The Importance of Marketing in the Bank

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Abstract

Deposit is of particular importance. Customer satisfaction is a key factor in any organization, especially banks and banks are looking to earn a stable income to our loyal customers. For many years the emergence of the marketing concept and use it to attract customers in the past. The organization can be found under the principles of marketing are not met concern is not attracting customers. The competitiveness of financial markets and financial institutions and development banks, and credit, marketing and implementation of marketing strategies to attract customer.

Keywords: Importance; marketing; Bank

Introduction

Today, in addition to marketing and promotions, and offers a wide range of goods and services, all processes are effective in attracting and motivating customers and increase market share are included. The overall aim of marketing is to increase sales of goods and services for corporate, commercial and financial institutions is to ultimately increase profits.... But marketing is not only mean to advertising and introduce products and services, Marketing approach to meet customer demands and abroad social and managerial process. By which businesses can understand the needs and interests of customers by offering goods and services, With affordable pricing and it influence in promoting the product to target markets. Marketing executives at financial institutions and banks are also trying to send broadcast messages and ideas specific to affect the audience through the media, to attract attention to their services.

Banks in a market economy, fiscal and monetary market for effective, better and overtaking competitors activities and providing financial resources to make use of the marketing and use of marketing tools. Banks in a market economy, fiscal and monetary market for effective presence, better and overtaking competitors activities and providing financial resources to make use of the marketing and use of marketing tools. Banks, financial institutions and monetary and fiscal activities of banks are affected by marketing to succeed its goals and surpassed the competition will be marketing. (M. Soleimani, 1388)
Marketing...
Marketing and marketing management is one of the important branches of knowledge management that his main task is to identify and meet human needs and wants through exchange process, it is resources.

Today, the range has expanded to such an extent that marketing and sales promotions that are viewed as part of its territory, and businesses of all operations, including manufacturing, distribution or services will be included.

One of the key areas of marketing, is the marketing of services. Service activities will include features such as being intangible, inseparable, being different and not being able to be maintained. (K. Nazari 1390)

**Definition of Marketing**
Marketing is a social and managerial process by which individuals and groups, their needs and desires through the production, distribution and exchange of useful and valuable goods with others, can provide. (Philip Kotler 1385).

**Marketing Management**
Marketing management can be achieved when at least one party in a potential exchange of ideas as a means to achieve the desired reaction from the other side of it. (Philip Kotler 1385)

**Definition of Marketing Management**
Analysis, planning, implementation and monitoring of programs for creating, delivering and maintaining profitable the business process desired by buyers, in order to achieve organizational goals. (K. Nazari 1390)

**America Marketing Association defines marketing management**
Marketing management is the process of conceiving, planning and implementation, pricing, advertising, promotion and distribution of ideas, goods and services to individual and corporate performance goals of transaction that will result.

Definition of marketing management, highlights the following:
1) Analysis, Planning, Implementation and Control
2) Covers goods and services and ideas
3) Emphasize the exchange
4) Finally, the goal is to provide satisfaction to both parties. (Philip Kotler 1385)

**Marketing on the following four factors are of particular importance:**
- Product
- Marketing space and location
- Costs and expenses
- Advertisement (Masoud Soleimani, 1388)

**Importance of Marketing**
In an era of increasingly homogeneous products are unique distinction of service quality is the most important resource. (Mahdi shahamati 1389)

Today's top-performing companies in various industries are moving towards customer retention and loyalty, because most markets are at their mature stage, competition is increasing and the cost of attracting new customers has increased. (Kotler and Armstrong, 1999)
Remember the buyer, preserve and attract his loyalty is an essential factor to sustain again and Carr, My life receive. Meanwhile, the banking industry is no exception to this rule. Therefore, banks should also seek to improve its customer loyalty management strategies are different. (Aygy 2006)

Today, bank manager tend to avoid competition by the customers should embrace to understand the wants and needs of the customers, To better meet their needs and establish long-term relationships with their business. Therefore, any approach to better realize these issues will be considered further. (Chiu 2005)

**Success in the competitive world, it will be those that recognize:**
1) The customer is the greatest asset to any organization.
2) Customer all right, we will pay the salary and benefits.
3) Where the customer is going to be given his best wishes.
4) In any business, you're the first customer. (M courage 1389)

**Banking**

Years ago, banks did not understand or pay special attention to marketing. Bankers need to review the current accounts, savings, loans, trust funds were not Bank Building was built in the architectural style of Greek temples and architectural thoughts such as public importance and strength of the bank raises. Banks are very simple and free of indoor decoration and comfort. Cashiers laughing rarely on the lips are appeared. Employee paying the loan his office is arranged so that borrowers would inevitably shorter than sit on a chair in front of his table. Windows of the office behind the employee were either pulled the sundial on the client's still-fated stand and customer tried to explain the loan to the consumer is requesting that the face of the bank in the evening before remarketing (Rahim Ranjbar, 1387)

Banking industry in Iran

Along with the rest of the banking industry in recent decades, with changes in the industry deregulation, start lending institutions and private banks, new technologies to be more competitive in providing the service gradually goes. And among the banks that can successfully keep pace with changes in the competitive environment proactively responds before the show. The track, understand and respond to your competitive environment can be used as a specific aspect of marketing activities proposed. (R trimming)

Banksmust continuously interests, needs, wants and expectations of customers aware of the continual improvement of service quality expectations of four customers are more successful, because it is changing over time. (Mahdi shahamati 1389)

**The entry of marketing in banks**

1) Themarketing promotion advertising sales and business reputation marketing campaign to promote the concept, not the concept itself but the bankswere marketing. Increased competition faced by banks on savings. Advertising and promotion activities of banks began selling heavily. They offer some promotional items such as umbrellas, radio, etc. A group of customers were attracted to the account. Their competitors do the same thing began to attract customers in order to contribute to the professional activities to promote sales and advertising agencies were.
2) Marketing means smiling and friendly atmosphere: Office later found that it is very easy to attract customers to the bank. But it is very difficult to convert these customers into loyal customers. Hence, to ensure customer satisfaction and assure them initiated programs. At this point, the laughter on their lips as close. TAHVILDARI removed obstacles from the front counters. Friendly and warm atmosphere is created inside the bank building was redesigned again.

3) Marketing and Innovation division: when the banks were divided its market and for the market with innovative new products offered were getting into a competitive tool. Citibank, for example, now has more than 500 types of financial services to their customers. Financial services are also easily imitated by competitors and their short-lived advantages. So if a bank has to maintain its innovation mode, it can hope to always be ahead of other banks.

4) Marketing means positioning: if all banks are to be in advertising business—your customers do your market segmentation, smile and innovation to provide banking services to carry products that will be what? Obviously, they are all the same. They have a competition to find a new excuse. Little by little, they find that no bank is able to offer all customers the best banking services and banks to be considered. The Bank has provided an opportunity to review and choose a special place for itself in the market.

5) The marketing means analysis, planning, implementation and control of marketing: Use marketing research to measure the potential of the market to offer the bank on marketing initiatives and finally, the use of appropriate incentives motivate executives to achieve goals in a competitive environment, it is essential, especially banks. (R. Ranjbar, 1387)

Marketing’s advantages in banks
The use of marketing mix factors such as access to adequate services and supplies, quickly. Variety of services and good advertising can be increased deposit banks and institutions. Marketing executives at each bank is tasked with analyzing, planning, implementing and controlling the efficient and effective program, Beck privileged competitive position for the target market to make a. Marketing plans include the design process and the events leading to the bank to achieve future goals. Strengthen the financial market in each country that signifies the economic development of the country and savings resources is essential for economic health and with increasing savings in the banking system or the financial system and credit, increasing investment and economic growth would be expected. (K. Nazari 1390)
Marketing of banking services, including the following three pillars:

1) Market recognition which include banking services, including the services of the bank’s current market system and its strengths and weaknesses, expectations, desires, ideas and opinions. Customers, conditions and environmental factors affecting the banking system and failed patterns in this system. Market recognition in infrastructure development in the banking system.......

2) The market makers use a variety of techniques, including simple and complex marketing and competitive strategy development, then marketing tools. Marketing mix, market share, customer share, and the opportunity to share resources and better benefit.

3) Market’s strategy, marketing is one of themost important tasks in the system, maintain market share, lasting relationships with clients and customers become regular supporters, fans are loyal. However, thereismuch more competition and more loyal customers, and will always be more valuable.

Barriers and Limitations
Marketing of banking services to both places and yet, its real value comes in our banking system. Thereasons are:

1) The Myth of misunderstanding, and the sooner you understand incompletely understood, is superficial and unrealistic.

2) Mismanagement including disability management, marketing management is desperate and sometimes mismanagement.

Marketing in the banking system when the mean value and its actual position would be that the owners and managers of banks, Marketing objectives, tasks and achievements and it is believed that the essence of all the affairs and activities of banking services and get to know. (Ahmad rosta 1386)

Conclusions
Nowadays, with the rapid and unpredictable changes in the markets and strongly felt the need to use marketing techniques is inevitable. According to the modern understanding of customer needs and demand have gradually towards establishing and maintaining long-term relationships with customers are tending to become. Customer waiting time is always changing, and banks must constantly using marketing techniques have regular contact with customers to provide their services to successful.
Given the importance of marketing and its role in banking, banks, regardless of marketing and its importance, will not attract customers and existing customers into loyal customers successfully. And the most important goal of customer satisfaction and customer retention is achieved.
References


