Evaluate and Rank the Factors Affecting the Mental Image of Customers (Case Study: Eghtesad novin Bank)

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Abstract Banking industry today is rapidly changing. With international economic development and competitive market, banks have also been affected. If the mental image is good at Bank customers' minds, the problems that the customer is related to outcome or process, probably partly by mental image is ignored. The aim of this study is to Evaluate and rank the factors affecting the mental image of customers (Case Study: Eghtesad novin Bank). This study in term of purpose objective is practical and on the basis of gathering data, is descriptive – survey. The statistical population, has unlimited and the sample size is 384 people using by Morgan table. To review of literature use of library resources and marketing literature and to collect the desired information and measuring variables, standard questionnaire was used. The separation of its components used Standardized questionnaires. Also for confirms the validity and reliability of each component, is extracted. In analyzing of data in Descriptive at the Statistics Section were used the mean, standard deviation, median, mode, variance in inferential part To the relationship between independent and dependent variables the Pearson correlation and regression analysis were used. The results imply endorsement is all hypothetical.
Keywords: satisfaction, quality of service, location, mental image, loyalty, Eghtesad Novin Bank, Bandar Abbas

Introduction

The banking industry is including the important industries in the world and Increasing human knowledge in the field of electronics led the industry also have a lot of knowledge (Ameli and Rahehagh, 2015). Today the Bank in developed countries act as the key, professional consultant, expert the increase in financial resources and the gathering and exchange of information necessary for your customers and is considered one of the engines of each country economic stimulus. This has led to intense competition space among them is established (Hsu et al, 2014). With the development of technology and industrialization of countries, bank managers have tried to raise modern banking services (Ailawadi and Keller, 2004). The result is, distinctive of this bank to Services than other competitors and More profitability of their and the growth of deposits attracted customers.

Banks using modern technology banking industry and implementation of client-centric design, try reducing the need for customers to visit their local branch so that customers can carry major Banking in your residence or work place (Ball, 2014). Banking industry today is rapidly changing. With the development of the international economy and competitive market, banks have also been affected. The main force in this environment is technique that cause break down legal barriers, geographic and industry and products and offering new services (Yasmin, 2010).

Increased competition, changes in business environment and globalization is a major variation occurred in the financial services industry and banking. Demand for financial services is rapidly changing and customer behavior has changed over the last decade. With the transition of customers from the traditional banking to electronic banking, new strategies to attract new customers and retain current customers and profitability of banks are necessary (Afthinos et al, 2005).

Among the important factors in the success of the company is valued customer. In the new era customer-centric, customer value, is a strategic weapon in attracting

and keeping customers. The overall picture of a company or organization in customer perception of value is received. Research shows that the cost of attracting a new customer almost five times to maintain an old customer and loyal (Aydin Serkan et al, 2014).

Losing a customer is more than the loss of sales of an item but also means the loss of customer purchases that could do all flows during the period that the customer organization. The intense competition that reigns today in the world economy, Provide more services to other customers not as a value but is inalienable necessity (Bridson et al,2008).

Creating a mental image is an essential tool to attract and retain customers. Therefore satisfaction and create a mental image is associated processes. Different people Images form their mind about products, brands, organizations and organizational chain. Therefore mental image of human resources is a major effect on the organization.

Organizational mental image it can be seen as the result of mental images of people inside and outside the organization (Cooil et al, 2007).

What should be noted is that some of the images are collectively shared among groups (Bromley, 2008). Mental image issues that reflect the mind of the customer organization, and as a filter, will affect customer perception of the organization's operations (Bloomer and Detroiter, 2007).

Select a location; choose the most important decision for organizations. Because it is expensive if both wrong back it will be very difficult. A poor decision to determine the location of the facility; may cause Excessive transmission costs, loss of inconvenience, loss of competitive advantage. Since Location "is an allocation process in customer satisfaction and profitability, and customer satisfaction is very important to have a deeper trust their

researchers (Mehta, 2011).

Customer Satisfaction is the essential purpose of manufacturing establishments and services. Dissatisfied customers, with negative publicity against the products cause potential customers skeptical about the company's products and future purchases will not buy the company's products. Customer focus, commitment to the customer, customer satisfaction, as far as happiness is much more important today than ever before because a lot of advantages such as customer satisfaction, public trust, persuade, encourage ,repeat business and loyalty, warding off customers from competitors and ultimately growth and has sustainable development for organizations (McGoldrick, 2009; Gupta and Pirsch, 2008). Top quality product and provide excellent services to customers at a high level consistently create competitive advantage for companies (Rahimizadeh and Jamshidian, 2016).

According to the above; Developing a positive mental image in banking customers is an essential tool to attract and retain customers; Lack of research about mental image bank of customers of loyalty; Quality of service branches; Customer satisfaction branches; Location branches In order to improve the bank's customer with a view to increasing competition between private banks and the government feels.

Since customer loyalty in building positive view of the banks would be wonderful to be crucial in the minds of individuals of society; It also affects the quality of services in the repeat purchase behavior, customer satisfaction, unconscious mental Guide the customer to the bank. But it will create a positive mentality and Favorable or unfavorable position that the customer's mind will affect the distance or desired place.

Researchers sought to examine the

relationship between these four factors with the formation of a positive mental image in the minds of customers. Researchers sought to examine the question of whether customer loyalty, customer satisfaction branches, branch location, quality of service in customer's mental image has effective or not in Eghtesad Novin Bank of Bandar Abbas.

Methodology

This study in term of purpose objective is practical and on the basis of gathering data, is descriptive – survey. The statistical population, has unlimited and the sample size is 384 people using by Morgan table. To review of literature use of library resources and marketing literature and to collect the desired information and measuring variables, standard questionnaire was used. The separation of its components used Standardized questionnaires Razavi (2013); Lessing (2007), Ebrahemi and colleagues (2010) and Falant et al (2008). Also for confirms the validity and reliability of each component, is extracted. In analyzing of data in Descriptive at the Statistics Section were used the mean, standard deviation, median, mode, variance in inferential part To the relationship between independent and dependent variables the Pearson correlation and regression analysis were used.

After setting the questionnaire referred to supervisors and advisers and was confirmed after examination and bug fixes. It's Face and content validity has been confirmed. In order to assess the reliability, a prototype

30 pre-test questionnaires were distributed and the reliability coefficient was calculated using Cronbach's alpha coefficient for the total questionnaire 0. 88. And Cronbach's alpha coefficient for each of the dimensions shown in Table 2. Since the study of humanities, alpha

Above 0.75 is acceptable (Azar and Momeni 2003), the values obtained indicate that reliability scale is appropriate.

Table 1. Inventory of components and indicators research

NO		Source	
1	Location	Razavi (2013)	1 to 6
2	customer commitment	Lessing (2007)	7 to 9
3	Bank Customer Satisfaction	Falant et al (2008)	10 to 17
4	Quality of services	Ebrahimi et al.	18 to 21
5	mental image	Razavi et al. (2011)	1 to 9

Table 2. Cronbach's alpha for the items of questionnaire.

Component	Number items	Cronbach's alpha
Location	6	0.901
customer commitment	3	0.93
Bank Customer Satisfaction	8	0.83
Quality of services	4	0.88
mental image	9	0.87

Results

The Pearson correlation coefficient between the components of the location, loyalty, quality of service, customer satisfaction with mental image was examined in Table 3. We can conclude that there is significant correlation between these components with the mental image at %95 confidence interval, so the 95% statistical, null hypothesis is rejected.

As shown in Table 5 standard error estimates, adjusted coefficient of determination, coefficient of determination, multiple correlation coefficients was observed. Significant level is zero and is smaller than the significance level of 0.05 that shows that the regression model is able to explain the dependent variable. Adjusted coefficient of determination of the model 0.47, so it can be concluded that 47% of changes dependent variable

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attributable to changes in the independent variables and the dependent variable (mental image)means 0.56% of the changes due to the chance (factors other the independent variables. So we can say that elements of loyalty, quality of service, customer satisfaction were significantly predicting mental image. Multiple correlation coefficients are equal to about 52. 7 .This means that the intensity of the relationship between independent variables and the dependent variable was 53 percent. Standardized coefficients in this table show that the variable on the dependent variable is the quality of services has the greatest impact. Because for a unit changed in the variable 0.42 is change in the dependent variable (mental image). The impact factor independent variable also includes loyalty 27% and Satisfaction 28 percent. Since significant level in test equality of regression coefficients is less than 5 percent. Thus, assuming the regression coefficients equal to zero is rejected and is not the need to remove them from the regression equation. In other words, these three variables affect the customer's mental image of Eghtesad Novin bank of Bandar Abbas.

Table 3. Results of Pearson correlation to determine the related component of mental image customers

Relation	correlation coefficient	Number	Error	P	Interpretation
Location and mental image	0.423	384	0.05	0.001	Direct and significant relationship
Customer loyalty and mental image	0.381	384	0.05	0.001	Direct and significant relationship
Customer satisfaction and mental image	0.347	384	0.05	0.001	Direct and significant relationship
Quality of service and mental image	0.508	384	0.05	0.001	Direct and significant relationship

Table 4. Results of the analysis of variance

P	The standard error estimates	Adjusted coefficient of determination	coefficient of determination R^2	Multiple correlation coefficient
0.0001	0.10566	0.470	0.477	0.527

Table 5. Multiple regression test results

independent variable	Regression coefficients β	Standardized coefficients	P	Test
Constant	0.510	_	0.0001	**7.119**
Location	0.29	0.28	0.090	**2.28**
customer commitment	0.25	0.27	0.006	**1.61**
Customer Satisfaction	0.25	0.28	0.006	**2.74**
Quality of services	0.35	0.42	0.001	**8.24**

Conclusion

In recent years, increasing competition in the customer access to sell products and services and strengthen customer service in today's competitive world has made companies (such as retailers) are not only looking for new customers, but also be diligent in preserving our previous customers. . During the past decade many organizations of all types and sizes to realize the importance of customer satisfaction and have found that keeping

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existing customers is far less expensive than attracting new customer. In addition, there is a strong relationship between customer satisfaction and profitability has been accepted, thereby providing and improving customer satisfaction has become very important to the operation of most organizations. Today is not enough.

For Organizations Only persistence and served in a chosen field, Despite the more complex and sensitive relations between buyer and seller should trend continued economic and profitable, so beside the persistence, you can sell the organization, employees and customers with valuable image from which the image interpretation. Good image of the organization could be a sign of external information for potential buyers and actual practice and affect customer loyalty. And cause a halo-effect the image on the judgment of customer satisfaction. When the customers satisfied with the service provided their attitude to the organization improved and this attitude will affect the satisfaction of the organization.

Despite intense competition has dominated the world economy, Provide more services to other customers not as a value but is inalienable necessity.

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