



The Impact of Social Networks On Increasing Deposits and Turnover of Financial Institutions

Javad Ramazani*

Department of management, Faculty of Humanities Sciences, Islamic Azad University Yazd Branch, Yazd, Iran

Received: 25 August 2020

Accepted: 07 October 2020

Published: 01 December 2020

Abstract

The purpose of this study was to examine the role of social media marketing at deposits, Mehr credit and financial institution customers to invest in Tehran. The research method was descriptive in terms of solidarity, which has been applied to field research methods to collect data. A survey of customers of financial institutions that are not stamped in Tehran, according to their number, and infinite population size of S is considered to determine sample size of the community formula Cochran uncertain, the number of samples was assessed in a sample of 384 persons. Data collection tool was a questionnaire which its validity was established by a panel of experts and its reliability by calculating Cronbach's alpha coefficients for the different sections of the questionnaire. The results showed that most respondents are using social media marketing, media and TV can have the greatest impact on human and social commitment to ethical principles. Social Media Marketing is the value of increasing the durability of previous customers and increases their satisfaction with the agency Mehr Finance and Credit. In explaining the role of communications media shares the strengths, weaknesses, threats and opportunities posed the financial institution, credit services and facilities. The review will take advantage of social media marketing on deposit at a financial institution to October, the logistic regression. The results showed that the equation for the variable age, average monthly wage variable step, variable family size, variable marketing activities, media suitability variable, variable, variable value and brand communications into stock. The negative coefficient of age, income, level of media and communications adequate stock of the impact of these variables is low, and that with increasing age, income level, social marketing, media and communications fit depository of stock.

Keywords: Marketing; Media; Social Marketing; Deposit Investment; The Value of Brand Equity Community

How to cite the article:

J. Ramazani, *The impact of social networks on increasing deposits and turnover of financial institutions*, *J. Hum. Ins.* 2020; 4(4): 197-205, DOI: 10.22034/jhi.2020.122419

©2020 The Authors. This is an open access article under the CC BY license

Introduction

The main task is to mobilize the resources of the banking system. Collect the surplus funds of banks and lending to claimants, to play its traditional role of mediation between depositors and borrowers [1]. Usually the activities of a bank, financial resources, are very important. Although they were important and influential in the development of financial institutions such as industrial societies

develop and change in social activities resulting in new needs emerge, but are being considered as one of the most important factors in the economic development of and development institutions [2]. In today's world it is important for banks to attract funds has created a strong rivalry between them in the field. One of the main evidence of new services, attracting the attention of more people are encouraged to deposit at banks. In this regard, in recent decades, the expansion of social media

* Corresponding Author Email: j.ramazi1358@yahoo.com

marketing such as social networks, Internet, and satellite networks. There is a new field of banking resources in order to attract more and better and faster service to customers. The goal of social media marketing, is introduced to describe the status and capabilities of a database and creating the necessary

clarification about the circumstances of its unique position in the field of banking services to customers [3]. Today's innovative, customer-oriented, efficient technologies to provide efficient service and customer service demands that any bank would do better in the competitive market will also be able to attract more resources, resulting in durable, the survival of permanent and higher productivity [4]. New institutions to meet the duties and expectations of achievement have turned to social marketing approaches. Can clearly be seen, a significant number of banks in the country to highlight different aspects of social marketing. An important point to be noted in this regard is the dimensions of advertising and information activities [5]. This is the philosophy of social marketing, the bank must demonstrate to its customers the benefits of Reserve Bank directors are concerned about their welfare and interests of society. If banks are not able to show its commitment to social responsibility, will lose an important part of the operation and benefits of social marketing and its impact on strengthening your brand

[6]. On the other hand, if they have the ability to prove this warranty, in addition to maintaining customer loyalty, they should be able to attract more customers. In social marketing, is an attempt to influence public opinion and behavior, and is remembered as the view from the planning process to influence the voluntary behavior of target audiences in order to achieve society [7]. Different audiences are interested in social marketing is essential to their success, the group also has a great importance in the marketing of internal and external (Internal and external marketing). Continuation is possible only with changes in social behavior and social policies in support of effective complementary media, social marketing is considered. Elements of the marketing mix, which was removed earlier today and have been traditionally developed, will ensure the success of a social marketing program [8]. The main the purpose of this study is to analyze the communication channel (social media marketing) with emphasis on the identification of appropriate communication channels to determine how to use these channels to assess the association rules for the selection and distribution partners in the program. It is also important interventions at a later stage of production, material and test interventions with emphasis on the production and use of

information collected from the analysis of the client. In addition, integrated marketing strategy that can provide a quality product and good communication. In addition, the pre-test and verification program will also focus on building relationships with partners. In addition, trans-parent communication strategy and distribution of the conflicts and should enable it to documented procedures and an organizational framework and to review progress in the program. Public awareness of advertising has been effective promotional and poor refresh rate on deposits in banks [9]. Most important factors affecting the characteristics of individual deposits increased employees, promotions, pay increments and good service [4]. Through traditional methods of banking that are inevitably necessary and appropriate structures and con-verge with the customer and his needs [10]. Advertising is made by commercial banks to increase their investments in deposits [11]. The use of media, marketing, advertising and promotion is the minimum price the deposits and inter-organizational factors are more important, in that the advertising and have while budget highest itself promotion [12]. The impact of television advertising is in relation to the savings deposit loan accounts [13]. There is a relationship between increasing cost of resources and development of e-banking, but there is a relationship between education spending and increase savings [14]. The research's results showed the effect of brand loyalty on brand equity from the perspective of bank customers, e-cards, and the loyalty that influence the awareness and quality of brand equity and brand awareness are also factors customer loyalty to the brand [15]. The customer has been the most influential television media to attract customers, then, is the newspaper. In addition, they increase advertising effectiveness factors affecting the integrity of the message and the banks know they are real. As well, they are the most important factors in attracting customers, a good deal of respect for their employees. They have to say as well as television and newspaper advertising and the media that have the greatest access to devote most of his time to them. They have the highest quality television and radio as media campaigns to provide further suggest that the banks were television and newspaper media [16]. Their traditional habits and poor communication systems, including the major obstacles are in Oman, the development of new ways of banking [17]. The great branches of State Bank of India, factors such as staffing, employee education, environment, banking, advertising, government regulations and etc, aware of the factors influencing the population's deposits. They believe that the human factor is the most important and influential people in fundraising [18]. The main

effect of advertising companies, such as sales volume and improved

public image 19. The framework can be used as variables in a diagram (1), and shows how to communicate and express their impact. The

dependent variable is the amount of research that is expressed in the form of deposits or shares to the depository institution practitioner, examines the effectiveness of activities of the media, such as the value of shares of social marketing, components shares equity are communications.

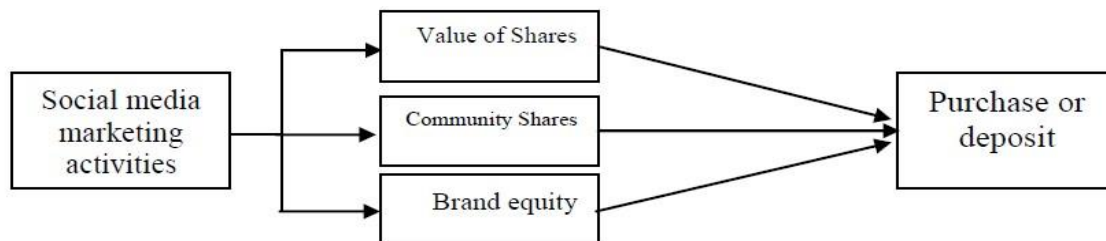


Figure 1. Effect of activity on social media marketing plan Depository

This study examines the role of social media marketing plan depository financial institution customers and credit is sealed and tries to answer the following questions:

- ✓ Is there any connection between the deposits and the amount of social media marketing?
- ✓ Is there any connection between shareholder value and the amount of social media marketing?
- ✓ Is there any connection between the winner and the amount of equity in social media marketing?
- ✓ Which is more suitable media for social marketing on Mehr financial institution for deposits?

Materials and Methods

The present study is correlation, descriptive studies that are methodologically and in terms of the target application and has attempted to describe the role of social media marketing on customer deposits, which deals with the data collection methods of fieldwork. Process is carried out in two phases library and field research. This is a survey of the customers of the Mehr financial institution that is not sealed in Tehran, they are considered as the population size unlimited. and given that the population size is infinite and uncertain customers access to detailed financial and credit institutions, Cochran's formula was used to determine sample size. According to the formula, the sample size was estimated at 384 persons. The main tool for data collection in this study was a questionnaire survey questionnaire was used to determine the expression of common validity. The questionnaires were sent to five people were masters of their

requests to express their views and ask questions in relation to their proportion of the hypothesis, the after the reform of, the questionnaire and using were established. In this study, Cronbach's alpha coefficient was used to assess the sustainability of the questionnaire. Cronbach's alpha for use, should first be given a questionnaire to survey at least 30 people and each of the variables separately in software SPSS Cronbach's alpha was calculated and adjustments need to be made on the item. Cronbach's alpha coefficients were acceptable level in several studies, over 0.7.

Result

Social marketing activities

The emphasis is on the study of social marketing activities and social media marketing and how to use eleven media attention media clients, as an indicator of the amount of media attention has been placed.

The priority is given according to amount of media using the coefficient of variation of the index divided by the standard deviation and the mean ratings for each item, and the amount is smaller than the index suggests higher priority to be with that out of the respondents indicated that they use most of the media, on television and in newspapers and magazines is the next priority, and the fourth priority is the radio.

Brand value Mehr Finance and Credit Institution. This section has attempted to examine the role of social media marketing enhance the brand value of the Mehr financial institution. To the 15 items were considered in relation to the role of media in social marketing firm and love it.

Table 1. Distribution of respondents according to social marketing activity

Media	Mean	sd	CV	Rank	Media	Mean	sd	CV	Rank
TV	3.86	0.83	0.215	1	Facebook and Twitter	2.63	1.26	0.478	11
Radio	3.37	1.17	0.348	4	SMS	3.54	1.37	0.386	7
Newspaper	4.01	1.08	0.269	2	Festivals and fairs	2.58	1.16	0.451	10
Magazines	3.90	1.15	0.295	3	Multimedia Software	2.59	1.08	0.417	8
video and audio CD	3.35	1.27	0.379	6	Blogs	2.65	1.14	0.429	9
Brochures	3.02	1.06	0.353	5					

Scale (1 = very low, 2 = low, 3 = average, 4 = high, 5 = very much)

Table 2. Distribution of respondents in terms of enhancing brand value by Social Media Marketing

Items	Mean	sd	CV	Rank
Commitment to social and human ethics, for example, the credit to industrial pollutants	3.1	0.680	0.219	1
Providing adequate facilities to industrial units which have adhered to the principles of environmental	3.1	0.812	0.262	8
To facilitate the economic development of small firms, entrepreneurial and early return to employment and the realization of government programs	3.28	0.880	0.268	10
Granting of interest-free loans to equity driven	3.41	0.923	0.270	11
Attract resources and investment in areas that will cause the prosperity and progress of the entire country	3.38	0.890	0.263	9
Active Cooperation in charitable and philanthropic activities	3.28	0.934	0.284	13
Cooperation in projects to promote economic, social and cultural	3.18	0.752	0.236	3
Grants and loans to students	3.06	0.976	0.319	15
Correct understanding of the nature, role and significance of the interest free loan and the design and production of promotional messages and advertisements	3.32	0.815	0.245	4
Allocation of awards to resolve the problems of social exclusion and social welfare	3.30	0.759	0.230	2
Collaborate in fields such as building schools, hospitals, construction, road building, financing and paying money to free prisoners	3.22	0.946	0.294	14
To support the development of sport in community activities and sponsorship of sporting events and teams	3.1	0.810	0.261	7
Cooperation in celebrations and religious festivals	3.01	0.743	0.247	5
Customers associate in stock	3.08	0.863	0.281	12
Special amenities for valuable customers	3.46	0.883	0.255	6
Scale (1 = very low, 2 = low, 3 = average, 4 = high, 5 = very much)				

The results show that social media marketing can have the greatest impact on human and social commitment to ethics, for example, the credit to industrial pollutants and the next in priority is assigned to address social exclusion and problems of prizes and participate in community welfare initiatives to promote economic, social and cultural, these factors which helps to strengthen the brand value Mehr Institute is stamped. The results are shown in Table 2.

Shares Mehr Finance and Credit Institution

The value of shares in the Mehr financial institution's credit stamp, the 13 items in the areas that will enhance shareholder value through social

media marketing, which examined the cases. The results obtained show that they understand the Mehr financial institution and credit stamp, the highest priority is increasing durability previous customers and increase satisfaction and that the next priority is to attract new customers to take advantage of the services and facilities that take Mehr financial institution, a credit and deposit and the next priority is attract new customers that leads to a financial institution, credit services and facilities benefiting from the deposit and in this case can be stated satisfaction of citizens with specific information regarding the services and facilities Mehr Finance and Credit Institution. Other results are given in Table 3.

Table 3. Distribution of respondents in terms of enhancing shareholder value by Social Media Marketing

Items	Mean	sd	CV	Rank
Satisfaction of citizens with specific information regard-ing the services and facilities of the Institute	3.29	0.751	0.228	3
Reduce losses due to lack of awareness of their obliga-tions to their customers and increase the responsibility of the institution	3.4	0.988	0.291	10
Increase the efficiency of facilities and services by public financial institutions and credit.	3.45	0.868	0.252	4
Increasing retention previous customers and increase their satisfaction Mehr Finance and Credit Institution	3.5	0.704	0.201	1
Absorption and utilization of services and facilities to attract new customers and deposits at financial institu-tions and credit	3.43	0.738	0.215	2
Not understanding the needs of clients as well as design-ing and delivering new services	3.2	0.945	0.295	11
Identify inefficient and decide on their branches	3.05	1.01	0.332	13
Adjusted to realistic expectations and demands of their citizens, the services provided by the firm	3.15	0.958	0.304	12
Thereby increasing public awareness of the needs and behaviors expected of their banking services	3.24	0.890	0.274	8
Widespread use of the grounds and facilities and the lack of pressure on one or more source-specific features, the seal of the Mehr Institute	3.25	0.934	0.290	9
Increase public participation in planning and prioritizing activities related to credit and financial services institu-tions	3.21	0.877	0.273	7
Provide a report by component parts of an organization and help to clarify the operation of the credit institution	3.16	0.836	0.265	5
Scale (1 = very low, 2 = low, 3 = average, 4 = high, 5 = very much)				

Social Media Marketing Communications in stock

It was considered in relation to the shares in the offering social media marketing to promote and strengthen the Mehr depository institution's equity stamped eight-factor and was then asked to respondents befit of the of their said factors. The results showed that the highest proportion of the strengths, weaknesses, threats and opportunities of

the financial institution, credit services and facilities. The next priority should be well informed about the services provided and It also means taking care of the people and by the cost benefit analysis of the financial institution, credit services and facilities by customers. The last priority is the increased awareness and utilization of losses from non-financial services and credit facilities. The results in Table 4 are shown.

Table 4. Distribution of respondents in terms of equity and the role of communication and social media marketing

Items	Mean	sd	CV	Rank
To explain the current situation on the financial institution, credit services, loans and deposits	3.25	0.760	0.234	4
Explain the strengths, weaknesses, threats and opportunities of the financial institution, credit services and facilities	3.5	0.665	0.190	1
Cost-benefit analysis of the use of the services and credit facilities and financial institution customers	3.4	0.788	0.232	3
Information about the services provided by the methods of the service	3.45	0.735	0.213	2
Information about the methods used by financial institutions and specialized credit services	3.44	0.872	0.254	6
Increase awareness of their responsibility towards the people and the commitment to increase financial and credit institutions	3.19	0.802	0.252	5
In order to increase awareness of programs and services that facilitate the ongoing and future projects, providing customers with the capability	3.3	0.869	0.263	7
Increased awareness of losses from operation of facilities and services for financial institutions	3.18	0.866	0.272	8
Scale (1 = very low, 2 = low, 3 = average, 4 = high, 5 = very much)				

Impact on deposit at a Mehr financial institution by Social Media Marketing

Due to the impact of Social Media Marketing on deposit at a Mehr financial institution, using logistic regression. In this study cause to the dependent variable (intention Deposit) are measured in both the Yes and No and independent variables, including social marketing, the value of stock, stock communications, brand value and individual characteristics and the bank, the analysis was performed. Logistic regression was used in the statistical characteristic, which is distributed chi-

square. The results show that age by improving Chi square equals 42.009 and a significance level is $P=0.00$, and the average monthly wage in the next step to improve the Chi square variable equal to 26.214 and a significance level of $P=0.00$, and The number of family members with improved chi-square 19.355 and variable social marketing activities with improved chi-square is 66.490, and Chi-square variable with the appropriate medium 10.517, chi square variable with a brand value of 4.229 and variables Chi square stock with 4.853 quarters were entered into the equation.

Table 5. The effect of independent variables on deposit at Mehr financial institution

Step	Chi-square	Degrees of Freedom	Significant	Chi-square	Degrees of Freedom	Significant
1	42.009	1	0.00	42.009	1	0.00
2	26.214	1	0.00	68.223	2	0.00
3	19.355	1	0.00	87.577	3	0.00
4	66.490	1	0.00	154.067	4	0.00
5	10.517	1	0.01	164.585	5	0.00
6	4.229	1	0.04	168.814	6	0.00
7	4.853	1	0.028	173.666	7	0.00

Model Chi-square value indicates the extent to which independent variables have an impact on the dependent variable. If the P value smaller than 0.05, the effect of the independent variables and the dependent variable is considered significant at the 95% level and if it is less than 0.1, 99% confidence level increases. This result shows that the eight variables were analyzed by the 99% confidence level has an effect on customer deposits. The results are shown in Table 5. Have Shown in Table Classification of dual variables. This table shows the sensitivity of the model to determine the percentages of people of the state. This table shows the percentage breakdown of the model to the total number of individuals of each. The results (Table 6), the sensitivity of the model developed for determining who are the depositor and the depositor who are 80.1 percent and Sensitivity 75.7 percents of the people who did not deposit.

Views		Forecast		
		Depository		Percent
Depository		yes	No	
	yes	149	37	
	no	46	143	75.7
Total percent				77.9

Table 6. Classification of dual variables

Table 7 shows the constant value of the coefficient B, odds ratio, and basic statistics. This section contains the coefficients are negative, the negative coefficient of age, income, level of media and telecommunications stocks suitability. This shows the impact of these variables, and shows that with increasing age, such as reduced income, social marketing, media and communications fit depository of stock. Odds ratio expresses the ratio between the frequencies belongs to a class of common belonging to a class. Statistics also show that significant variables are entered into the equation, the results are significant, and the main statistics for the variables.

Table 7. Constant, regression, odds ratio, Statistics

Variable	B	S.E.	Statistics	The meaning	Odds raitio
Age	-0.029	0.013	4.727	0.030	0.972
Income	-0.005	0.001	37.995	0.00	0.995
Family members	0.239	0.104	5.297	0.021	1.270
Social Media Marketing Activity	0.059	0.023	6.594	0.010	1.061
Suitability of Social Media Marketing	-0.095	0.019	26.265	0.00	0.909
Institute of brand value	0.051	0.022	5.237	0.022	1.053
Institute for Community Shares	-0.193	0.042	21.227	0.00	0.825
Constant factor	10.887	1.718	40.162	0.00	53482.82

Discussion

The survey results showed that respondents most used social marketing activities with the media on television and in newspapers and magazines is the next priority, and the priority is the fourth is the radio. The latter is of utmost social networks Facebook and Twitter, and festivals and fairs. The relationship between social marketing activity has been observed with perceived value, brand equity and relationship equity firm seal between the financial institution and a significant positive. Moqoeinejad emphasizes that advertising has a positive effect on re-sources [4]. Forouzande believes that advertising has caused an increase in deposits by commercial banks to their long-term investment [11]. But Haghshenas Kashani believes that advertising and promotion, to attract a minimum of resources [12]. Research and refreshing such as Ranzade et al and Heidarpour and Tahmasbi getabi is considered the most effective advertising and marketing campaigns to increase society's resources bank [9, 14]. Rabie et al believe that the customer is the most effective medium to attract customers and then television, newspapers located, which is consistent with the findings of this re-search, in addition, they increase advertising effectiveness factors affecting the integrity of the message and the banks know they are real [16]. Alsabbagh as a key obstacle to the development of new methods of communication and low speed networks, Internet banking systems, sees weakness [17] and Abhiman et al as the factors deposits advertising from the peoples. The result have shown Bank deposits are increasing role in various aspects of social media activities such as advertising, marketing, awareness, communication systems and message content [20]. Adolaju et al argue that bank notifying customers of new services and benefits services, Notifying customers of the change of bank

earnings, Bank of notifying customers about how it works with new technology, creating a brand image for the bank to correct the wrong mental image about the brand audience is the goal of social media marketing and social marketing is concerned with the social and recreational purposes and promoting the welfare of clients and the community [18]. Role of Social Media Marketing in October to strengthen the brand value of the financial institution shows social media marketing can have the greatest impact on the social and ethical commitment to humans and allocate a portion of their bonuses to solve the problems of social exclusion and welfare of the community and to participate in schemes to promote economic, social and cultural These issues reinforce brand value Institute is stamped. Brand value is the difference between first, second and brand awareness to brand content. They are often

impressed by the customer experience with the organization and the information that they are aware of an organization through an advertisement, service facilities, appearance and service providers that provide the organization's name and logo, the aim of this study is the second part of the brand value. Knowing the brand has always been associated with advertising and marketing activities as one of the most important means of communication and serves a vital role in creating a good brand image in the minds of customers. Crocker says, are very important in creating marketing communications brand equity. That's why effective marketing communications have a significant impact in creating brand awareness and positive brand image formation. When customers are subject to extensive and ongoing advertising a brand, they are formed in the subconscious confidence. Advertising is not only enhancing the specific brand, but also have an impact on brand equity constituent elements and variables. Has confirmed the relationship between perceived quality and brand promotional activities in various investigations [21]. Research of Anand, Cobb-Walgren et al and Klein with their associates, has shown that substantially increase the brand equity that will create good relationship between the company and customers as well as the massive investment in a relationship marketing [22-24]. Were identified in the study conducted by Grover and Srinivasan, the variables are values, positive results will lead to more investment and focus more on the elements of brand awareness and brand attitude [25]. Other studies have shown that increased investment in the creation of marketing will not only enhance brand value, but will also impact significantly on the purchase decision process of the customers. The Effect of Social Media Marketing on deposit at a Mehr financial institution in our results show that age, average monthly wage variable step, variable family size, variable marketing activities, media suitability variable, the variable values and telecommunications stocks were variable in the equation coefficients are negative and have a negative coefficient on age, income, level of fitness, media, telecommunications stocks that it shows this variable is negative, indicating that decreases with increasing age, income, balance social media and marketing communications are in the Depository Shares.

Conclusion

According to the results, the following recommendations are:

➤ According to the results showed that the highest priority in community marketing media and television commercials, recommended changes in television advertising approaches and with one purposeful planning and social services, more

attention should be given to vulnerable groups in addition to induce beneficial functions such as depository institution to one environment.

➤ Strengthen the brand value of the financial institution, is committed to the highest ethical, social and human impact. In this regard, it is recommended to apply this concept more attention to social media marketing. These functions are more prominent than the seal of the Mehr Institute of Economic functions, solving the problems of social exclusion and welfare and community participation. The value of shares in financial institutions and credit stamp was found to be much greater priority is to maintain the sustainability of previous customers and their satisfaction Mehr Finance and Credit Institution. Therefore, it is recommended to pay more attention to the social marketing campaigns to increase customer satisfaction and takes into account the needs of customers. In relation to the shares represented at the occasion were the top social media marketing to describe the strengths, weaknesses, threats and opportunities is the financial institution, credit services and facilities. The proposed activities and social media marketing agency services and features that emphasize usefulness to customers.

➤ The value of shares and depository of Mehr institution, there were no significant differences between the financial institution. Therefore, it is suggested, is described and the value of shares in a stock company, and shares it with other similar situations.

➤ Depository financial institution, the institution's brand value has an effect in Mehr institution. It should be emphasized to enhance the brand value of the elements within the organization and activities of the Mehr institution. To this end, should be placed on the agenda for staff training and development activities of the institution inform customers.

➤ Age variable, income variable, and the suitability of communication media have a negative impact on depository shares. For this reason it is recommended to identify target groups in the Institute is stamped and more emphasis on youth. The facility will also provide services such as housing, car, wedding and encourage young people to deposit. The higher income groups tend to invest in other ventures. It is suggested that more attention be middle-income groups and for more effective marketing of a variety of media outlets is not the purpose of media content.

References

1) Tavakol, SH. 2004. Disability banks in the banking modern services. Bank and the Economic Journal, No. 59, Central Bank of Iran.
Razani, B. 2003. Analyzing new and effective method in attraction of financial resources in

Commercial bank branches of Lorestan .Islamic Azad University of Isfahan. NO.1 F, pp. 43-51.

2) Khazra , N. 2006. Analyzing effected factors on mobilization of finan-cial resources. Capital newspaper, No. 351.

3) Maghubinejad, H. (1999). Factors influencing the increase in deposit rates in commercial Bank branches, rafsanjan city from the custom-ers' point of view. MA thesis, Faculty of Literature and Human Sciences, Islamic Azad University, Kerman.

4) Office of Public Relations. 1999 . Analyzing the effect of advertising on deposits in 1999.Tehran ,PR Maskan Bank (circle, social studies and opinion polls).

5) Abunury, E. andSepanlou, H. 2005. Analysis ofinter-organizational factors' effect on bank deposits (Case study: Bank Mellat,Tehran). Journal ofDaneshvar-Raftar.12, No.14.Pp.67-80.

6) Ennio , Ch. , Witt , N. 2010. Principles of Marketing of Financial Ser-vices (theoretical and practical guide). Translation: Ali SoleimaniBesh-ly and Gholam Abbas Afshar. SimayeShargh Publications, Tehran.

BeshlySuleimani, A. and Baruiian, R. 2009. Social marketing an ap-proach towards the programs designed to create social change. Jour-nal of Marketing Management and dvertising, No. 15-17, pp. 55-50.

7) Iranzadeh, S. Amari, H. , Mirwais, M. 2009. Factors that influence e-banking customer commitment: Test of e-banking model "Kasym" in Mashhad city commercial banks, research (management), 5 (16): 105- 114.

TaheriBorujeni. A. 2000. Analyzing the role of marketing in mobili-zation of financial resources for agricultural banks, case study: Bakh-tyarei .MA thesis of Isfahan Azad University, branch of Dehaghan.

Fruzande, M. 2000. Analyzing Effect of Advertising on increasing deposits in commercial banks in Tehran MA thesis of Business Admin-istration, University of Science and Technology of Mazandaran.

8) HagshenasKashani , F. 2003. The role of effective marketing man-agement practices of banks in attracting and retaining customers. Economic Research. Third year, No. 1, pp. 71-98.

9) Khajazadeh, S. 2004. Assess the impact of television advertising Ag-ricultural Bank deposit account loan investments loan after savings. Finally a Master of Business Administration, College of Administrative Sciences, Shahid Beheshti University.

10) Heidarpoor, F. , TahmasbiGetaby , AT. 2009 . The effect of training and advertising electronic banking on increasing bank deposits (Case Study of Saderat bank, Mazandaran city). Journal of financial account-ing and auditing. The first year, No. 1, pp. 82-92.

- 11) Gilaniniya, SH., Moosavian, SJ. 2010. Effect of brand loyalty on brand equity from the perspective of bank customers, e-cards, Industrial Management, 5 (14): 103-119.
- 12) Rabie, A., Mohammadian, M., Baradaran Jamil, B. 2011. Evaluate advertising effectiveness and to identify the most important factor in increasing the effectiveness of Parsian Bank in Tehran Journal - Modern Marketing Research, 1 (2): 17-40.
- 13) AL- Sabbagh, I. 2004. Adoption and use of Internet Banking in the Sultanate of Oman; an exploratory study; www.Arravdev.com/commerce/jibc/0406-07
- 14) Adoloju, S.A. 2006. Bank advertising: goals and strategies, Journal of Management Decision Economics, 133: 133-138.
- 15) Ng, S. Meredith., E.D., Tracey, S.D. 2011. Generating positive word-of mouth in the service experience, Managing Service Quality, 21(2): 133-151.
- 16) Abhiman, D., Subhash, C., Nag, R.A. 2009. Labor-use efficiency in Indian banking: A branch-level analysis, omega, 37(2): 411-425.
- 17) Crocker, Kenneth E. 1986. The influence of the amount and type of information on individuals' perception of legal services Journal of the Academy of Marketing Science, 14(4), pp 18-27.
- 18) Anand, P., Holbrook, M.B. and Stephens, D. 1988. The Formation of Affective Judgments: The Cognitive Affective Model versus the Independence Hypothesis, Journal of Consumer Research, Vol.15, pp 386-391.
- 19) Cobb-Walgren, C.J., Ruble, C. A, Donthu, N., 1995. Brand equity, brand preferences, and purchase intent, Journal of Advertising, Vol. 24, No. 3, pp. 25-40.
- 20) Klein, Lisa R. 1998. Evaluating the potential of interactive media through a new lens: Search versus experience goods, Journal of Business Research, 41(3), pp195-203.
- 21) Grover, R. and Srinivasan, V. 1992. Evaluating the multiple effects of retail promotions on brand loyal and brand switching segments', Journal of Marketing Research, Vol. XXIX, February, pp. 76-89.