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**THE EFFECT OF BANK MELLI IRAN ADVERTISING ON CUSTOMER
BEHAVIOR OF E-BANKING, ACCORDING TO EDUCATION LEVEL**

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ABSTRACT

Advertising is the most effective factors in forming customer behavior that the companies and organizations use them as the tools for being successful in competitive area. But awareness of the effectiveness of the advertising is important for the upcoming policies of the organizations.

To evaluate the effectiveness of advertising, Aida hierarchical model was used which consists of four stages of the attraction of attention, making interest, desire and action. In addition to the four above, the influence of advertising in creating awareness, understanding, confidence, satisfaction and customer loyalty is also evaluated. The required data were collected for this study through a questionnaire that has been approved by experts as a case study and an independent branch of Bank Melli Iran using simple wrapped in Tehran and 9-month period from June to March 1390 and were analyzed via analysis of covariance using the software SPSS, Lisrel. The results showed that advertisement affects knowledge and interest of consumers with AD education on confidence and customer satisfaction with diploma or high school education and the customer's recognition with PhD education with the greatest impact, and it affects the desire, action, and loyalty of customers at every level of education.

Keyword: advertising, consumer behavior (customer), banking, e-banking.

INTRODUCTION

Today, with global developments in all the sciences and management, especially marketing, the entrepreneurs tried more to identify the needs and demands of customers and satisfy them better

and due to the impact of advertising on consumer behavior, many studies have been done on the effectiveness of advertising.

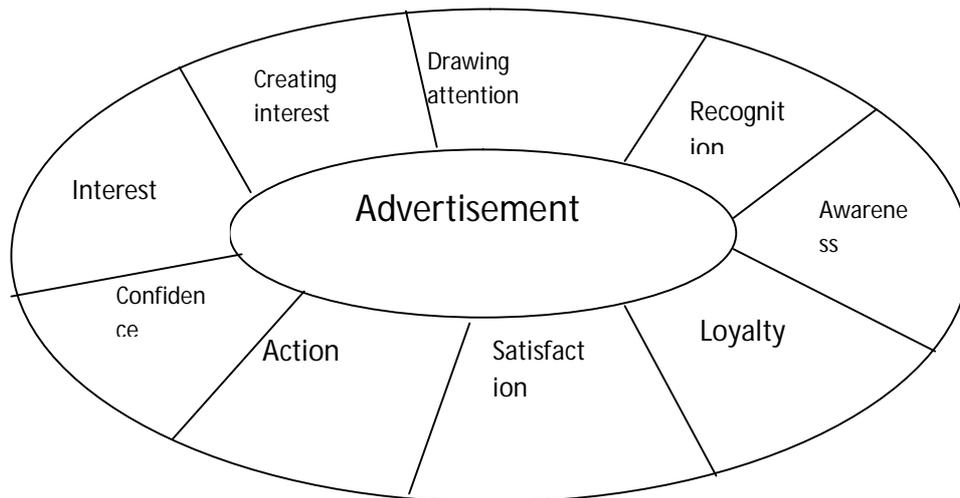
A model of effectiveness of advertising is Aida that is the first model was introduced

by Elmo Lewis. This model has categorized different stages of the customer buying behavior and different levels of behavior include: attention, interest, stimulate desire and buys, and any point and time customer behavior in one of the class is classified. The hierarchical model Aida is a model that correspond with innate behavior. [17]

In this study, the model was used. Due to the nature of electronic banking, it seemed

the four stages of Aida model does not have enough of efficiency. Although four of the above is true of every type of customer, but in the emerging banking system must be created first in customer knowledge and to the confidence-building measures in the financial service is necessary, and also due to intense

competition in the field of electronic banking banks, to get to the end, and should be considered customer satisfaction and loyalty. The AIDA model to a hierarchical model not step includes awareness, understanding, attention, generate interest, create desire, trust, attempting to use, satisfaction and loyalty.



Conceptual impact of advertising on consumer behavior process (customer) in Bank based on hierarchical model development (Aida)

History of consumer behavior

Consumer behavior is considered as new issues of marketing. The first books written about it in 1960 [1]. But the history of this issue is already open. For example, in the 1950s, noted that Freud's ideas were used by marketers [16]. Consumer behavior is a controversial issue and a challenge that contain people and what they buy. Why and how their purchasing is marketing, marketing mix and market.

In the late 1960s, many marketing researchers concluded that they should cooperate with each other in the fields of economics, psychology, sociology, anthropology, culture, etc.

In 1974, Journal of consumer research Consumer published about Journal of consumer affairs. Association of consumer research was founded in 1964 and in 1990 had 1,500 members from 30

countries, it began publishing a series of articles as a breakthrough in the field of consumer research. Likewise, America Marketing Association paid much attention to the consumer's view inconferences and publications. In the mid-1970s the area of consumer behavior opened the way in the areas of research. It began to be taught as an academic course in US, and so far there have been countless magazine on consumer behavior [1].

Consumer behavior

According to Bearden and others, consumer behavior is a mental processes and emotional as well as physical activities of those who engage in the purchase or use of goods and services that thereby satisfy their own wants and needs. [15]

As well as consumer behavior is a set of activities and processes that the consumers

use them in providing information, selection, purchase, evaluation and use of products and services to meet the needs and build utility. [14]

According to Hawkins and colleagues, consumer behavior studies all selection processes, use, withdrawal of products, experiences and ideas by individuals, organizations and groups in order to satisfy the needs and also the effects of these processes on the customer and the society. [2]

According to definition of Wilkie and Salmon (1994), consumer behavior is a physical activity, emotional and mental that the selection, purchase, use and dispose of goods and services in order to satisfy the needs and demands. [13]

Many successful organizations spend millions of dollars in research and study ways to influence consumer behavior have achieved remarkable success. [3]

Advertising

Advertising is a powerful tool for introducing a company, product or idea [12] that by this way communicate with the customer that it can play an important role in introducing products and services.

According to Harold Lasswell's view, communicationsicologist, advertising in its broad sense is to affect the human's action through manipulation of imagines.

According to Edward Bernays, father of public relations and author of Advertising book (1928): new advertising is a continuous effort to shape events to impress people with intellectual labor group [4].

In fact, the success or failure of many organizations and companies lies in improving day by day quality of their promotional activities. But consumers and customers who are exposed to different advertisers have different behaviors.

Advertising influence consumer behavior is different for different people. Because of individual differences and also the impact of external forces on a variety of different consumer behavior, and this difference makes it difficult to predict the behavior of consumers and how to answer, marketing, etc. [11].

Hierarchy of Reaction

Most of the advertising models have been developed in the early 60s. Considering that in these models, it is assumed that consumers will have a hierarchy of knowledge, science, interest, preference and persuasion in order to decide to select a product. These are called response hierarchy models. Models in this series have three distinct stages.

1. Introducing level
2. Effectiveness level
3. Treatment

All the people who see or hear an ad may reach the introducing level. But fewer reach to the effectiveness level, and fewer reach to the third level. [10]

Aida Model

Aida model first introduced by Elmo Lewis in 1898. [9] This model was developed in 1911 by Sheldon by adding the satisfaction level. [8] Aida has one of the patterns that can be used to measure advertising effectiveness.

Aida was considered at the outset in 1961 by researchers named George Gallup and Claude Robinson to manage the personal sales process. In 1992, this model was also considered by the experts in advertising and was used in promotional message design. [5]

This model for measuring advertising suggests four-stage model that included the attention, create interest, stimulate desire,

pushing the action to buy [6]. That we discuss each of the levels.

Drawing the attention of the people: There are many ways to draw people's attention to the advertisement.

Inserting a large title, controversial or shocking content, images of handsome people such as children, like everything that is special and looks different, but it should be noted that this approach should be the next step in order to generate interest in people.

Create interest in people: songs and language of advertising must fit with the experience and attitudes of target customers.

In addition, you should speak the target customer's language, layout and content must be correct and acceptable for the customer. Images and content must be organized in such a way that direct the viewer's eye to gently to the advertisement.

Stimulate the desire of people: One of the most difficult tasks of advertising messages is inciting people to use of the goods. Advertisers should communicate with the client. To do this act correctly, he must know how the target customers think, then, the message must be able to convince the client that it's something that is going to introduce and supply can meet customer needs. Some experts believe that advertisement should focus on a unique sale offer that its consumption is an important requirement that is unfulfilled.

Pushing people to buy (action): Using studies that have been done in the field of communications, now it has been found that potential customers should be aware of the product and its role in their daily lives, but the company's sales representatives should supply the product and describes that and potential customers

can see the product and its performance closely.

Electronic Banking

New electronic banking is a method for e-banking customers of banks and financial institutions in achieving the accounts and pay bills and manage their money and electronic delivery channels and provide services such as ATM. [7] Due to shorten the process and paying as well as advances in technology, it has its own customers.

Expressing the Issue

In today's world, banks are as major and financial institutions have an important role in promoting economic goals. With the development of information technology in the world, its entry into different areas, traditional banking to electronic banking.

Banks make distinction for their services, especially electronic banking services through advertising and introduce them to the customers. The role of advertising in the purchase and use of goods and services is clear for everyone, but advertisement does not affect different customers with different individual characteristics. Customers with lower levels of education are less influenced, but they use e-banking more.

To illustrate the effectiveness of advertising on consumer behavior (customer) models have been proposed that Aida hierarchical model is the most famous of them. In Aida model, the effect of advertisement on consumer behavior, as drawing attraction, creating interest, stimulate desire, and action are as the incentive direct the customer from the first level to the last level. As e-banking is a new service, and some are unaware of that, and as the customer's trust in new banking

is the preferences of action level, satisfaction and loyalty are necessary for the continuity of using e-banking. So, 9-stage model based on Aida model is presented that includes awareness, cognition, draw attention, creating interest, stimulation of desire, confidence, buys, satisfaction and loyalty to evaluate the influence of advertising on consumer behavior.

Now it is a question: Is it possible to apply the different policies for people with different level of education? TO answer this question it is necessary to study the effect of advertising on the customers' behavior for e-banking.

The need for research:

In recent years, due to more competitive goods and services need to use propaganda and emphasis on marketing has increasingly considered. Advertising is essential for introducing products and services awareness and correct information. Providers and producers through advertising can communicate with consumers and customers, and advertising play an important role in behavioral responses of different customers. Each institution for its advertising policies in would need to be aware of the impact of advertising on the behavior of their customers. In the banking system, due to competitive banking services and various financial institutions, especially electronic services

The use of effective advertising for banks, it is felt that in view of the 9-stage model, it can be concluded that advertising is more effective

when it can guide the customer from first of this model to the rest of the. The type of viewpoint and amount of information and knowledge and the degree of suggestibility approach to advertising and the acceptance of new services in different people according to their demographic characteristics and in particular the level of education is different, if it is proved, need to apply different policies for their ad is felt, and as such research was done at the National Bank was felt, it is necessary to carry out such research.

According to research studies showed the effectiveness of the advertising is as follows.

Trevor James (2008) examined sales in the Voltos industry using the advertising model Aida and observed that advertising drew attention for 84%, in 71% generated the interest, 28% of people want to buy, and only 16% decided to buy.

Ahadi Motlaq and Ebadi (2014) studied the impact of advertising on consumer buying behavior in University of Sanandaj. They were found a significant relationship between advertising and buying behavior of students, and also between advertising and buying behavior of students based on family income observed a significant relationship.

Zanjani and Tabalvandani (2013) studied the impact of advertising on consumer behavior in electronic banking in Rasht. In this study, models of Aida, ACCA pattern Mohammedian, Dagmar, 4P are used.

Heidari, Peivandi and Moshabbaki (2012) studied The impact of advertising on consumer behavior in electronic banking

in Shahroud. The researchers in this study used Aida model the impact of advertising on all stages except the (act) was approved and did not depend on the impact of advertising on electronic media and service.

Maleki (2004) in a research in Mazandaran University studied the impact of advertising on various stages of Aida that was approved.

Asadi (1379) in a study titled Evaluation of the impact of advertising on consumer behavior of health industries (Paxan company) concluded that advertising has a positive impact on awareness, knowledge, inclination, preferences, acceptance and buying and the impact of advertising on highly educated women was more than men and less than its impact on consumers with lower education, and advertising does not affect consumer with high income.

The aim of the study:

This study aimed to investigate the impact of advertising on consumer behavior in the separation of education in Bank Melli Iran was in line with the e-banking system.

The space area of the research includes the independent branches in Tehran, and time area of the research is 9 month to preliminary phases, theoretical studies, collecting theories, and data analysis. The population consisted of Bank Melli Iran users of electronic banking services at independent branches of Bank Melli in Tehran. The population was randomly sampled and 445 questionnaires were distributed among independent branches of Bank Melli in Tehran, and the results of 390 questionnaires were used for analysis. Data analysis was accomplished by SPSS software and software LISREL structural equation.

Hypotheses: The research hypothesis has one main hypothesis and 9 subsidiary hypotheses.

The main hypothesis: Advertising does not have the same effect on consumer behavior of National Bank with the different level of education in the electronic banking system.

Secondary hypotheses:

1. Advertisement does not have the same effect on informing the customers of Bank Melli with different level of education in e-banking.
2. Advertising does not have the same effect on National Bank's customer awareness with different education levels in electronic banking system.
3. Advertising does not have the same effect on National Bank's customer attention with different education levels in electronic banking system.
4. Advertising does not have the same effect on National Bank's customer interest with different education levels in electronic banking system.
5. Advertising does not have the same effect on National Bank's customer desire with different education levels in electronic banking system.
6. Advertising does not have the same effect on National Bank's customer confidence with different education levels in electronic banking system.
7. Advertising does not have the same effect on National Bank's customer action with different education levels in electronic banking system.
8. Advertising does not have the same effect on National Bank's customer satisfaction with different education levels in electronic banking system.

9. Advertising does not have the same effect on National Bank's customer loyalty with different education levels in electronic banking system.

Methodology

The accomplished research was applicable in terms of the purpose (data collection techniques) and the method is descriptive (non-test).

Descriptive research methods is correlational study in which the relationship between the variables will be analyzed based on objective research. Covariance and correlation analysis or sub-correlation in which the method of structural equation modeling SEM are used.

The space area of the research studies the effect of advertising on the customer behavior of e-banking in branches of Bank Melli Iran in Tehran, and the time area is 9 month since March to June 2011.

Cochran formula was calculated for unlimited communities the sample size is obtained 384.

The main tool for data collection, based on the Likert scale questionnaire design and sampling was conducted randomly that have the highest power of generalization.

The next step is to assess the validity and reliability of the questionnaire will be discussed.

To determine the validity, the primary indices were extracted from relevant sources and after preparing the questionnaire, 13 copies of the prepared experts in the field of marketing, banking and e-banking contract and a survey that confirmed the validity of Experts.

Since Cronbach's alpha index for measuring reliability (reliability) questionnaire, using SPSS, the amount was obtained for each component and the questionnaire. The results confirmed that all amounts reliability. Data analysis in two methods: - estimation of population values was conducted by sample values test the hypotheses (Sadeh, 1999: 185).

Analysis:

Demographic status of respondents considered descriptive statistics.

76.4	Man	Sex
23.6	Female	
5.1	16 to 20 years	Age
47.2	20 to 30 years	
27.7	30 to 40 years	
19.7	40 and above	
48.7	Diploma and lower	Education Level
15.9	AD	
28.5	BS	
5.6	MA	
1.0	Ph.D.	
26.7	State	Job
49.7	Free	
7.4	Student	
7.9	housewife	
7.4	Other	

36.2	Less than 500 thousand Tomans	Income level
32.1	From 500 to 700 thousand tomans	
15.1	From 750 thousand to one million Tomans	
13.1	Above one million toman	

Most of the use of electronic banking services which are related to ATM that is 84/3% and the lowest internet banking use that is 37/9%.

The least amount of publicity received is via the Internet and the highest is on television.

Examine the relationship between education and advertisement:

Because here we have more than two independent variables, ANOVA is used for comparison of two or more groups.

So to study the difference between the age and advertisement, variance analysis test was used, the results are as follows:

Analysis of education and advertisement

p-value	statisticf	Mean	Number	Variable
0 / 002	4 / 221	119 / 468	190	Diploma and under diploma
		110 / 000	62	AD
		109 / 946	111	BS
		109 / 955	22	MA
		115 / 000	5	Ph.D.

Since the p-value is less than 0/05, the null hypothesis is rejected, the average level of education is not at the same in level of awareness.

So there is a significant difference between level of education and advertisement. As it is clear from the average, the group of diploma and under diploma education are more.

So, the main hypothesis was confirmed. Advertising does not have the same

effect on National Bank's customer behavior with different education levels in electronic banking system.

•The relationship between education and awareness

In this test we consider the issue whether there is a change in the awareness by changing in education of research samples. In other words, does awareness mean differ in the type of degree of sample?



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p-value	statisticf	Mean	Number	Variable
0 / 031	2 / 684	7 / 09	190	Diploma and under diploma
		7 / 21	62	AD
		6 / 5	111	BS
		6 / 95	22	MA
		6 / 6	5	Ph.D.

Since the p-value is less than 0/05, the null hypothesis is rejected, the average level of education is not at the same in level of awareness.

So there is a significant difference between level of education and awareness. As it is clear from the average, the group of AD are more.

So, the first hypothesis was confirmed. Advertising does not have the same effect on National Bank's customer

awareness with different education levels in electronic banking system.

•The relationship between education and awareness

In this test we consider the issue whether there is a change in the awareness by changing in education of research samples.

In other words, does awareness mean differ in the type of degree of sample?

p-value	statisticf	Mean	Number	Variable
0 / 029	2 / 728	14 / 55	190	Diploma and under diploma
		14 / 24	62	AD
		13 / 41	111	BS
		13 / 36	22	MA
		14 / 6	5	Ph.D.

Since the p-value is less than 0/05, the null hypothesis is rejected, the average level of education is not at the same in level of recognition.

So there is a significant difference between level of education and recognition. As it is clear from the average, the group of PhD are more.

So, the second hypothesis was confirmed. Advertising does not have the same effect on National Bank's customer recognition with different education levels in electronic banking system.

•The relationship between education and recognition

In this test we consider the issue whether there is a change in the recognition by changing in education of research samples. In other words, does recognition mean differ in the type of degree of sample?

p-value	statisticf	Mean	Number	Variable
0 / 025	2 / 824	6 / 43	190	Diploma and under diploma
		6 / 61	62	AD
		5 / 84	111	BS
		5 / 55	22	MA
		6 / 2	5	Ph.D.

Since the p-value is less than 0/05, the null hypothesis is rejected,the average level of education is not at the same in level of satisfaction.

So there is a significant difference between level of education and attention. As it is clear from the average, the group of AD are more.

So, the third hypothesis was confirmed. Advertising does not have the same effect on National Bank's customer

attention with different education levels in electronic banking system.

•The relationship between education and attention

In this test we consider the issue whether there is a change in the attention by changing in education of research samples. In other words, does attention mean differ in the type of degree of sample?

p-value	statisticf	Mean	Number	Variable
0 / 023	2 / 857	13 / 04	190	Diploma and under diploma
		13 / 06	62	AD
		11 / 84	111	BS
		11 / 59	22	MA
		12 / 6	5	Ph.D.

Since the p-value is less than 0/05, the null hypothesis is rejected,the average level of education is not at the same in level of satisfaction.

So there is a significant difference between level of education and interest. As it is

clear from the average, the group of AD are more.

So, the fourth hypothesis was confirmed. Advertising does not have the same effect on National Bank's customer interest with different

education levels in electronic banking system.

•The relationship between education and interest

In this test we consider the issue whether there is a change in the interest by changing in education of research samples. In other words, does action mean differ in the type of degree of sample?

p-value	statisticf	Mean	Number	Variable
0 / 074	2 / 155	10 / 33	190	Diploma and under diploma
		10 / 26	62	AD
		9 / 42	111	BS
		9 / 59	22	MA
		10 / 00	5	Ph.D.

Since the p-value is greater than 0/05 null hypothesis is not rejected, the average of different levels of education is not the same with action. So there is no significant difference between education and action.

The fifth hypothesis was not confirmed. The advertising has the same effect on National Bank's customer desire with

different education levels in electronic banking system.

•The relationship between education and satisfaction

In this test we consider the issue whether there is a change in the desire by changing in education of research samples. In other words, does desir mean differ in the type of education degree of sample?

p-value	statisticf	Mean	Number	Variable
0 / 000	5 / 135	19 / 92	190	Diploma and under diploma
		19 / 16	62	AD
		17 / 9	111	BS
		17 / 77	22	MA
		18 / 4	5	Ph.D.

Since the p-value is less than 0/05, the null hypothesis is rejected, the average level of education is not at the same in level of satisfaction.

So there is a significant difference between level of education and confidence. As it is clear from the average, the group of diploma and under diploma education are more.

So, the sixth hypothesis was confirmed. Advertising does not have the same effect on National Bank's customer confidence with with different education levels in electronic banking system.

•The relationship between education and loyalty

In this test we consider the issue whether there is a change in the action by changing in education of research samples. In other

words, does action mean differ in the type of degree of sample?

p-value	statisticf	Mean	Number	Variable
0 / 082	2 / 089	9 / 44	190	Diploma and under diploma
		9 / 39	62	AD
		8 / 67	111	BS
		8 / 91	22	MA
		10 / 00	5	Ph.D.

Since the p-value is greater than 0/05 null hypothesis is not rejected, the average of different levels of education is not the same with action. So there is no significant difference between education and action.

The seventh hypothesis was not confirmed. The advertising has the same effect on National Bank's customer loyalty with different education levels in electronic banking system.

• The relationship between education and satisfaction

In this test we consider the issue whether there is a change in the satisfaction by changing in education of research samples. In other words, does satisfaction mean differ in the type of education degree of sample?

p-value	F statistic	Mean	Number	Variable
0 / 047	2 / 432	26 / 71	190	Diploma and under diploma
		25 / 55	62	AD
		24 / 82	111	BS
		24 / 73	22	MA
		25 / 4	5	Ph.D.

Since the p-value is less than 0/05, the null hypothesis is rejected, the average level of education is not at the same in level of satisfaction.

So there is a significant difference between level of education and satisfaction. As it is clear from the average, the group of diploma and under diploma education are more.

So, the eighth hypothesis was confirmed. Advertising does not have the same effect on National Bank's customer satisfaction with different education level with different education levels in electronic banking system.

• The relationship between education and loyalty

In this test we consider the issue whether there is a change in the loyalty by changing in education of research samples.

In other words, does loyalty mean differ in the type of degree of sample?

p-value	statisticf	Mean	Number	Variable
0 / 443	0 / 936	11 / 98	190	Diploma and under diploma
		11 / 39	62	AD
		11 / 5	111	BS
		11 / 2	22	MA
		11 / 74	5	Ph.D.

Since the p-value is greater than 0/05 null hypothesis is not rejected, the average levels of education than loyalty in a level. So there is no significant difference between the level of education and loyalty. So, the ninth hypothesis was not confirmed.

Advertise has the same effect on National Bank's customer loyalty with different education levels in electronic banking system.

conclusion

Advertising has the same effect on National Bank's customer behavior with different education level with different education levels in electronic banking system. As, advertisement affects knowledge and interest of consumers with AD education on confidence and customer satisfaction with diploma or high school education and the customer's recognition with PhD education with the greatest impact, and it affects the desire, action, and loyalty of customers at every level of education.

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