Investigating The Effective Factors On Promoting Customers In Choosing Sepah Bank In Ahvaz

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Abstract

Objective: The purpose of this study was to investigate the factors affecting the promotion of customers in choosing Sepah bank in Ahvaz.

Methodology: The research method is applied based on the purpose, and in terms of nature is a descriptive-survey research. The statistical population of the present study includes the employees of Sepah bank branches in Ahvaz. The sample size was 106 people. The life standard questionnaire (2019) was used to collect data. In order to check the validity of the questionnaire and confirm the considered factors, factor analysis method, GOF index, AVE and CR were used. SPSS and Lisrel software were used for data analysis.

Findings: The findings confirm all the hypotheses and the goodness of fit of the research model. The results showed that providing service (product) has an effect on customers to choose Sepah bank in Ahvaz. Location affects the preference of customers in choosing Sepah bank in Ahvaz. The pricing system for customer preference has an effect on choosing Sepah bank in Ahvaz. Advertising to prioritize customers is effective in choosing Sepah bank in Ahvaz. Employees have an effect on the selection of Sepah bank in Ahvaz to prioritize customers. The management process to prioritize customers has an effect on the selection of Sepah bank in Ahvaz. Physical evidence has an effect on customer prioritization in choosing Sepah bank in Ahvaz.

Conclusion: As a result, in order to promote Sepah bank for customers, more attention should be paid to the factors influencing the selection of the bank by customers.

Keywords: Customer Promotion, Sepah Bank, Ahvaz City.

Introduction

In recent years, due to various economic, social and governmental problems of the banking system and, most importantly, the increase in demand over supply, the country's banks have always neglected marketing, customer orientation and customer respect and have not been able to use new market well. Customers are not motivated to attend monetary branches and banking institutions because they do not paying attention to the needs and desires of customers. As all monetary and banking institutions across the country provide similar services, customers inevitably refer to institutions and banks to meet their basic needs. In other words, it can be said that these are customers who serve monetary and banking institutions, but the opposite is not true. Today, monetary and banking institutions play a significant role in the economic growth and development programs of the country. By introducing innovations and ingenuity through communications, these institutions provide a suitable platform to increase efficiency and productivity in the monetary and financial sector of the country.

Believing that monetary and financial services are the basis and criterion of the country's economic development, customers are the astable elements that guarantee this process. The customer is an element that is receptive to the market and has many choices to use the products of the monetary and banking services. It is necessary to communicate with consumers to know them, analyse them and provide services based on their needs and desires. Today, communication with the customer is essential in business and plays a main role in the success of the organization. Having a strong communication with customers leads to providing better services and products, having more satisfied customers and more interest. Customer is the foundation of the banking system. Each customer is a capital for a bank. Today, banking is obliged to meet the customer's need and try to identify the demands and desires of its customers in a competitive environment so that the customer is completely satisfied with the organization. In today's marketing, the cost of losing a customer is equal to the loss of the benefits of the services that the customer needs throughout their lives. If the bank pays attention to the demands of customers, it will definitely succeed in meeting the material and spiritual goals of its customers.

When a customer encounters an obstacle in a branch, he tries to satisfy his need in another bank. Because of the excessive competition in the field of banking, the bank that can provide customer satisfaction will be more successful.(Venus and Safaeian, 2014)

To satisfy the customers, banks must manage the systems. The bank's strategy in relation to the customer-centric issue should be based on a basic principle, that is, everything begins from the customer and ends to the customer. Besides, marketing has a wide scope; it begins from the CEO of the bank and eventually ends to the guard and the employee.(Rao, 2019)

Today institutions could not survive without communicating with the customer and they should know how customers perceive their performance. These institutions should have necessary knowledge about defining and dividing a market and producing products and services that meet the needs of the target market segments. These companies need to know the pricing methods well to make the selling price more attractive. They will also try to make their products available to customers by choosing the right distribution channels.

Advertising and promoting goods in such a way that customers get the necessary information and demand are other area that these units need to be aware of.(Jazayeri and Nooshabadi, 2018) .

The research approach is based on banking marketing. There are various definitions for marketing. Experts define marketing as the process of satisfying human needs and desires. According to Philip Cutler, the most prominent expert in the field of marketing, marketing is: "a human activity to satisfy needs and desires through the process of exchange." The goal of marketing is to meet the needs and desires of customers. Today, accurate knowledge of customers can help organizations, companies and industries to identify the target market of products (services) and play an effective role in market segmentation, targeting and positioning of products (services).(Kumar 2020)

Since the principles and concepts of business have become scientific and codified, various definitions of marketing have been offered. This concept has been proposed as a business activity, an intellectual framework, a business goal, an economic process, an exchange process, a process of adjusting supply and demand, and so on.

 Although each of these definitions confirms a specific aspect of the operation used, it can provide a more comprehensive definition. According to Joel Evans and Barry Bergman's theory, marketing tasks include: identifying customer needs, purchasing supplies or equipment, selling a product or service, planning a product or service, pricing, distribution, marketing research, opportunity analysis, and social responsibility. The banking system is one that its most important input is low and high savings and retaining of the customer and its output is services and financial facilities whose buyers are investors, entrepreneurs and manufacturing companies.(Rao, 2019)

One of the goals of management is to increase the bank's resources, which can be considered as one of the responsibilities of the bank's marketing management. The first and most important principle of marketing is to pay attention to customer demands. People expect faster and more services from banks. Retaining current customers and attracting new ones requires efficient and effective management in all aspects of the bank with an emphasis on marketing management. It seems that advertising in the media and awarding prizes could not motivate enough customers. Therefore, it is necessary to resort to innovative and creative plans. (Seifi , 2017)

In the world of trade and business, the issue of customer satisfaction shouldn't be neglected. Customer satisfaction is one of the effective factors in the success or failure of any business. It is essential to pay attention to customer satisfaction and improving it in order to have loyal customers. These customers as a marketing tool promote your business; they are your brand ambassadors. If you neglect about your customer satisfaction, you should not expect them to pay attention to your services and products. This is a bitter reality that you need to be aware of and deal with customer satisfaction as soon as possible so that you can have an acceptable performance. Providing quality services captures the heart and mind of customers and differentiates your brand from others. Today, social media and the comments presented in these channels play an important role in customer decision making. Therefore, it is necessary to be careful about providing services and raising the quality of services (Rostamiet al., 2018).

2. Theoretical Foundations and Literature Review

Hosseini et al.(2020) in an article entitled "Model of factors affecting the service quality of banking as a key to attract customers" examined customer satisfaction of service quality of banking and ultimately effective models of customer attraction based on factors such as behaviour, competence and skills, employee confidentiality and responsibility (equivalent to characteristics of *employee* in the present study), service innovation and ease of using a service (equivalent to two sub-factors of the *process* in the present study), interest and facilities (one of the sub-factors of *price* in the present study), physical facilities (equivalent to the *physical evidence* in the present study) and finally diversity of services (equivalent to one of the sub-factors of *providing service/product* in the present study).

Tahmasebi (2020), in an article entitled "Investigating the customer relationship management system in the banking system" suggested that the customer relationship management system can help retain current customers and attract new customers. The results of this study showed that the most beneficial and the most appropriate strategy for banks is customer orientation.

Jazayeri Nooshabadi (2019) in an article entitled "Identifying the effective factors of service marketing mix in choosing a private bank. The researcher concludes that all the identified factors have a direct and positive effect on the customer's selection of bank. The obtained results of this study also indicate that the attitude of employees towards the customer (equivalent to one of the sub-factors of *employees* in the present study), the possibility of customer access to the bank (equivalent to one of the sub-factors of *location* in the present study), speed of operation (equivalent to one of the sub-factors of *process* in the present study) have the greatest effect on customer preference in choosing a bank. Since this research is thematically similar to the present research, to provide more accurate analysis, in the last chapter, the researcher compare the results of this paper with Jazayeri's results.

Najafi (2020) in an article entitled "A model to identify the factors influencing customers' decisions in choosing a bank (a case study of Fereshtegan credit and financial institution that its former name was Arman). The results show that there is a positive and significant relationship among factors such as (the behaviour of bank employees, the cost of banking services, special services provided by the bank and the reliability of the bank) of Fereshtegan financial institution. It also shows that the results can influence customer decisions. According to Friedman's experiment, the prioritization of effective factors by the clients of Fereshtegan financial institution is not the same. According to the average ranking of factors, it can be concluded that bank employees' behaviour is the most useful factor and also has the highest priority, but the bank reliability has the lowest priority.

Kumar (2020) in an article entitled "The role of marketing mix in the analysis of banking services" suggested the important point that banks need to change the way they provide services because of the changes over the time. He considers technological changes, population and economic changes as the most important factors that make it necessary to change the way services are provided in banks.

In this study, the researcher has specifically addressed the role of marketing mix factores in the success of banks. He has an interesting idea and believes that each of these seven factors can provide a mix to achieve a successful marketing strategy. The researcher concludes that the use of new technologies can be very effective in marketing and in fact today, modern banking and new equipment and technologies will bring success to banks because modern technologies and information technology on different aspects of 7Ps is as effective as providing a variety of services, improving processes, and providing better and faster access to services.

Omar (2019) addressed an article entitled "Determinants of Bank Selection Criteria by Banking and Commercial Customers in Nigeria". The findings of this study show that the security of funds and the availability of technology-based service are the most important reasons for customers in choosing a bank. Some factors received lower scores, but it does not mean that they are not important. Significant gender and age differences were observed in the selection / preference factors. According to the presented principles, the main issue of the research is which factors make banking customers prefer Sepah bank to other banks. Therefore, the present study examines the factors affecting the promotion of customers to choose Sepah bank in Ahvaz.

3. Research Methodology

The purpose of this study is to describe the current situation and to investigate the relation among research variables. Therefore, this research is descriptive-survey in terms of nature and method and applied in terms of purpose. The statistical population of the present study includes the employees of Sepah bank branches in Ahvaz, who are themselves a type of customer, based on the information obtained, the statistical population is 145 people.

It is easy to choose the sampling method from the random sampling method. In this study, because the researchers had all the statistical members and tried to make the selected sample most similar to the members of the statistical community, so they used a simple random sampling method. The method of determining the sample size is based on Cochran's formula and the sample size is 106 people. The data collected by utilizing a questionnaire which consists of the sections listed separately for the variables as follows: besides the library method, a questionnaire was used to obtain and collect the required information about the research hypotheses. In this study, customers promote to choose a bank based on the standard of Omar's questionnaire (2019) with components such as (service, location, price, advertising, employee, physical evidence and process). The questionnair includes 12 items based on Likert scale and participants used them to choose a bank. Scores related to each option are presented in the following table:

Table 1 : Likert scale of the questionnaire

Strongly high	High	Average	low	Strongly low	option
5	4	3	2	1	Score

This questionnaire consists of 12 items in 7 dimensions of (Product/service providing, Place(location), price, Promotion(advertising), People(employees), physical evidence and process) that the questions related to each index are specified in the following table.

Table 2: promoting customers in choosing a bank

Question Number	Dimension
1-2-3	Service (Product) Providing
4-5-6	Place(location)
7-8-9	Price
10-11-12	Promotion (Advertising)
13-14-15	People (Employees)
16-17-18	Physical Evidence
19-20-21	Process

Scale validity

The validity of a scale refers to the correspondence of the data collected by the researcher with the real world. The validity of the scale depends on the value of the discrepancy

observed in the scale scores which is due to the actual difference between the evaluation and not to a systematic and random error.

Scale validity is assessed in ways such as: content validity, standard validity and structural validity.

Content validity: it refers to the extent to which the items of the questionnaire assess the structure or variable that study seeks to measure. In other words, the purpose of determining the internal or content validity of the questionnaire is to assess the extent to which the items of questionnaire measures variables. Measures that have been intended.

Criterion validity is an estimate of the extent to which a measure agrees with a gold standard.

Structural validity: it defines as the relationship between the measuring instrument and the general theoretical framework to determine the extent to which the measuring instrument reflects the concepts and hypotheses of the theory used.(Delavar2005)

Factor analysis, GOF index, AVE and CR were used to evaluate the validity of the questionnaire constructs and to confirm the considered factors. Besides the items mentioned regarding validity and content validity, approval of experts in this field has also been performed.

Questionnaire Reliability

First, the validity of the questionnaire was measured by distributing 30 questionnaires and its reliability was calculated. When the reliability of questionnair was confirmed, then the main distribution was done. Cronbach's alpha test in SPSS software was also used to evaluate the reliability of the questionnaire. The results of this test for the research variables and the whole questionnaire are presented in Table 3. Since the Cronbach's alpha value was greater than 0.7 for the research variables and all the questions, it shows that the reliability of the questionnaire is an acceptable value.

Table 3: Cronbach's alpha values of the questionnaire components

Cronbach's Alpha	Dimensions
7.15	Providing Services
7.57	Location
7.67	Price
7.38	Advertising
8.10	Employee
7.92	Physical Evidence

Data Analysis Methods

After the researcher has determined his research method and has collected the necessary data to test his hypotheses using appropriate tools, now it is his turn to use appropriate statistical techniques that are compatible with the research method, type of variables, etc. to categorize and analyse the collected data. Finally, he can test the hypotheses that have guided him in the research so far, clarify their task, and find an answer (solution) to the question that the research was a systematic attempt to obtain (Khaki, 2010).

In this research, descriptive statistics and inferential tests appropriate to the type of data and variables were used to analyse statistical data and study the research question using SPSS statistical software version 26 and LISREL software, which consists of two parts;

1-Descriptive statistics include average and standard deviation and minimum and maximum of research variables and Elongation and Skewness test

2- Inferential statistics include the second-order confirmatory factor analysis and the first-order confirmatory factor analysis. The research hypotheses will be evaluated and Friedman test will be used to determine the highest and lowest customer promotion factor in choosing a bank.

Data Analysis and Finding

Checking the normality of variables. Table 4 shows the results of frequency distribution and calculation of dispersion indexes such as average and standard deviation for research variables.

Table 4: Average, Standard deviation, minimum and maximum score of participants in research variables

Maximum	Minimum	Standard deviation	Average	Number	Variable
5/00	1/00	1.072	3.133	106	**Providing services**
5/00	1/00	0.912	3.203	106	**Location**
5/00	1/00	0.101	3.927	106	**Price**
5/00	1/00	0.913	3.504	106	**Advertising**
5/00	1/00	0.925	3.301	106	**Employee**
5/00	1/33	0.813	3.025	106	**Physical Evidence**
5/00	1/33	0.916	3.355	106	**Process**

Check the normality of Variable

One of the main presuppositions of the structural equation model is to check the normality of research variables. To check that the sample belongs to the normal community, special statistical tests available in SPSS software can be used, that is, elongation and skewness. This test consists of two statistical hypotheses.

H0: Data distribution is normal.

H1: Data distribution is not normal.

Table 5. Results of the normality test

Skewness	Elongation	Dimensions
-0.216	-0.650	**Providing Services**
0.384	-0.417	**Location**
-0.191	-0.924	**Price**
-0.206	-0.696	**Advertising**
0.034	-0.584	**Employee**
0.452	-0.149	**Physical Evidence**
-0.051	-0.581	**Process**

If the data elongation is between 2 and -2, the distribution is normal. As it can be seen in the table above, the elongation and skewness of the data is between 2 and -2. Therefore, there is no reason to reject the null hypothesis based on the normality of the data and all components of the research are normal.

KMO Index and Bartlett Test

1-KMO Index

The KMO test is used to calculate the statistical power and confirm the adequacy of the sample size before examining the hypotheses. This test, identified by the abbreviation KMO, fulfils the first purpose of factor analysis, that is, this test determines whether the variance of research variables is affected by the common variance of some hidden and fundamental factors or not?

The value of this test varies between (0) to (1). So three spectra can be defined for this fluctuation and in each case, the decision is made to do or not to do factor analysis (Habibpour et al., 2012).

The value is 0.49 and less: in this case, factor analysis is not recommended.

The value is between 0.5 and 0.69: in this case, factor analysis is recommended in case of data corrections, i.e. by making corrections, the proportion of data for factor analysis can be increased and the value of KMO can be increased to higher than 0.7.

The value is 0.7 and more: in this case, factor analysis is recommended.

2 - Bartlett Test

The output of the Bartlett sphericity test can also be used to calculate the chi-square norm. The word sphericity means to be spherical, which is why this test is also called Bartlett sphericity. In linear algebra, an identical matrix or a single or unit matrix is a square matrix whose principal diameter is one and the other is zero.

Table 6 results of kmo test

0.743	**KMO**	**Test**
370.569	**Kia_2**	**first stage**
21	**Degrees of freedom**	
0.000	**Significance level**	

As it can be seen in Table 6, the KMO value is 0.743 and the significance level of the Bartlett spherical test characteristic is 0.000, which indicates that it is statistically significant. Therefore, based on both criteria, it can be concluded that the implementation of factor analysis will be appropriate. According to the results of KMO test, the confirmatory factor analysis test can be used to examine the questions and components of the research in both first and second order cases.

Confirmatory Factor Analysis

In order to evaluate the appropriateness of the selected questions to measure the studied variables, the measurement model is used. Confirmatory factor analysis is a method that shows how many items of measurement of a structure are properly selected. In fact, the measurement model examines whether the research questions will properly measure the variables in question or not. In other words, the model measures the relationship between factor or factors (hidden variables) and items (observable variables). The results of this test are examined in standard and significant cases. In the standard case, the factor load of the questions should be more than 0.3 and in the significant case, the factor load should be more than 1.96. Confirmatory factor analysis has two main categories. In the first-order confirmatory factor analysis, relations between a factor or factors (hidden variables) and items (observable variables) is measured. In this method, no relationship between latent variables is examined. This type of measurement model is just to make sure that the hidden variables are measured correctly. The relationship of a factor with several items or multi-factor with several items can be examined in the first-order confirmatory factor analysis,

**Table 7. Factor analytical results of research questions**

Significant Value	Standard operating	Item	Component

	load		
10.88	0.86	Q1	**Providing services**
10.51	0.85	Q2	
10.24	0.83	Q3	
9.69	0.80	Q4	**Location**
11.31	0.89	Q5	
4.65	0.42	Q6	
8.07	0.70	Q7	**Price**
10.87	0.78	Q8	
10.10	0.84	Q9	
10.34	0.87	Q10	**Advertising**
9.07	0.79	Q11	
8.58	0.76	Q12	
10.78	0.86	Q13	**Employee**
10.55	0.85	Q14	
10.30	0.84	Q15	
8.82	0.77	Q16	**Physical Evidence**
9.81	0.83	Q17	
3.57	0.46	Q18	
9.03	0.78	Q19	**Process**
9.92	0.84	Q20	
10.28	0.8844	Q21	

Statistically, it is suggested that factors with a regressive weight value (factor load) of more than 0.40 are considered significant and acceptable (Mohsenin and Esfandiani, 2013).

According to the table and the results obtained, it can be said that the factor load of all questions in the standard case is more than 0.4 and in the significant case is more than 1.96, so, the validity of the questions is confirmed. In other words, the questions measure the hidden variable well.

Figure 1: Confirmation factor analysis in standard case
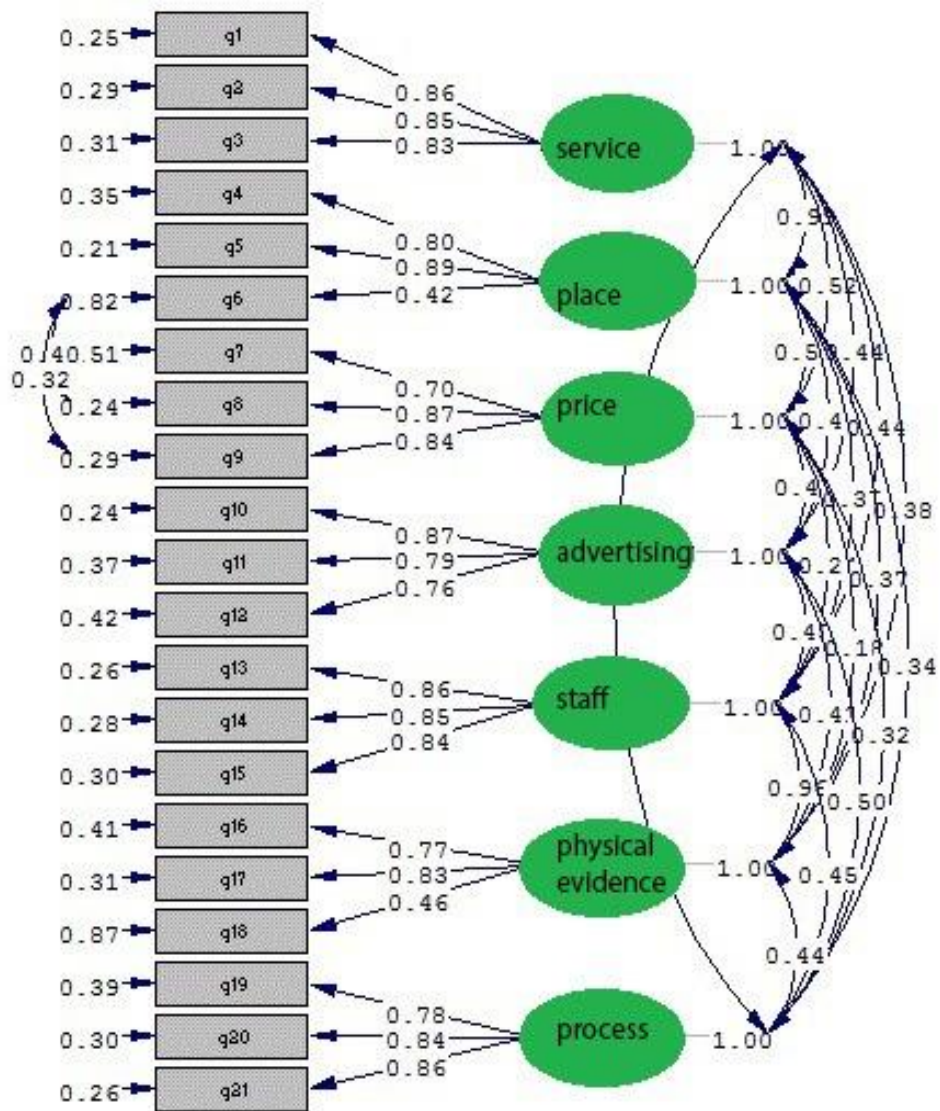
Chi-Square=290.59, df=166, P-value=0.00000, RMSEA=0.075

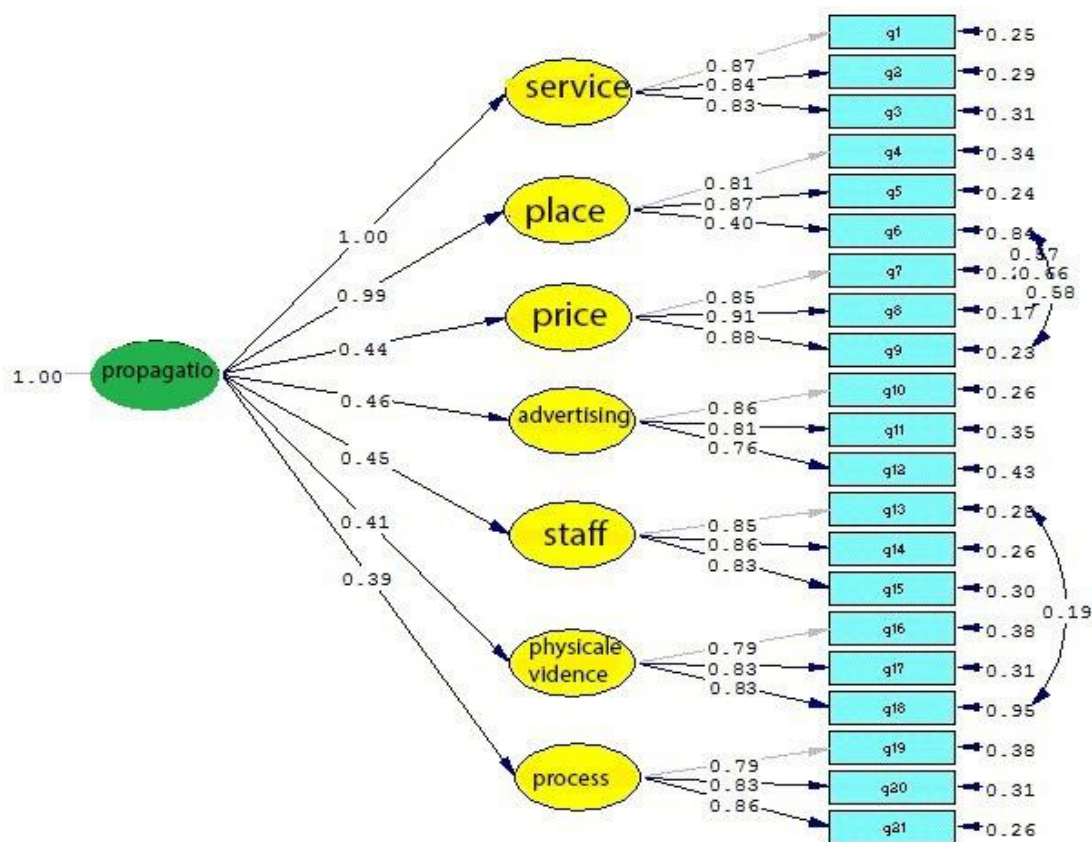**Figure 2: Confirmatory factor analysis in significant case**
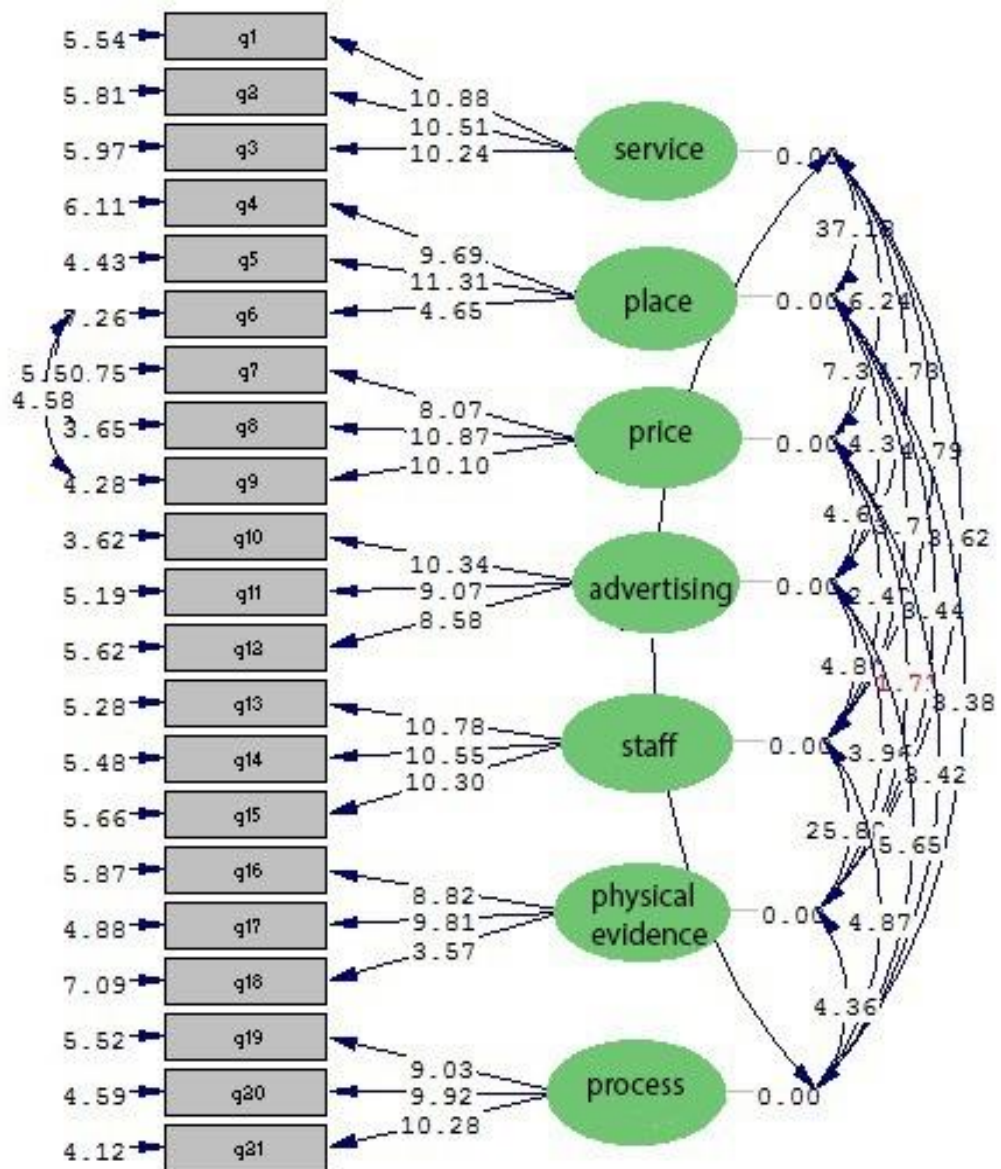
Chi-Square=290.59, df=166, P-value=0.00000, RMSEA=0.075

According to the LISREL output shown in table 7, the calculated df /2X is 1.750, the presence of df / 2X less than 5 indicates a goodnees of fit of the model. Also, the root of the mean squared error (RMSEA) must be less than 0.08, which in the proposed model is equal to 0.075. According to the indexs and outputs of LISREL software, it can be said that the data are consistent with the model. The presented indexs show that in general the proposed model is suitable and the so-called experimental data are well consistent with it.

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Review of Research Model

Second-order confirmatory factor analysis has been used to examine the research model. Second-order confirmatory factor analysis is used when a large structure itself is composed of several latent variables. In this method, besides examining the relationship between observable variables and hidden variables, the relationship between hidden variables and their main structure is also investigated. The second-order confirmatory factor analysis determines whether the number of factors and the variables measured, confirm what is expected of the theoretical framework, that is, whether the proposed model fit the data or not? Therefore, the second-order confirmatory factor analysis is followed by confirmation or rejection of the proposed components.

Figure 3. Second-order confirmatory factor analysis in standard case

Chi-Square=320.09, df=178, P-value=0.00000, RMSEA=0.078

Figure 4. Second-order confirmatory factor analysis in significant case
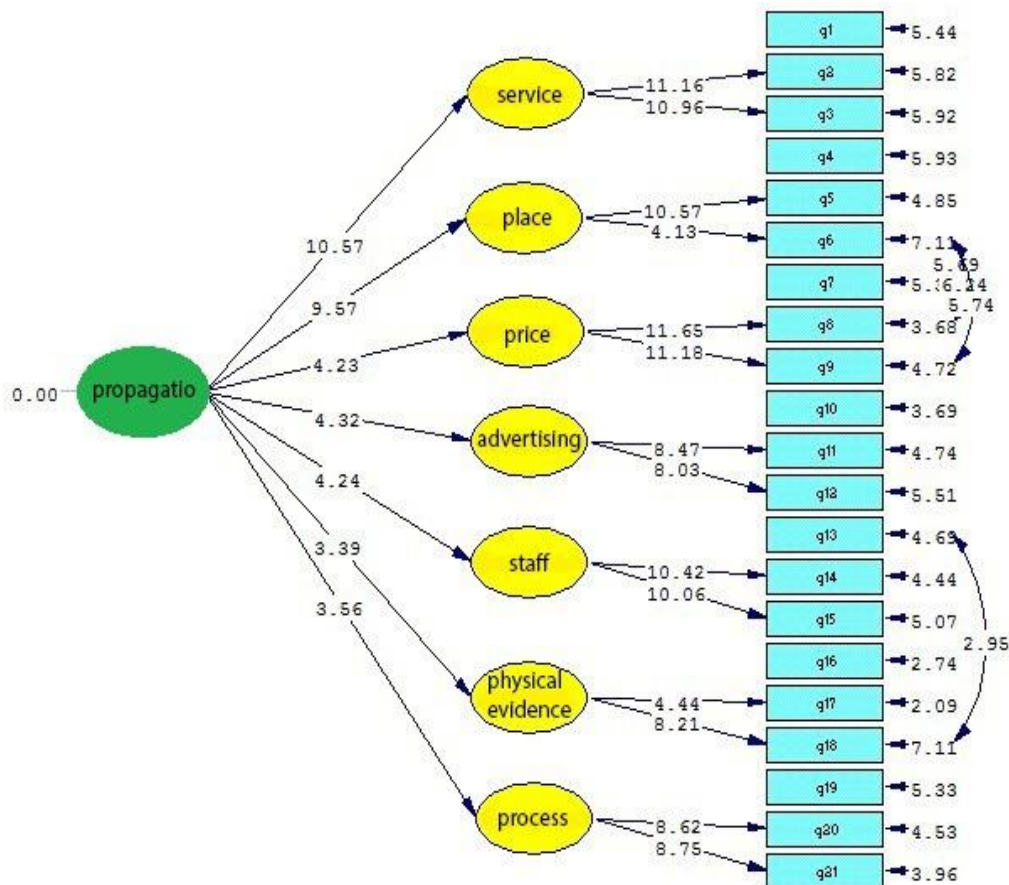
Chi-Square=320.09, df=178, P-value=0.00000, RMSEA=0.078

Does the providing service (product) affect the customer preference in choosing Sepah bank in Ahvaz city?

Statistical analysis of the first question showed that the significant number of paths between the two variables is equal to (10.57) and since this value is greater than 1.96, it can be said that providing service (product) has an effect on customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of providing service (product) on customer preference is equal to 1.0.

Table 8. Summary of the first question

Result	Comparison	Standard value	Significant value	Question
Confirmation	1/96<10/57	(1.00)	(10.57)	First

Does the location affect the customer preference in choosing Sepah bank in Ahvaz city?

Statistical analysis of the second question showed that the significant number of paths between the two variables is equal to (9.57) and since this value is greater than 1.96, it can be said that the place (location) has an effect on customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of providing place(location) on customer preference is equal to (0.99).

Table 9. Summary of second question

Result	Comparison	Standard value	Significant value	Questions
Confirmation	1/96<9/57	(0.99)	(9.57)	Second

-Does the price affect the customer preference in choosing Sepah bank in Ahvaz city?

Statistical analysis of the third question showed that the significant number of paths between the two variables is equal to (4.23) and since this value is greater than 1.96, it can be said that price affects customer preference. On the other hand, as the significant number obtained obtained is positive, this effect is direct. The effect of price offering on customer preference is equal to (0.629)

Table 10.Summary of third question

Result	Comparison	Standard value	Significant value	Question
Confirmation	1/96<4/23	(0.629)	(4.23)	Third

Do customer preferred advertisements affect the choice of Sepah bank in Ahvaz city?

Statistical analysis of the fourth question showed that the significant number of paths between the two variables is equal to (4.32) and since this value is greater than 1.96, it can be said that advertising has an effect on customer preference. On the other hand, as theobtained significant number is positive, this effect is direct. The effect of advertising on customer preference is equal to (0.46)

Table 11.Summary of forth question

Result	Comparison	Standard value	Significant value	Question
Confirmation	1/96<4/32	(0.46)	(4.32)	Forth

Does the employees affect the customer preference in choosing Sepah bank in Ahvaz city?

Statistical analysis of the fifth question showed that the significant number of paths between the two variables is equal to (4.24) and since this value is greater than 1.96, it can be said that employees have an effect on customer preference. On the other hand, as theobtained significant number is positive, this effect is direct. The effect of employees on customer preference is equal to (0.45)

Table 12.Summary of fifth question

Result	Comparison	Standard value	Significant value	Question
Confirmation	1/96<4/24	(0.45)	(4.24)	Fifth

Does physical evidence affect customer preference in choosing Sepah bank in Ahvaz city?

Statistical analysis of the sixth question showed that the significant number of paths between the two variables is equal to (3.39) and since this value is greater than 1.96, it can be said that physical evidence affects customer preference. On the other hand, as theobtained significant number is positive, this effect is direct. The effect of providing physical evidence on customer preference is equal to (0.41)

Table 13. Summary of sixth question

Result	Comparison	Standard value	Significant value	Question
Confirmation	1/96<3/39	(0.41)	(3.39)	Sixth

Does the process affect the customerpreference in choosing Sepah bank in Ahvaz city?

Statistical analysis of the seventh showed that the significant number of paths between the two variables is equal to (3.56) and since this value is greater than 1.96, it can be said that customer preference has an effect on customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of process on customer preference is equal to (0.39)

Table 14. Summary of seventh question

Result	Comparison	Standard value	Significant value	Question
Confirmation	1/96<3/56	(0.39)	(3.56)	Seventh

Considering the Lisrel output shown in Table 7, the calculated df / 2X value is 1.798, the presence of df / 2X less than 5 indicates the goodness of fit of the model. Also, the root of the mean squared error (RMSEA) must be less than 0.08 which in the proposed model is 0.063. According to the indexs and outputs of LISREL software, it can be said that the data are consistent with the model. The presented indexs show that in general the proposed model is suitable and the so-called experimental data are well consistent with it.

Model Fit Indexs

Result	Acceptable limit	Value	Index
acceptable	Between 1 and 5	1.798	X^2/df
acceptable	0/9) >0/9 and higher	0.98	Normalized fit index)NFI(
acceptable	0/9) >0/9 and higher	0.97	(GFI) Goodness fit index
acceptable	Close to 1	0.71	(AGFI)Adjust Goodness fit index
acceptable	0/9) >0/9 and higher	0.92	(NNFI)Non-Normed Fit Index
acceptable	0/9) >0/9 and higher	0.93	Incremental fit index (IFI)
acceptable	>0/9 0/9)and higher	0.93	Consistent Fit Index (CFI)
acceptable	>0/6	0.75	Parsimony Normed Fit Index (PNFI)
acceptable	<0/08	0.078	The Root Mean Square Error of Approximation RMSEA
acceptable	>0/9	0.86	Relative fit index (RFI)
acceptable	Close to 0	0.17	The root of the mean of the remaining square (RM)

Friedman Test

Friedman test was used to rank each of the components related to customer promotion factors. So, this test determines which components has a higher average. This test has two hypotheses as follows:

H0: There is no difference among the eleven identified components.
H1: There is a difference amongthe eleven identified components.

Table 16: Mean Friedman test rank of research variables

Rank	Mean	Dimensions
Third	3.85	Providing services
Third	3.97	Location
Fifth	3.37	Price
First	4.68	Advertising
Second	4.30	Employee
Forth	3.42	Physical Evidence
Second	4.41	Process

Table 17: Significance of Friedman Test

Statistical Indexs	Calculated values
105	Number
6	Degrees of freedom
0/000	Significant number

According to Table 16, the value of significant number (sig) is 0.000 and less than the standard significance level (a = 5%). So, the H1 hypothesis is confirmed at the 95% confidence level. Therefore, it can be said that there are not similar rankings among the seven components.

Conclusions and Suggestions

Statistical analysis of the first question showed that the significant number of paths between the two variables is equal to (10.57) and since this value is greater than 1.96, it can be said that providing service (product) has an effect on customer preference. On the other hand, as the significant number obtained is positive, this effect is direct.The effect of service (product) on customer preference is equal to (1.00). This result is consistent with the results of Hosseini et al. (2020), Rao (2019), Kumari (2020), Rostami et al. (2018) and Tahmasebi (2020). To explain the findings, it can be said that service activities are definitely essential for economic life and improving the quality level. Therefore, it

must be acknowledged that services are not ancillary activities but are the main components of the economy. So, the quality of services provided will greatly contribute to the success of customerpreferences. As it can be deduced from the results, the quality of services is very important for bank customers and Sepah bank should pay special attention to this category. In fact, the quality of services reflects the perspective and approach of bankmanagers about the status and position that they want to have in the minds of customers.It also indicates the credit of the bank. In short, according to the opinions of the bank customers, it is recommended to managers to pay more attention to the quality of services to be more successful in persuading customers to choose a bank.

Statistical analysis of the second question showed that the significant number of paths between the two variables is equal to (9.57) and since this value is greater than 1.96, it can be said that the place (location) has an effect on customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of the place (location) on customer preference is equal to (0.99). This result is consistent with the results of Joshaeri Nooshabadi (2019), Kumari (2020), Rahman, Monira and Soheil (2018), Sahoot (2016), Dehghan et al. (2018) and Seydin (2019).
According to the findings, it can be said that the more branches and the easier the access, the better the banks provide services. Considering that the location factor is known as one of the effective factors, it can be said that by adopting development policy, more servicesshould offer to customers and it should be so wider than the current rate.
Although electronic banking has reduced the need to be present in banks and (as mentioned earlier) has a significant effect on raising the preference of customers in choosing a bank, but doing a lot of banking still requires the presence of customers in the bank and the location of branches is still an important factor. The location of the branches have a direct effect on the preference of the customers in choosing the bank.
Therefore, considering the factors of establishing more branches and expanding branches in densely populated and busy areas is a strategic marketing plan of the bankthat undoubtedly will be fruitful. Conversely, any neglect on this important matter, and having few branches and the bank's limitation to specific geographical locations, it can not be hopedthat new customers choose the bank, and perhaps the current customers choose another bank because of changing their work place or residenceover time.

Statistical analysis of the third question showed that the significant number of paths between the two variables is equal to (4.23) and since this value is greater than 1.96, it can be said that price affects customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of price offering on customer preference is equal to (0.44). This result of the research is consistent with the results of the research of Rostami et al. (2018), Kumari (2020), Rao (2019), Sidin (2019) and Ahmadi et al. (2017). According to the explanation of the findings, it can be said that this factor has gained a good rank among other factors affecting the customerpreference in

choosing this bank. The statistics show that customers pay special attention to the bank's payable interest. This factor will directly and positively lead to the customer preference in choosing the bank. It should be noted that Sepah bank is now emphasizing on paying more interest to customers and it can be said that this strategy adopted by managers has been efficient and beneficial. Conversely, if Sepah bankcouldnot maintain this competitive advantage (given to the importance of this factor), it would have a negative effect on customer preference in choosing this bank.

Statistical analysis of the fourth question showed that the significant number of paths between the two variables is equal to (4.32) and since this value is greater than 1.96, it can be said that advertising has an effect on customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of advertising on customer preference is equal to (0.46). This result of the research is consistent with the research results of Kavara (2018), Omar (2019), Jazayeri Noushabadi (2019), Rostami et al. (2018) and Rahman, Monira and Soheil (2018).

According to the explanation of the findings, it can be said that the introduction of products (services) in the media, such as commercial television, radio, text advertising as well as billboards, customer relationship center, use of bank guides, brochures and online advertising can be effective in choosing Sepah bankby customers. In fact, advertising will play a major role in introducing new customers to the bank, and in today's competitive arena, addressing this issue is an undeniable principle, to the extent that it is known by customers as one of the effective factors in choosing a bank.

Also, from the customers perspective, awarding prizes can be attractive for customers to choose Sepah bank, and paying attention to this issue can also be useful. In this regard, it is possible to draw customers attention to the bank by holding lotteries on special occasions (holidays) and allocating exquisite and encouraging prizes, which in turn will be effective in increasing the customer preference in choosing Sepah bank. Conversely, not doing proper business advertising will naturally reduce the bank's chances of introducing itself to new customers and, as a result, will have a negative effect on customer attraction.

Statistical analysis of the fifth question showed that the significant number of paths between the two variables is equal to (4.24) and since this value is greater than 1.96, it can be said that employees affect customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of employees on customer preference is equal to (0.45). This result of the research is consistent with the results of Ahmadi et al. (2017), Najafi (2020), Dehghan et al. (2018), Hosseini et al. (2020) and Rahman, Monira and Soheil (2018). To explain the findings, it can be said that the factor of employees has been relatively influential from the customers perspective.

Despite the electronic banking, the presence of the customer in the bank is necessary in many matters and the service depends on the direct personal confrontation of the

customers with the employees of a service company, so it will be worth paying attention to this factor. The type of these interactions strongly affects the customer's mental perceptions of service quality. Customers often judge the quality of service based on their evaluation of service organizations. Managers must devote most of their efforts to hire and traincustomer engagement techniques, and to motivate employees, especially those who are in direct contact with customers. This path of training programs strengthen indexs such as the way of dealing with the customer and strengthen the customer-oriented spirit, which is useful in conveying this feeling to the customer. It is important that employees and managers guide customers. Finally, customers consider a more appropriate approach as an effective factor in choosing a bankthat surely has beneficial results. But, if managers do not pay attention to this category, it will have negative effects on the customer preferences.

Statistical analysis of the sixth question showed that the significant number of paths between the two variables is equal to (3.39) and since this value is greater than 1.96, it can be said that physical evidence affects customer preference. On the other hand, as the significant number obtained is positive, this effect is direct. The effect of providing physical evidence on customer preference is equal to (0.41). This result of the research is consistent with the results of Omar (2019), Kumari (2020), Tahmasebi (2020), Hosseini et al. (2020) and Ahmadi et al. (2017).

According to the explanation of the findings, it can be said that paying attention to this category can have a direct effect on customer preferences in choosing Sepah bank, so it should not be neglected. Nowadays, useful devices such as ATMs have an important role in attracting customers and it can specially help improve the processes as well as raising the location index.

As this device play an important role in customer satisfaction, it is suggested that Sepah bank pay special attention to this category. Installing such decvices in public places other than banks, such as shopping malls, chain stores, etc. can also help improve this index and even strengthen the advertising aspects of the bank, which is an important index. Conversely, neglecting appropriate and up-to-date hardware and lack of service-related supplies directly has the opposite effect on customers' preferences, and not considering such indexs in strategic banking planning will reduce the chances of attracting and retaining customers.

Statistical analysis of the seventh question showed that the significant number of paths between the two variables is equal to (3.56) and since this value is greater than 1.96, it can be said that customer preference has an effect on customer preference. On the other hand, as theobtained significant number is positive, this effect is direct. The effect of process on customer preference is equal to (0.39). This result of the research is consistent with the research results of Seyedin (2019), Jazayeri Noshabadi (2019), Omar (2019), Najafi (2020) and Kumari (2020).

According to the explaining of findings, it can be said that a process represents the sequential method in which service operating systems operate. According to the results, the processes that slow down the speed of service delivery, lack of use of new technologies such as electronic banking services, short service hours and complex bureaucratic affairs have a direct negative effect on customer satisfaction and customer preference in choosing a bank.

It can be said that Sepah bank should pay special attention to the speed of receiving services from the customer and adjust the processes in such a way that it leads to receive faster services from the customer. Sepah bank should also put the use of new technologies at the top of its strategic plans and, while determining appropriate working hours, try to reduce bureaucratic procedures and the bank's set of rules as much as possible. The combination of these measures and consideration of their results, will undoubtedly play a positive and significant role in increasing customer preference in choosing a bank. Friedman test was also used to rank each of the components related to the dimensions of green human resource management. It was found that the advertising component with 4.68 has a higher average based on Friedman test .

The practical suggestions of the research:

- Paying more attention to the quality of services
- Planning and providing various banking services
- establishing more branches near the workplace or residence of customers
- Increasing the number of branches for the convenience of banking
- Facilitate the customers' access to the bank
- Considering the increase of bank interest payable to customers
- Reducing customer payment cost for banking services
- Having a plan for commercial advertising
-Considering and awarding prizes to customers
-Receiving suggestions and complaints to improve the quality of services
- Increasing the speed of services to attract more customers
- The using of new technologies
- Increasing working hours to attract more customers
- Paying special attention to the boss and employees behaviour with customers
- Employees' efforts to guide customers in banking
- Increasing the number of employees to expedite banking

According to the results of the present study, the following suggestions are provided for future research:

- Investigating other factors that can affect the preferences of bank customers, such as customer respect and satisfaction, internet advertising, use of billboards, exchange

services, parking.

- Finally, future research should consider the application of the findings in other countries and cultures.

Research Limitations

- Increasing the concept of cooperation of participants in doing the questionnaire, because many researches now use the questionnaire distribution method to conduct their research. The researcher has spent a lot of energy for distributing and asking participates to complete the questionnaires.

- Time constraint, since this research is cross-sectional, so over time the results maychange and can not be generalized.

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