



The role of banking marketing in rationalizing customer behavior an exploratory study in a sample of employees of commercial banks in Basra Governorate

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Abstract

The study's goal is to determine the extent to which banking marketing is used by commercial banks, as well as its influence in justifying client behavior. The research relied on the method of analyzing the opinions of the sample for the practical aspect. A questionnaire was completed as a data collecting method, and a questionnaire form was delivered to the study sample, which included (250) bank staff. To determine the actuality of marketing in these banks and the level of the banks' involvement in rationalizing the behavior of customers. The data were evaluated statistically using the "SPSS 23" application. The study produced a number of findings, the most notable of which is that banking marketing has a beneficial influence on consumer behavior. The study produced a number of findings, the most important of which is that banking marketing has a positive influence on consumer behavior. In addition, conduct banking marketing research to determine the features of the banking market and assist in the development of marketing strategies. Choosing the best marketing mix while generating interest in the bank's human resources.

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Introduction

The modern era has witnessed rapid and successive massive developments in various fields and because of the unlimited economic openness that the world is witnessing today, and the great changes that occur as a result of global transformations in the markets, and the emergence of huge economic blocs. Along with technical developments in the business environment, (Zephaniah et al., 2020)^[22], the major advantage in today's firms has been severe rivalry among themselves in an endeavor to attain customer satisfaction in order to experience excellence and hence preserve its position and market share (Mohsin et al., 2022). This is a huge issue for business establishments in general, and commercial banks in particular, and as a result, banks must improve the efficacy of their operational activities in order to survive and compete in the labor market with other banks. Most banks now face fierce competition both locally and globally, In addition to the rising consumer demands reflected in the multitude and diversity of these customers' wants, And the development in the nature and type of services they provide, and in response to these pressures, banks do not work without effective marketing for their services. Banking marketing is significant since it is one of the cornerstones of contemporary banking philosophy, and it is the center of each bank's activity and its dynamic instrument in attaining its goals through contacting clients, as it is a multifaceted activity and dimensions, all of its functions are aimed at achieving the bank's ultimate goal, which is to increase the volume of the bank's operations and activities in the areas of deposit collection and employment systems, by studying the market and getting to know in depth its nature, size, and customer needs, taking into account that customers are different and not alike in terms of desires and needs, and banks introduce improvements and innovative developments, as well as ways to present it (Antoine et al., 2022; Hani et al., 2023)^[4, 10]. There are also factors that control banking marketing and influence customer behavior, such as the values, beliefs, and expectations that the organizational culture of banks holds as a two-iron weapon and bear all possibilities of adapting

or not to all.

Dewindaru et al, **2022** ^[8], so the need for a higher level of Focusing on the customer, a clearer understanding of the bank's basic operations, attention to employees, and motivating them towards the services provided and ensuring their commitment.

Research Methodology

The research problem, the importance and objectives of the research, and the research hypotheses, as well as the method used in the research and the research limits, all represent the research methodology.

First: The research problem

The study's problem is in researching how to work on providing banking services in the banking market by using bank marketing in the best way, as banks have tended to focus on improving banking marketing by focusing on the services that customers need and attempting to reach it through the optimal marketing of those services, as well as paying close attention to its quality in order to satisfy the needs and desires of customers and gain their satisfaction and loyalty, Thus, achieving the most important goal of maximizing profits in the bank, this study came to try to find out what is the role of the application of banking marketing in rationalizing the behavior of customers towards the services it provides in the market, and to know whether the orientation of customers towards preferring banking services in the study sample came as a result of effective bank marketing (Alawneh & Hani, 2021) ^[3]. The study was summarized with a general question and sub-questions, as shown in the following:

The general question is: Does banking marketing play a role in rationalizing customer behavior? This leads to other questions, such as:

1. Do the banks surveyed employ banking marketing to supply their clients with services?
2. How much bank shopping do banks engage in when offering their services?
3. Does banking marketing have an influence on justifying client behavior?

Second: The importance of research:

This research derives its importance from the following:

1. The importance of marketing in modern banking, and its implications for rationalizing consumer behavior in commercial banks, particularly in light of the banking industry's fast expansion.
2. The significance of banking marketing, which is the process by which banks give their services to clients in the banking industry, since it is the most essential way for banks to gain customers who prefer their services over rival banks
3. The value of the research arises from the importance of the dimensions researched reflected in banking marketing and customer behavior in light of the banking labor market's high rivalry, since banking marketing is one of the most significant factors in banking job.

Third: Research Objectives

The current study seeks to achieve the following objectives:

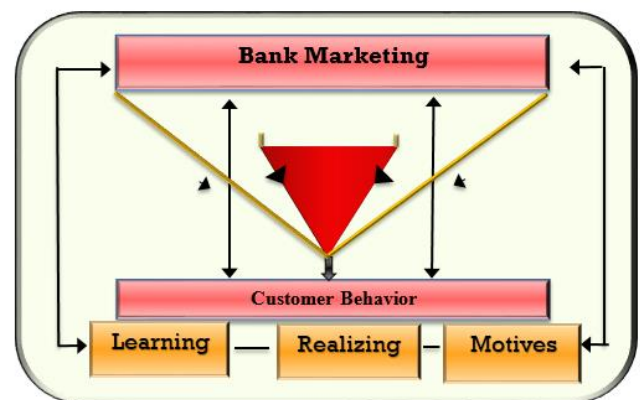
1. Identifying the extent of banking marketing used by banks in offering banking services to clients.

2. Determining the amount of rationalization of consumer behavior in the banking market.
3. Recognize the amount of banks marketing in justifying client behavior.

Fourth: Research hypotheses

1. There is a statistically significant effect relationship between the independent variable (bank marketing) and the dependent variable (customer behavior).
2. There is a correlation between the independent variable (bank marketing) and the dependent variable (customer behavior).

Fifth: The cross-sectional scheme



Sixth: The limits of research

1. This study was governed by three elements: the subject, the spatial framework, and the temporal framework.
2. In terms of subject matter, the banking marketing was used as an independent variable, and consumer behavior was used as the dependent variable.
3. In terms of location, this topic has concentrated on the commercial banking sector, which is listed on the Iraq Stock Exchange.
4. In terms of time: 2023.

Seventh: Methods of data collection, measurement and analysis

1. Factor analysis was used for validity testing, while Cronbach's Alpha was used for reliability tests.
2. Statistical approaches for normal distribution using the software (SPSS.v23).
3. Using descriptive statistics (arithmetic mean, standard deviation, relative importance).

The theoretical side

Banking Marketing: A set of specialized and integrated activities carried out by a bank in order to study the banking market and the target customer, as well as to ensure the flow of banking services, in order to achieve higher levels of satisfaction for customers' current and future needs and desires.

Bank marketing is regarded one of the disciplines of study in the administration of banks in order to meet the bank's objectives (Carter et al., 2011) ^[7], as it represents an integrated system through which the bank's resources are directed towards satisfying needs and desires. This topic will

introduce the notion of banking marketing and marketing management in banks, followed by a study of the banking market. (Ahmed et al , 2010) ^[1] Banking marketing is a state of mind, aimed at directing the various means and possibilities available to the bank and insurance, to meet, satisfy and satisfy the customer, or in other words it is the art of pleasing customers, and making the employer happy, at the same time, (Sheth, 2021) ^[19] Banking marketing is the action of discovering the most profitable markets in the present and future, as well as assessing consumers' current and future demands. It is connected to formulating the bank's goals and implementing the programs required to attain those goals. And handling financial services in such a way that these programs may be deployed (Asiyanbi & Ishola, 2018) ^[5].

Second: customer behaviour

Customer behavior is one of the most complex and extensive topics in the marketing field, and this difficulty stems from the fact that customer behavior is human behavior, which is characterized by a set of complications due to the difficulty of measuring the factors influencing that behavior, its breadth, and continuous change.

The concept Customer behavior

The concept of customer behavior is one of the important topics that attracted the attention of many studies in various scientific fields because of its great and effective impact on safe banks. The decisions of the investigated banks because it directly affects their profits (Baabdullah & Ansari, 2020) ^[6], What is the concept of customer behavior as "that behavior that the customer shows in searching for the purchase or use of banking services, ideas or experiences that he expects will satisfy his desires or needs, according to the available heritage capabilities (Kotler & Keller, 2011) ^[13], According to the idea of customer behavior refers to the processes associated with individuals' or groups' decisions and actions to acquire or utilize financial services. (Pride & Ferrell, 2006) ^[14].

Dimensions of customer behavior

In light of the changing markets, the compelling environment and the intensification of competition between banks, which made the discovery of the opportunity an important determinant for many banks to launch new and innovative banking services in a timely manner, To meet the demands of customers occupying a larger market share, thus focusing many of the available methods in market research and designing new banking services with Assistive data crystallize human innovation in designing new banking services, especially innovative banking (Wang et al., 2012) ^[21], There may not be complete agreement between researchers and writers in the field of marketing on determining the factors affecting customer behavior. Surrounding him leads him to adopt a specific behavior, and these variables are complicated by the individual's culture and his social and personal status, as well as the privacy and condition of the market he deals with and its variables surrounding the usual consumer behavior in it influencing the purchasing decision of customers (Rose, 2005) ^[17], Internal or psychological factors, social factors, cultural factors, economic factors, and personal factors all influence the customer's or buyer's behavior (Ramya & Ali, 2016) ^[15], and the factors influencing the behavior (internal or psychological factors) will be relied upon because they influence the

behavior. Consumers' purchasing behavior is better aligned with the aspects of creative marketing, since customers' purchasing behavior is influenced by a variety of internal and psychological elements (dimensions).

The most important of them are the following:

1. Motives

Motivation is defined as "the use of individual internal forces to guide the behavior of buying," and it becomes a motive for buying when the individual seeks satisfaction by buying something "because the motive has a relationship to the direction of behavior and the response to the motive, as well as the continuity of behavior in the individual" (Gibson et al, 2009) ^[9], Motivation is a set of factors within an individual that indicate the direction, level, and continuity of efforts made by a person and exerted in the work. It is known as direction. When given with a variety of viable options, the individual test. As a result, it becomes one of the internal elements that influence the customer's behavior since it is a compelling enough need to lead The Person to Pursue Her (Kotler & Armstrong, 2010) ^[12].

2. Perception

Perception is described as the processes through which an individual picks, organizes, and interprets information in order to generate a clear image of his environment (Kotlers & Keller 2009), as well as the impression of wasteful previous activities, consequences, and anticipation of future actions and expectations (Svetozarovovi et al, 2020), Because family members can have a considerable influence on consumer behavior, marketers must investigate the relative impact in the purchase of various banking goods and services (Kotler & Armstrong, 2010) ^[12].

3. Learning

Learning is defined by behavioral scientists as "a process of change in an individual's reactions, as a result of experience or education·Education, like many other behavioral occurrences, has outcomes that cannot be observed directly since it is impossible to witness if the individual He may or may not have obtained the requisite education, but this may be derived figuratively from his conduct and his experience, as well as his drive or want to learn, as well as his readiness and fear to do so, as well as the method used in learning (Kotler & Keller, 2009). The consumer's purchasing behavior is viewed as a purposeful behavior with a specific goal because it works on solving an existing problem for the consumer in order to satisfy his needs and desires, and because this behavior has a goal directed in the field of selecting a good or service from among a group of available alternatives, this behavior is studied. As the purchase decision-making process of the customer. (Shankar et al, 2010) ^[18].

Literature Review

The literature review consists of four different studies that investigate various aspects of bank marketing and its impact on customer behavior and loyalty. Zanaji and Bousalem's (2017) study focuses on the role of bank marketing in improving customer relationships and profitability, using a sample of 66 customers from commercial agencies in Algeria. Rita et al's (2019) ^[16] study examines the impact of e-service quality and customer satisfaction on customer behavior in online shopping, using data from an online survey

of 355 consumers. Religia et al's (2021) study aims to classify bank marketing data using different optimization algorithms and found that the use of an algorithm improved the performance of categorizing bank marketing data. Zephaniah et al's (2020) [22] study investigates the effect of customers' perception of bank marketing communication on customer loyalty, using a survey questionnaire delivered to Nigerian bank clients. The findings of these studies contribute to the understanding of the importance of bank marketing in enhancing customer relationships, improving profitability, and developing client loyalty policies.

Practical aspect

The information gleaned from the data analysis will be evaluated using a questionnaire prepared in accordance with the quinquennial Lessard scale, with the maximum weight on the scale equivalent to the response field's score (5). (I completely agree), whereas less weight was placed on the

scale equal to 1 to represent the answer field (not completely agreed), where a random sample of 250 respondents was chosen with the goal of presenting and analyzing individuals' responses and perceptions to the study variables and their sub-dimensions, as well as testing the study hypotheses using descriptive and evidentiary statistical methods.

First: Test the validity of identification (stability and honesty)

The stabilization test was conducted in a "halfway" manner with the aim of determining the value of stability of the resolution (scale), which means the stability of the results obtained (the measure would give the same results if reapplied), and the veracity was also tested in a manner (self-truthfulness) to determine the sincerity of the scale, which means whether the measure measures are measured (the extent of the test's representation of the behaviour to be represented).

Table 1: Shows the values of the scale's stabilization and honesty transactions

Dimension/Variable	Stability coefficient value split half	The value of the self-honesty coefficient (square root of stability coefficient)
Bank Marketing	0.90	0.92
customer behavior	0.86	0.93
Total Scale (Resolution)	0.92	0.95

Source: Researchers' preparation based on (spss outputs. v25)

It is clear from the above constant transaction values that all of them are greater than (0.67), indicating that the scale has high stability, and the values of the self-honesty coefficient are high and close to the right one, indicating that the scale has acceptable honesty and stability and can be relied on.

Second: Characteristics of the research sample (demographic

information).

In this paragraph, we provide the characteristics of the identification study sample, which include (sex, age, years of career service, academic performance), as shown in the table below:

Table 2: Demographic Information

identifying information	Categories	Repetition	percentage
Gender	Male	100	40
	Female	150	60
	Total	250	100
Years of service in the job	From 1 to 5 years	120	48
	From 6 to 10 years	90	36
	From 11 to 15 years and over	40	16
Total	250	100	
Age	30 years or less	111	44.4
	From 31 to 51 years	90	36
	From 51 to 61 years	49	19.6
Total	250	100	
Academic achievement	Middle School	34	13.6
	Diploma	40	16
	Bachelor Degree	95	38
	Higher Diploma	66	26.4
	Master Degree	11	4.4
PHD	4	1.6	
Total	250	100	

Source: Prepared by researchers based on the outputs of the (spss program. v25).

From the table above, the characteristics of the research sample are shown to be

- Gender:** Repeats and percentages show that females outnumber males in the research, with females reaching 150, representing 60%, and males reaching 100, representing 40%. This might imply that the male component of the research sample banks is low.
- Years of relevant experience:** The sample individuals

are represented for all categories of competence within the activities of the research sample banks, including few, medium, and large, according to repeats and percentages. This distinction may be beneficial to the investigation. From one to five years ago, it was 120, showing a 48 percent rise. The number of years between 6 and 10 was 90, accounting for 36% of the total. The number of years between the ages of 11 and 15 was 40,

accounting for 16% of the total.

Age: Repeats and percentages show that the sample is representative of all age groups, which helps the study's aims. 111 people aged 30 and younger made up 44.4 percent of the population. They totalled 90, or 36% of those aged 31 to 50. 49 people aged 51 to 61 made up 19.6 percent of the total.

4- Academic achievement: - Repeats and percentages reveal that 38 percent of the sample members have 95 bachelor's degrees, and 26.4 percent have 66 high diploma certificates, showing that these certifications are held by the majority of bank workers. While it accounted for 4.4 percent of the research sample's 11 master's degree holders and 1.6 percent of the 4 PhD holders.

A. "Bank Marketing in Investigated Banks"

The following results were obtained using data collected from questionnaires provided to the research population and disaggregated by bank marketing variables:

The table shows the results of a statistical analysis of bank marketing (3) In private banks, the variable (x8) has the lowest arithmetic circle (2.22) and the highest standard deviation (0.96) Expressed by the question "The work assigned is commensurate with my qualifications for the post," and the value of its variable achievement (x1) in the middle of my account (4.06), and with a total indicator representing the center of my account of the dimension is as much as (3.46), private bankers have achieved a higher level, demonstrating private bankers' satisfaction.

Table 3: Computational circles, standard deviation and severity of response to variables

Variables	Questions	Arithmetic mean	Standard Deviation	The severity of the answer %
1	The bank constantly strives to create a comfortable working environment for employees by providing work requirements	4.06	0.756	96.2
2	The work assigned is commensurate with my qualifications for the position	4.02	0.862	90.3
3	I feel happy doing my job in the bank	4.00	1.22	97.5
4	The powers granted are commensurate with the level of responsibility	2.34	1.157	84.2
5	The bank views employee satisfaction as the first driver of customer satisfaction	3.89	0.760	90.3
6	The work of the supervisors in the bank is objective, flexible and responsive to the requirements of the employees	2.43	1.238	86.5
7	The bank constantly strives to create a comfortable working environment for employees by providing work requirements	2.23	1.188	92.7
8	The work assigned is commensurate with my qualifications for the position	2.22	0.96	110.0
	overall index	3.46	0.34	91.86

Source: Researchers' preparation based on (spss outputs. v25)

B: Customer Behavior

The following results were obtained using data gathered from questionnaires issued to the search sample and disaggregated by the factors of the quality dimensions of banking services:

1. After motives

The table number 4 shows the results of statistical analysis of this dimension The lowest account circles in civil banks are worth (2.55) and Standard deviation (1.176), as represented

by the question "Bank Management feels that the motivation to buy consumers for items that are suitable with its needs and tastes," and the value obtained by it. "Working on the diversity and complexity of its new range of banking services is an essential reason to buy," says bank management.

With an arithmetic mean (4.21), with a total index represented by the centre of my account of the dimension (18.22), which suggests that private bank workers have attained a higher level, demonstrating employee satisfaction.

Table 4: Computational circles, standard deviation and severity of response to post-impulse variables

Variables	Questions	Arithmetic mean	Standard deviation	The severity of the answer %
1	The management relies on new ideas that suit the tastes of customer's environmental requirements and prompt to buy.	4.13	0.813	91.5
2	Banks work to know the desire of customers to obtain innovative products that satisfy their physical and psychological needs.	4.09	0.804	97.6
3	Bank management believes that the motive for customers to purchase products that suit their desires and tastes.	2.55	1.176	87.8
X4	Bank management works on diversifying and diversifying the variety of its innovative banking services as an important motive for buying	4.21	0.938	93.9
	overall index	18.22	4.13	0.813

Source: Prepared by researchers based on the outputs of the (spss program. v25)

2-Post-Perception

The analysis findings for this dimension are displayed in the table (5). showed the lowest arithmetic mean with a value of (2.22) and standard deviation are the lowest computational circles (0.916) Expressed by the question "The Department repeats advertising for long periods in order to attract more customers," and on the value of its record "Bank management

adopts sophisticated and new methods provided to the customer in order to generate innovative services" in a computational medium (4.13), and with a total index of dimension with an arithmetic mean (3.24) and this gives a clear perception that in Private bank stimulus programs are superior at addressing employees' necessities and relatively raising their ambitions.

Table 5: Arithmetic means, standard deviation, and response intensity for post-cognitive variables

Variables	Questions	Arithmetic mean	Standard deviation	The severity of the answer %
5	The management of banks works to provide innovative and attractive services to the customer that creates a mental image of them. The management works to repeat the advertisement for long periods of time.	2.23	1.189	92.7
6	The management works on repeating the advertisement for long periods in order to attract more customers	2.22	0.916	100.0
7	Bank management adopts advanced and novel methods provided to customers to generate innovative services.	4.13	0.812	91.5
8	The recreational method used in banks affects increasing customer performance	4.09	0.803	97.6
9	The management has the ability to produce constantly renewed ideas that the customer realizes	2.55	1.176	87.8
overall index		3.24	0.426	93.91

Source: Prepared by researchers based on the outputs of the (spss program. v25)

3-After learning

The results of the statistical analysis of this dimension as presented in table (6) revealed that the variable amounted to 10 the lowest accounting circles at 2.01 and a standard deviation (1.024), expressed by the question "Bank management is careful to make changes in order to conform to its creative process and the continuous adaptation of change to market and customer requirements".The most

positive contribution to this component in the middle of my account is "banking efforts to develop regularly renewed ideas and deliver significant and helpful innovation according to the customer's desires." (4.10), the overall dimension is 3.38, and as a consequence, private banks are interested in the availability of training and learning programs for their employees to gain the information and skills they need to accomplish their tasks.

Table 6: Computational circuits, standard deviation and responsiveness to post-learning variables

Variables	Questions	Arithmetic mean	standard Deviation	The severity of the answer %
10	The management of banks is keen to make changes to conform to the creative process that they adopt and to constantly adapt to change according to the requirements of the market and the customer.	2.01	1.014	87.82
11	Bank management is characterized by learning that is reflected in the purchasing behavior of the customer and the interaction of influences and environmental factors with him.	4.04	0.987	90.21
12	Banks work to produce constantly renewed ideas and give meaningful and useful creativity according to the customer's tastes.	4.10	0.838	93.91
13	The management has the ability to enhance the work environment to keep track of the changes that occur in the markets	3.38	0.757	90.67
overall index		3.38	4.03	0.986

Source: Prepared by researchers based on the outputs of the (spss program. v25).

Conclusions and Recommendations

The research conducted showed that exploring banks are interested in the learning dimension as a way to understand customers' needs and design distinctive banking services. They also acknowledge the value of after-innovation and cutting costs to gain an advantage over competitors. Statistical results show that exploring banks are interested in price innovation and determining the prices of new and innovative banking services. There is a clear interest by bank management in innovative marketing dimensions, with an emphasis on updating websites and using commercial advertisements to impact customers' behavior. Innovative marketing dimensions have a significant impact on the marketing process, and they affect purchasing decision-making and rationalizing customers' behavior. Recommendations include paying attention to innovation and excellence in price, promotion, and distribution, meeting customers' requirements, adopting the concept and content of innovation, focusing on distribution innovation, and paying attention to innovative marketing dimensions. The surveyed banks must continuously research to rationalize customer behavior and provide creative services that adapt to technology improvements and other environmental variables.

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