MARKETING STRATEGIES FOR BANKING SERVICE AND THEIR IMPACT ON ATTRACTING INVESTORS AND ACHIEVING FINANCIAL GROWTH

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Abstract
The bank is an economic enterprise that needs to attract more customers for growth and development, so it is necessary to put the marketing strategy of banking services on the agenda. This research was conducted in a quantitative-inductive way and its purpose was to study the effect of marketing strategy of banking services on attracting investors and financial growth. A researcher-made questionnaire with acceptable validity and reliability was used and each variable was measured with five items. The statistical population was the customers of Pasargad Bank, after sending SMS, finally 150 people agreed to fully cooperate with the researcher. All three hypotheses of the research were proven with 99% certainty and it can be said that in the case of a successful marketing strategy of banking services, direct and indirect investments in the bank have increased and as a result the bank's financial resources have increased, which ultimately leads to financial growth.

Keywords: Marketing strategy, Banking services, Bank investment, financial growth.

Introduction

The term *marketing* often brings to mind the sale of products, but the scope is much broader. Any profession that offers either physical products or services requires marketing. For example, consider an auto electrician who needs to market his services in order to increase his income by strengthening his market presence. Unfortunately, the importance of marketing is not well understood among many industry owners, while successful companies have incorporated marketing into their strategy. This means that advertising and marketing are placed within the key issues of the company, influencing even the more minor details.

Banks, as economic entities, need to attract more customers. Bank customers deposit their money, and this simple act of depositing generates profit for the bank. In return, the bank provides some financial services to its customers. Naturally, bank customers are concerned with ease of banking services, and the more advantages they perceive, the more money they will deposit, which ultimately benefits the bank as an economic entity.

With this in mind, banks, which compete to attract customers, try to expand their range of services to draw customers toward them. Currently, some banks that do not have extensive online banking services are losing customers, while others, offering easy-to-use services, attract more capital. However, it is not just about electronic services; overall services contribute to the bank's brand promotion. As a result, banks with a higher number of branches are more appealing to customers.

On the other hand, banks, as economic entities, strive to attract significant investments and grow their capital. Investment in a bank can either be directly as a customer or by purchasing the bank's stock through the stock exchange. Therefore, investors consider the bank's performance from every aspect. Customer satisfaction, and consequently attracting more customers, reassures investors of the bank's stability, leading to the bank's economic growth. The researcher aims to study the impact of banking service marketing strategies on capital attraction among the customers of Pasargad Bank. Notably, Pasargad Bank operates with single branches in most towns and, due to its high-quality services, has attracted a large number of customers. Compared to other banks with numerous branches, it has demonstrated superior performance.

1-1 Hypotheses

No question has been posed, but three hypotheses are presented:

The marketing strategy of Pasargad Bank's services has a positive and significant effect on attracting direct investment.

The marketing strategy of Pasargad Bank's services has a positive and significant effect on attracting stock market investments.

The marketing strategy of Pasargad Bank's services has a positive and significant effect on the bank's financial growth.

1-2Importance and Necessity

Unfortunately, some banks do not provide adequate services to their customers, causing them to repeatedly visit the bank even for minor tasks. Meanwhile, bank management complains about the lack of sufficient capital. It is necessary for a scientific study to examine the impact of focusing on banking services.

1-3Novelty

So far, the impact of banking service strategies on attracting investments and their financial growth has not been studied, and this research addresses it for the first time.

1-4Structure of the Discussion

In this research, first, an introduction to the stated topic will be presented, followed by a review of the literature related to the topic to ensure a complete understanding of the discussion. Then, the research method and its implementation will be explained, and finally, the findings of the research will be presented along with a suitable summary. Additionally, a final conclusion will be drawn, and recommendations based on the findings will be provided.

2- Theoretical Framework and Literature Review

Wisniewski has noted that the concept of service quality has garnered significant attention and discussion in the research literature due to the challenges associated with defining and measuring it, and there is still no complete consensus on the matter. Various definitions of service quality exist. For example, authors have pointed out that one common definition describes service quality as "the degree of conformity with customer needs or expectations" (Nasir et al., 2023).

Lewis and Mitchell (1990) defined service quality as the gap between the services received and the customer's expectations. Therefore, if the customer's expectations exceed the services received, the perceived quality will be below the level of satisfaction, leading to customer dissatisfaction (Ho & Monfort, 2023).

Service quality has also been defined as "the customer's overall assessment of a service." Qilin et al. (2008) noted that having a clear definition of service quality enables companies to provide higher-quality services, which likely results in increased customer satisfaction. Understanding service quality should include acknowledging its specific characteristics. Daniel and Brinyui (2010) defined service quality as the difference between the customer's expectations of a service before receiving it and their perception after the service is delivered. Customer expectations serve as a benchmark for evaluating service quality since when performance exceeds expectations, the service is considered high quality, and when performance falls short, the service is deemed low quality (Newzona, 2023).

Parnell et al. (2007) defined service quality as a competitive advantage and a factor for enhancing profitability in service organizations. Furthermore, Gusth and Davis view service quality as the result of both internal and external activities; the external customer defines the perceived quality of the service, while the internal customer refers to the quality of service delivery processes. James (2011) emphasizes that service quality is considered a collection of diverse experiences through interactions between customers, the organizational environment, and staff. Heather Stewart (1998) also mentioned that the simplest method for measuring service quality is to identify service characteristics by focusing on customer needs. Kumar (2008) argued that service quality is defined not only by the service itself but also by the production process, employee behavior toward customers, production time, the delivery process, and the wait time for receiving services (Zanobia et al., 2023).

Al-Miyar (2011) concluded that Parasuraman et al. (1985) conducted numerous studies on service quality and offered three main propositions in this regard (Rosario & Dias, 2023):

- Evaluating service quality is not as simple for customers as assessing the quality of goods.
- The perception of service quality results from a comparison the customer makes between actual service performance and their expectations.
- The evaluation of quality depends not only on the final outcome of the service but also on the process of service delivery.

Parasuraman et al. (1988) defined service quality as "a general judgment or a global attitude about the excellence of a service," while satisfaction relates more to a specific interaction or transaction.

Zeithaml (1988) emphasized that service quality is the customer's overall evaluation of the service provider and is the result of comparing customer perceptions with expectations. They concluded that service quality can be defined from four different perspectives (Seshadri et al., 2023):

- Excellence: Although it indicates high performance and uncompromising standards, characteristics of excellence can change quickly. Excellence is often assessed on a global or international scale.
- Value: This concept combines various features, but value and quality are distinct concepts. Value is more related to the satisfaction and additional benefits the recipient receives from the service.
- Conformance to specifications: This concept allows for precise measurement, but customers may not be aware of or care about the internal specifications of the service.
- Meeting or exceeding expectations: This is a broad definition applicable across various service industries, although expectations may change and be influenced by the customer's experience with other providers.

2-1. Importance of Service Quality

Al-Miyar (2011) addressed the importance of service quality, emphasizing that "good service quality has a positive impact on business performance." Providing appropriate services to customers is crucial for survival and success in the competitive world. Additionally, Julian and Ramashashan (1994) stated that delivering high-quality services and products can enhance a company's reputation, attract new customers through word-of-mouth advertising, and improve profitability. Lewis and Mitchell (1990) and Spathis et al. (2004) concluded that service quality is considered a significant strategic issue for organizations operating in the service sector. Companies that achieve higher levels of service quality experience high levels of customer satisfaction, which can act as a potential competitive advantage, as noted by Lewis and Mitchell (1990).

Moreover, studies show that having a service quality strategy is strongly associated with better financial performance, reduced production costs, increased customer loyalty and retention, reduced price sensitivity, positive word-of-mouth advertising, increased sales, successful marketing strategies, better response to market demand, development of organizational strategies, better understanding of customers, alignment of service delivery with customer expectations, stronger customer service delivery, and improved IT capabilities (Sudirjo, 2023).

Al-Miyar (2011) stated that research focusing on service quality highlights the importance of this concept in maximizing customer value. Therefore, there is evidence of a link between the concept of service quality and management issues. Customer relationships and the values associated with them are of great importance to organizations. According to existing discussions, Cronin and Taylor (1992), Cronin et al. (2000), Norclit (2000), Rao and Kelkar (1997), Metters and Maruchock (2007), and Stading and Altay (2007) have emphasized several factors to demonstrate the importance of service quality. Al-Miyar (2011) explained that these factors can be considered as a vital framework for achieving best practices in service quality within organizations (Feroza, 2023):

1. Achieving customer satisfaction.
2. Attaining customer retention and loyalty.
3. Improving financial performance.
4. Ensuring successful marketing strategies.
5. Guaranteeing the advancement of service interactions.
6. Focusing on streamlining business processes with customers.
7. Enhancing IT capabilities to strengthen customer-centricity.

2-2 . Customer Expectations

Zeithaml and Bitner (1996) stated that customer expectations are beliefs about the quality-of-service delivery that serve as standards or reference points for judging performance. They further explained that customers have different types of expectations regarding how services should be delivered. Customers typically compare their perceptions with these criteria when evaluating service quality. For this reason, understanding customer expectations is crucial for gaining a competitive advantage. They also noted that failing to properly understand customer expectations can lead to losing them to competitors, as rivals may be better able to meet these expectations, putting the business at risk (Nasir et al., 2023).

Customer expectations of services are classified into two levels: "adequate expectations" and "desired expectations." Adequate expectations refer to the minimum level of service that customers are willing to accept without much persuasion. On the other hand, desired expectations refer to the level of service that customers hope to receive.

Olson and Dover (1979) stated that “customer expectations include beliefs prior to experiencing a product or service.” They explained that in situations where there is insufficient information, service expectations are formed in a scattered manner.

Al-Musallam (2014) noted that customers, in fact, have multiple sources of information for forming their expectations about service interactions with companies. These sources include past service experiences, expert opinions, advertisements, word-of-mouth, and communication from companies through various channels such as direct sales, advertisements, and pricing. Additionally, exposure to competitors' services can also influence customer expectations (Ho & Monfort, 2023).

In the pre-purchase stage, expectations can influence customers' decisions regarding brand or product and service selection. During consumption, expectations may be affected by various factors, including employee attitudes, equipment, and other customers. Customer service expectations are shaped by a complex combination of others' opinions and their prior beliefs and are linked to varying levels of satisfaction. These expectations can change based on past experiences, word-of-mouth information, and advertising and are seen as a pre-purchase mindset (Newsuna, 2023).

Nabi (2012) stated that “customer expectations are what they anticipate receiving from a service.” He argued that the diversity in definitions of expectations arises due to uncontrollable factors, including past experiences, advertisements, and customer perceptions at the time of purchase. These factors may also relate to background, attitudes, and product image. He emphasized that customers’ past experiences, word-of-mouth communication, pre-purchase beliefs, individual needs, and personal attitudes all influence their expectations. Additionally, Nabi explained that different customers have varying expectations based on their knowledge of a product or service.

He suggested that there are several measures to manage expectations effectively. Nabi emphasized that customers may have numerous expectations of a service, which may include aspects beyond what has been explicitly communicated to the service provider. These expectations can be precise, unrealistic, or implicit. If management fails to address these expectations effectively, it may jeopardize long-term customer satisfaction. On the other hand, successful management of these expectations can provide an opportunity to achieve long-term customer satisfaction, create competitive advantage, and strengthen customer relationships.

He further explained that the level of customer satisfaction with the services provided may vary significantly, and it is essential to consider both short-term and long-term customer satisfaction. Short-term quality refers to satisfaction that appears quickly but does not last long, while long-term quality may not be immediately apparent but has more lasting effects. Often, customers do not know what will satisfy them in the long run, as they only observe superficial symptoms and do not recognize the real issue. To effectively manage expectations, Nabi recommended that management focus on adjusting and updating customers' unrealistic expectations and clarifying their implicit expectations. He suggested that management should first create high long-term quality to establish sustainable customer relationships. Nabi emphasized that the goal of every service provider should be to create high quality in both the short and long term. However, this goal is not always achievable in practice. If a choice between short-term and long-term quality is inevitable, from a relationship management perspective, focusing on long-term quality at the expense of short-term quality is the better option.

2-3. Customer Perception

Zeithaml et al. (2006) believe that perceptions are always evaluated in relation to expectations. Zeithaml and Bitner (2003) also argue that "perceptions are shaped by customers' evaluations of the quality of services provided by an organization and whether they are satisfied with the overall services" (Zanoubia et al., 2023). They emphasize that since customer perceptions may change over time, it is important for organizations to continuously assess and review customer perceptions.

Poku (2012) states that "customers' perceptions of performance are a direct reflection of what they have experienced," as Parasuraman et al. (1988) have pointed out. He argues and believes that "the overall perception of customers regarding services is based on their impression of both the outcome and the process. The outcome relates to quality or added value, while the process refers to the role customers play in this journey." Similarly, the customer's perception of service quality is based on the balance between their expectations and experiences.

Manuel (2008) stated that perceptions can be defined in various ways. Strijdom (2000) defined customer perception as the process of organizing, receiving, and assigning meaning to information obtained through the five senses and noted that this process helps customers make sense of the world around them. Manuel (2008) also explained that perceptions are the final outcome of a set of customer viewpoints, and customers perceive services based on the quality of the services provided and the level of satisfaction they have achieved (Rosario & Dias, 2023).

Parasuraman (1985) defined perceived quality as "a type of attitude, related but distinct from satisfaction, arising from comparing expectations with perceived performance." He explains that perceived quality is a form of attitude that reflects the customer's view of the overall superiority or excellence of a company. Similar to perception and attitude, this concept also refers to the individual response of customers to services.

Angulo-Auzquierri (2011) explained that "perceptions are viewpoints formed through evaluation and observation, and they differ among customers, as each customer has their own beliefs about products and services, which play a significant role in determining customer satisfaction levels." They emphasize that customer perceptions are individually formed but can provide useful insights for companies in developing marketing strategies. They also observed that delivering high-quality services has become a key selling point and acts as one of the main factors in achieving customer satisfaction.

2-4 Research Background

Al-Salem and Abushnib (2022) explored the challenges and key factors influencing the adoption of internet banking in Qatar. They conducted a survey of 375 participants to test eight hypotheses. The findings revealed that factors like performance expectancy, social influence, security, and habit were significant predictors of behavioral intentions to use internet banking, while effort expectancy, facilitating conditions, and perceived value had a lesser impact. Moreover, age was suggested as a moderator in the relationship between habit and behavior, though the data did not support this effect.

Hamakhan (2021) investigated the moderating effects of trust and attitude on the adoption of electronic banking in the Kurdistan Region of Iraq. Data were gathered through an online survey, receiving 476 valid responses from university staff at Sulaymaniyah University. Using partial least squares structural equation modeling, the study found that individual factors and system/service factors indirectly influenced user behavior through behavioral intention. The study also found that trust moderated the relationship between individual factors and behavioral intention, whereas attitude had a minimal moderating role.

Rasul et al. (2020) studied the benefit and sacrifice factors that determine the adoption of internet banking in the Kurdistan Region of Iraq. They collected data from 412 respondents and used structural equation modeling to analyze the results. The study showed that perceived usefulness, perceived ease of use, perceived system quality, and perceived risk significantly influenced the behavioral intention to use internet banking. This research contributed to understanding customer attitudes towards internet banking adoption in Iran, highlighting the importance of benefit and sacrifice in shaping behavioral intention.

Al-Mahrami et al. (2021) examined the impact of behavioral intentions to use electronic banking services among Yemeni users. A survey of 393 participants was conducted, and the study focused on variables such as culture, IT support, familiarity, performance expectancy, social influence, facilitating conditions, and effort expectancy. The results indicated that all these factors had a positive influence on the behavioral intention to adopt electronic banking services in Yemen.

Al-Fahim et al. (2021) analyzed the factors affecting Yemeni bank customers' intentions to adopt internet banking services using the Unified Theory of Acceptance and Use of Technology (UTAUT). Data were gathered from 354 bank customers, and structural equation modeling was applied to analyze the data. Multi-group analysis (MGA) was used to examine the moderating effects of various variables. The study found that effort expectancy, performance expectancy, awareness, and trust had significant positive effects on the intention to adopt internet banking, while social influence was not significant. Additionally, age and experience acted as moderators in the adoption process.

Akgul et al. (2018) explored the acceptance of internet banking in Turkey, proposing that trust quality and service quality should be integrated into the Technology Acceptance Model (TAM) for a better understanding of electronic banking implementation. A research model was presented that illustrated the impact of electronic trust and internet banking service quality on TAM constructs.

Yusuf et al. (2017) focused on the factors driving customer intention to use electronic banking in Saudi Arabia. The study identified attitude, perceived usefulness, perceived ease of use, and perceived web security as key constructs. A tailored questionnaire was used for the Saudi context, and data were collected from 252 participants in the Eastern Province. Regression analysis was employed to test six main hypotheses, confirming the effectiveness of the Technology Acceptance Model in explaining electronic banking adoption in a developing economy

3. Research Methodology

The research method is quantitative-descriptive and correlational in nature. Variables were measured quantitatively using a questionnaire, and the quantitative data were analyzed after extraction.

The analysis method used Pearson’s correlation coefficient and the "SPSS" software.

The statistical population included all customers of Pasargad Bank. Upon visiting the central management of Pasargad Bank nationwide and under the supervision of the CEO, a collaboration message was sent via SMS to all account holders. Those who agreed to participate were considered as the sample, and eventually, 150 people agreed to cooperate and completed the online questionnaire. The sample was selected based on availability and purposive sampling.

The researcher-designed questionnaire has both validity and reliability, and Table 1 outlines the details of the questionnaire.

Table 1. Details of the Questionnaire Questions

Item	Measured Variable	Validity	Reliability
1 to 5	Pasargad Bank's service marketing strategy	Approved by university professors	0.69
6 to 10	Direct investment	Approved by university professors	0.65
11 to 15	Stock market investment	Approved by university professors	0.66
16 to 20	Financial growth	Approved by university professors	0.86

4. Findings

First, a normality test was conducted, and normal distribution was confirmed.

Then, Pearson's correlation coefficient test was performed, the results of which are presented in Table 2.

Table 2. Pearson's Correlation Test for the Relationship Between Variables (Top row: coefficient; bottom row: significance level)

Variables	Direct Investment	Stock Market Investment	Financial Growth
Pasargad Bank's Service Strategy	0.749	0.751	0.719
	0.000	0.000	0.000
Direct Investment	*	0.697	0.743
	*	0.000	0.000
Stock Market Investment	*	*	0.807
	*	*	0.000

The relationships between the variables were all confirmed, with all correlations showing a significance level of 99%.

5. Summary and Conclusion

The first hypothesis was confirmed. Previously, Al-Salem and Abu Shanab (2022), in their study of Qatari banks, stated that focusing on banking services and facilitating customer operations would directly attract investments. Hamakhan (2021), in a study of 476 participants, also noted that ease in banking services is a factor in developing direct investments. In confirming the first hypothesis, it can be stated that Pasargad Bank's service banking strategy has a positive and significant effect on attracting direct investment. This means that if banks focus their strategy on banking services, it will certainly be effective in attracting direct investment.

The second hypothesis was also confirmed. Previously, Rasool et al. (2020), in a study of 412 participants in the Kurdistan region of Iraq, stated that banking strategies are effective in attracting stock market investments.

Al-Mahrami et al. (2021), in a study of 393 participants in Yemen, stated that poor banking services drive away investors. Al-Fahim et al. (2021) noted that attracting bank investments depends on attracting customers, which is possible through proper banking services. In confirming the second hypothesis, it can be said that proper banking services lead to more customer attraction, which ultimately results in investors being more inclined to direct their investments to this sector.

The third hypothesis was also confirmed. Akgul et al. (2018), in their study of Turkish banks, stated that the financial growth of a bank depends on attracting more customers. Yusuf et al. (2017), in a study of 252 participants, stated that a customer attraction strategy can financially save a bank. In confirming this hypothesis, it can be said that by focusing on customer-centric policies, more financial resources can be gathered for the bank, which will ultimately help the bank's financial growth.

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Appendix: Questionnaire Questions

Dear Sir/Madam,

Thank you for taking the time to assist us.

The questionnaire presented to you is related to a university thesis. We kindly ask that you complete this questionnaire accurately to help us in conducting the research. We assure you that your responses will remain completely confidential and will only be used for summarizing and analyzing the results of the research. Providing personal identity information in this questionnaire is not necessary, and only general information is sufficient. We sincerely appreciate your cooperation and support in advance.

General Questions

Gender: Male --- Female ---

Age: ....

Marital Status: ....

Highest Educational Degree: ....

With utmost respect,

Row	Questions	Very High	High	Mode rate	Low	Very Low
1	Satisfaction with Internet banking services					
2	Satisfaction with mobile banking services					
3	Satisfaction with card banking services					
4	Satisfaction with phone banking services					
5	Satisfaction with in-person banking services					
6	Willingness to retain additional funds					
7	Willingness to open more accounts					
8	Willingness to make deposits					
9	Willingness to use deposit schemes for receiving bank loans					
10	Willingness to participate in grant schemes					
11	Willingness to purchase the bank's shares					
12	Preference for Pasargad Bank's shares over other stocks					
13	Satisfaction with the profitability of the bank's shares					
14	Priority to invest in the bank's shares if there is available money					
15	Willingness to participate in the bank's economic plans					
16	Observable growth in the bank's customer base					
17	Observable growth in the bank's physical facilities					
18	Observable growth in the bank's workforce					
19	Observable growth in the bank's payment processing speed					
20	Observable growth in the bank's services for VIP customers					