in the city of Isfahan, the costs of presenting the banking services, the behavior of staff in the bank branches and the quality of the bank operation processes are extremely influential on the customer satisfaction. The location of bank branches, quality of banking services, physical facilities of the bank branches are greatly effective on attracting the satisfaction of customers in these banks. The promotional activities of these two banks (welcoming the customers, bank prizes and gifts, the bank's reputation, etc.) are effectless on the customers in the meanwhile. With regard to the fact that the behavior of staff in the bank branches and the process of performing the bank operations are involved in the bank marketing components, and since the physical location of the branches can be linked to the economic environment marketing which will be accompanied with the customer satisfaction and as a result with attracting more customers, so the results are in line with the present research outcomes. We can also mention the research by Rasoulof et al. (2000) once more. In that study, they pointed that the local position of the bank is an influential factor on the customer satisfaction, so the customer satisfaction can be an important element in attracting them and this conclusion is consistent with the result of the first sub-hypothesis of this research. In the second sub-hypothesis of the research the relationship between the demographic environment and the customer satisfaction was evaluated and a significant relationship in between was proved. However, with regard to the variables studied here and also according to the literature review, no research relating to this hypothesis has been conducted to be cited here. In the third sub-hypothesis, the relationship between the social and cultural environment and attracting customers has been assessed and a significant relationship in between was supported. In the research of Ossie Hans and Albinsson (2011) entitled "the role of staff in increasing the customer satisfaction and retention, the results showed the different attitudes to the concept of customer satisfaction and retention among the bankers; since the attitudes can be categorized as the social and cultural factors, according to the results of Ossie Hans and Albinsson we can say that the social and cultural factors are influential on the satisfaction and retention of bank customers and the customer satisfaction can itself lead to attracting more customers to the bank and it is consistent with the results derived from the third sub-hypothesis of this study. In the literature review of the research nothing has been mentioned about the relationship between the political

and legal environment and attracting customers in the fourth sub-hypothesis, or about the relationship between the technological environment and attracting customers in the fifth sub-hypothesis, or about the relationship between the economic environment and the payment of facilities in the sixth hypothesis or even about the relationship between the demographic environment and the payment of facilities in the seventh sub-hypothesis to be cited here, however these hypotheses are acceptable based on the results of research and tests. In the eighth sub-hypothesis of the research, the relationship between the sociocultural environments with the payment of facilities was studied and giving a test, it was supported. Mohammad Shafigholeslam et al. (2005) conducted a study entitled the delayed demands, causes and strategies and some lessons in the third world countries and found the negative impacts, lack of cultural evaluation and failure to repay debts which indicate the relationship between the social and cultural environment and the payment of facilities by banks and repaying the facilities by customers; these results are consistent with the results derived from the desired hypothesis. In the ninth sub-hypothesis the relationship between the political and legal environment with the payment of facilities was studied and a significant relationship between the desired variables was proved. There are many serious studies in the literature review relating to this hypothesis but the theoretical studies mention the monetary and fiscal and macroeconomic policies. Fahim Yahyaee and Falihi (2007) in a study of the effects of the monetary and fiscal policies on the industry sector during 1975-1999 came to the conclusion that the economic growth is impossible without the financial development and the timely financing and lending major facilities may solve the problems, so it can be interpreted as a confirmation to the results of the desired hypothesis. In the tenth sub-hypothesis the relationship between the technology and the payment of facilities was studied and the significant relationship was supported. In this case too, no research has been conducted prior to the present study, the result of which can be relied on.

Suggestions of the Study

- Considering the significant relationship between the bank marketing environments and attracting customers, it is necessary for the banks to consider all the environmental factors in line with attracting customers and benefit from the environmental features as a competitive opportunity.
- Considering the significant relationship between the bank marketing environment and the payment of facilities, the bank management should regard the payment of facilities as an opportunity for money making for the bank, although the allocated credits may not provide the opportunity for the branches to respond positively to the demands of all the customers.

According to the results of the first hypothesis which regards the competitive environments as an opportunity, this opportunity can be used for increasing the internal resources and it can be served in connection with the payment of facilities.

- In connection with the significant relationship between the economic environment as an environmental factor and attracting customers, it is recommended that the bank management pay more attention to the economic spaces in selecting the location for the bank branches because it is an effective factor in attracting customers to the economic environments.
- In addition to the economic environment, it is necessary to note the demographic environment. Whereas the low capitals would cause the capital accumulation, taken the demographic variables into consideration is suggested too. The gender and occupation of the customers and their income level are the basic variables of the demographic environment.
- Regarding the effective factors of the social and cultural environment (people's trust on banks and deposits and their attitude to the bank returns), banks are expected to pay the facilities to the customers in a way that may influence their beliefs in banks and deposits and make their attitudes towards the bank returns positive.
- Regarding the relationship between the political and legal environment and attracting customers, it is suggested that the political environment should be considered as an important factor in selecting the branch location because the political factor in choosing the political hierarchy and determining the geo-political importance in terms of the country divisions plays an important role, therefore keeping pace with the political factor by the banks could lead to attracting more customers.
- Regarding the relationship between the technological environment and attracting customers, it is suggested that the bank management should consider the importance of the technological environment in terms of speed, accuracy and volume of money transfer and noticing the technological factor in selecting the location of bank branches or in developing them. The factor of technology would reduce the need to employ the human force and would lead the clients to participate in the process of work and to do their banking affairs personally via ATM booths or ports.
- Regarding the presence of the most important applicants of payment in the economic environment, it is suggested that the bank management should predict the terms of payment in a way that the active clients have the ability to repay it in the economic environment in order prevent from the issues of non-

payment of debts that may appear in the form of delayed debt for the bank branches.

- Regarding the relationship between the demographic environment and the index for age, gender, occupation and activity and receiving the bank facilities, it is suggested that the bank management should pay facilities to those who have enough support to repayment. In other words, the facilities should not be paid only to solve the daily problems of clients, but to invest in the sector of job creation also, for this purpose the applicant's portion of the facility plays a major role.

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