

**Surveying the Relationship between Marketing Performance and Competitive Advantage in Private and State Banks of Mazandaran Province
(Case Study: Banks of Qaemshahr and Jouybar Cities)**

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ABSTRACT Nowadays, it's so important and vital for Banks to attract customers that it has been led to be created strong competition between them in this field (Razani, 2003). Marketing system complexity and competition between Banks have created a condition in which if it's not considered the competitive arena and intelligently and logic strategies, the Banks will fail occasionally and gradually, they'll be removed from the competition arena. In this research, it has been surveyed the relationship between marketing performance and competitive advantage in Banks. It has been used the questionnaire tool in order to collect data; it has been computed the questionnaire reliability used in present research more than 0/7 in terms of Cronbach's alpha coefficient, so it has been confirmed the questionnaire credibility. The research statistical society includes staffs and customer of studying Banks. It has been sampled by simple random method and the questionnaires have been distributed among customers and staffs of 10 Banks: Sepah, Keshavarzi (Agricultural), Maskan, Melli (National), Post Bank, Tose'eh and Ta'avon (development and cooperation), Tejarat (Business), Refah Kargaran (Worker's welfare), Saderat (Export) and Mellat (Nation) which all of them have been selected randomly among other Banks. The research results represent that there's a significant relationship between marketing performance and competitive advantage of studying Banks.

KEYWORDS: marketing performance, competitive advantage, efficiency, effectiveness, adaptability

Introduction

In current situation, the Banks must be ready to compete by understanding their environment and by looking at difficult future of Banking (Azari, 2010). Comprehensive marketing is a principle which should be considered and utilized in all stages and processes and proceeds of Banks. In other words, there are some proceeds such as: planning, dividing and designing budgets, designing services, creating and opening branches, employing human force which they all are usually performed in separate and special department in Banks structures, but the marketing center is actually the center of identifying politics and policies of organization and it should play the duty of homogenizing between various units of organization away from the executive proceeds (Azari, 2010). Today, in spite of Banks spend a lot of costs on attracting and maintaining loyal customers, they often fail and miss their available customers due to lack of consideration and correct identification of marketing performance and competitive advantage and working in a competitive complicated space. The most important reason of the failure is low competitive advantage of Banks toward each other. On the other hand, competitive advantage is said to a capability of a company in better performance toward the industry in which it's dealing. Utilizing better performance means to present a higher value to customers. Actually, the customers want services which they're provided faster and easier. Up to now, it hasn't been accomplished any consistent research on surveying the relationship between marketing performance and competitive advantage of commercial and non-commercial Banks at the province level, therefore it has been tried in the article to be tested being the relationship between marketing performance and competitive advantage of Banks at level of Qaemshahr and Jouybar cities.

Theoretical principle sand framework

Banks are considered as vital artery of economy in each country. The Banks must play an important role in order to attract and encourage individuals to save, to collect little investments and to operate them in productive and service fields since the customer is the most important property of the organization. As Peter Drucker claims " the customer's satisfaction is the purpose and object of all activities." So, each successful organization wants to present services to satisfy the customers. In the past, there wasn't any necessity to consider marketing concepts and customer-oriented activities in Banks regarding governmental and non-governmental structure, being equal the services, traditional and primitive services and increasing and demanding Bank services

on supplying it and the people also due to modern and dynamic services and also disregarding their requests and tendencies and presenting equal and traditional services to increase the depth and level of their relationship with Banks, but today by entering Banks and non-governmental credit and financial institutions, a dynamic change in Exchange and other financial institutions, identifying the customers' needs and requests and understanding their tendencies, strategies to achieve constant resources in order to obtain and to create suitable and stable financial potentials for playing role in economic arena of the society are considered as the most important problems of Bank managers. Aghazade and Esfidani (2008) surveyed the strategies to create competitive advantage in online markets in a research. The research results represent that competitiveness in online markets involves having constant competitive advantage in the market and also communicative and informational qualifications which they result from the features of using internet in business. The qualifications play role in a trilateral effect to create competitive advantage and to awaken it and also to make it competitiveness. In addition to communicative and informational qualifications, in order to make constant the communicative advantage, it involves that the advantages created based on internal capabilities, external situations and marketing capabilities in the organization, must be reliable relying on created innovative knowledge and based on framework criteria. Mahdavi Mazde and Komijani (2013) considered three indexes as the most important indexes of marketing performance in a research such as: applying strategy, quality of executive programs and identifying current situation. According to their views, applying taken strategy is considered as the most important step for marketing unit and in this step, the organization success influences on other key steps of organization. The available Positive correlation between applying strategy and other success factors of an organization represents beneficiaries' attention to orientation in the way which it has already been considered in organization strategies. The research results by Urban and Star (1991) represented that it's possible to obtain competitive advantage through four ways: technology superiority, resources superiority, demand pattern and commercial systems. The research results represent when an intense competition be created through technology, the Banks must have market-oriented approach to distinct their services and to maintain the market position. In their opinion, a successful strategy to achieve suitable position in competitive marketing is to present value to current and potential customers based on their requests and needs. Alanytys Vganyry (1997) in a research titled marketing tendency and company performance, surveyed marketing attitude and behavior of two aspects. These two researchers surveyed the attitudinal dimension in terms of identifying and understanding customer's need and satisfying it and the behavioral dimension in terms of the company marketing politics adaption power with other companies of the industry. Morgan, Clark and Guner (2005) surveyed the views of marketing performance appraisal in an article and they considered three criteria as fundamental criteria of marketing performance appraisal: marketing productivity (efficiency), marketing Audit (effectiveness) and principles of marketing performance appraisal which is a combination of productivity and audit approaches.

Research methodology

In order to analyze the research data, It has been used Kolmogorov-Smirnov test in order to survey the research data distribution, Pearson Correlation test in order to analyze the research hypotheses and One-sample T test in order to influence the research variables.

The research conceptual model

According to marketing performance and competitive advantage dimensions, we concluded the following conceptual model:

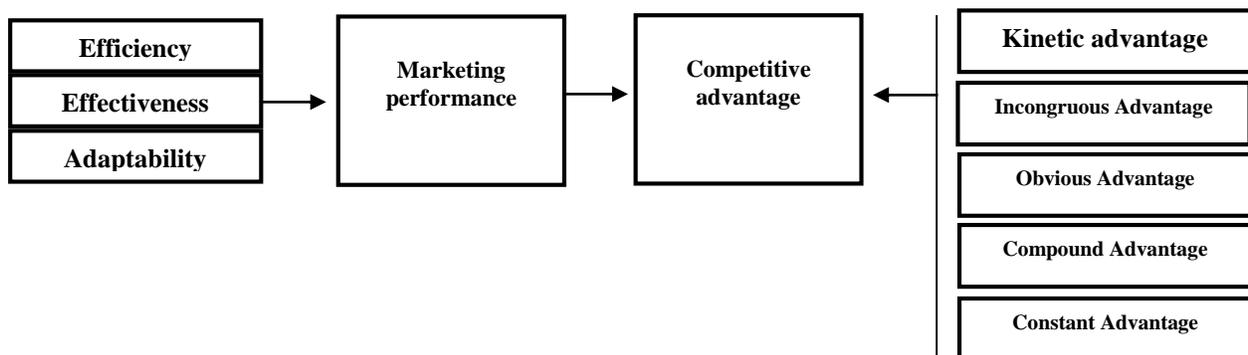


Figure 1. Combinational-conceptual model (Walker-Porter)

The research conceptual model entails Walker's performance appraisal model including efficiency, effectiveness, adaptability.

Data collection tool

The questionnaire is the main Data collection tool in the research which the distributed questionnaires were designed based on following table indexes due to lack of standard questionnaire regarding the research topic and the questionnaires were distributed after being confirmed by experts. In present research, marketing performance and competitive advantage dimensions were

surveyed separately. Hence, it was distributed 210 questionnaires between personnel of mentioned Banks and also 384 questionnaires between the Banks customers. It has been presented in table below the secondary variables related to main variables of the research model which they've been used in designing questionnaire.

Table1. Studying indexes in Questionnaire

Theoretic Resource	Surveying Indexes	Secondary Variable	Main Variable
Akbar Pour & Others 2006	Input: Total Number Of Branches, Number Of Work Force, IT Possibilities, Amount Of Fixed Property Output: Amount Of Granted Facilities, Amount Of Outstanding Claims, Deposit Volume	Efficiency	Marketing Performance
Ghaza Zade & Kashani Pour 2008	Data: Wage Cost, Interest Cost, Other Costs Output: Financial Products, Deposits, Loans, Interest And Non-Interest Incomes		
Akbar Pour & Others 2006	Input: Material Costs And Properties And Quality Of Services Output: Attracting Resources, Number Of Transactions (Number Of Customers)		
Ghaza Zade & Kashani Pour 2008	Data: Number Of Personnel, Fixed Properties, The Volume Of Investment Deposits And Saving Output: Volume Of Granted Facilities		
Ghaza Zade & Kashani Pour 2008	Efficiency Proportion, Profitability, Capital Adequacy, Liquidity, Personnel Productivity,		
Akbar Pour & Others 2006	Customer Satisfaction, Employees Satisfaction, Stockholders Satisfaction And Other Beneficiaries' Satisfaction	Effectiveness	
	Creating Added Value In Resources Ranging From Material-Human, Physical, Upgrading The Share Of Total Monetary Market, Developing And Extending Modern Banking, Providing Satisfaction For Stockholders (Bank Profitability)		
	Focusing On Results, Carrying Out The Right Work At The Right Time, Obtaining Short-Term And Long-Term Purposes		
Creating Change, Customer-Oriented, Organizational Learning		Adaptability	
Reputation, Learning, Personnel Learning Method, Organizational Culture		Unobvious	
Creating Distinction, Organizational Culture, Organizational Systems And Processes, Organizational Structure, Various Methods, Harmonizing And Cooperation, Marketing Various Methods And Different Strategies		Incongruous	
Being Long, Mobility And Being Reflective		Constant	
Higher Capability Of Producing Mobility, Coordinating The Property Character, Various Skills For Creating Competitive Advantage, Differentiating Qualitative Products And Services, Low Cost, Fast Response To The Market And Continuous Innovation		Compound	
Entrepreneurship Capabilities, Technical Capabilities, Organizational Capabilities And Strategic Capabilities		Dynamic	

Data analysis method

K-S (Kolmogorov-Smirnov) test to check being normality of variables:

H0: data distribution is normal. Sig. ≥ 0.05

H1: data distribution isn't normal. Sig. < 0.05

Table2. Kolmogorov-Smirnov test to check being normality of variables

Compound advantage	Congruous Advantage	Dynamic advantage	Constant advantage	Obvious advantage	adaptability	effectiveness	efficiency	
1/01	1/86	1/51	1/13	1/15	1/29	1/52	0/75	Test Statistic
0/25	0/31	0/23	0/15	0/14	0/068	0/08	0/62	Significance level

According to table2 results, the obtained amounts (sig = P>0/05) represent that the hypothesis H0 is confirmed. So, It can be claimed with %95 confidence that all variables follow the normal distribution. So, it's used parametric tests in order to analyze the research hypotheses.

The research hypotheses:

Main hypothesis: there's significant relationship between marketing performance and competitive advantage in state and private Banks of Qaemshahr and Jouybar cities in Mazandaran Province.

Table3: correlation results of research main hypothesis test

Confirming Or Rejecting H0	Significance Level	Freedom Degree	Correlation Coefficient Or Competitive Advantage	Variable
Rejected	0/000	382	0/69	Marketing Performance

It has been presented the above hypothesis test results in table 3. It has been used Pearson Correlation test in order to survey the relationship between marketing performance and competitive advantage in state and private Banks of Qaemshahr and Jouybar cities. The obtained correlation coefficient equals (=0/69) which is significant at level ($p < 0/05$) having freedom degree 382. Therefore, the hypothesis H0 can be rejected. i.e. there's significant relationship between marketing performance and competitive advantage in state and private Banks of Qaemshahr and Jouybar cities in Mazandaran Province according to above method and about the surveying society.

The research first hypothesis: the efficiency of studying Banks is at desirable limit of the customer aspect.

H0: $\mu \leq 3$ Sig. ≥ 0.05

H1: $\mu > 3$ Sig. < 0.05

Table4. T-test related to research first hypothesis

Test Value = 3							
Confidence Interval %95		Mean Difference	Significance Level	Freedom Degree	T-Statistic	Mean	
Low	High						
0/4816	0/6670	0/57429	0/000	209	12/216	3/57	Efficiency

The results of table 3 represent that the studying Banks efficiency variable mean is more than 3 of the personnel aspect. So, it can be said that the effect amount of studying Banks efficiency is at desirable level of the personnel aspect. Of course, the claim is evaluated through One-sample T-tests. The above table results represent that (**sig < 0/05**), so the research zero- hypothesis (H0) is rejected. i.e. it can be claimed with %95 confidence which the studying Banks efficiency is at desirable limit of the customer aspect.

The research Second hypothesis: the efficiency of studying Banks is at desirable limit of the customer aspect.

H0: $\mu \leq 3$ Sig. ≥ 0.05

H1: $\mu > 3$ Sig. < 0.05

Table5. T-test related to research second hypothesis

Test Value = 3							
Confidence Interval %95		Mean Difference	Significance Level	Freedom Degree	T-Statistic	Mean	
Low	High						
0/63	0/47	0/55	0/000	209	13/59	3/55	Efficiency

The results of table 4 represent that the studying Banks efficiency variable mean is more than 3 of the personnel aspect. Therefore, it can be said that the effect amount of studying Banks efficiency is at desirable level of the personnel aspect. Of course, the claim is evaluated through One-sample T-tests. The table4 results represent that (**sig < 0/05**), so the research zero-hypothesis (H0) is rejected. i.e. it can be claimed with %95 confidence which the studying Banks efficiency is at desirable limit of the personnel aspect.

The research third hypothesis: the effectiveness amount of studying Banks is at desirable limit of the customer aspect.

H0: $\mu \leq 3$ Sig. ≥ 0.05

H1: $\mu > 3$ Sig. < 0.05

Table6. T-test related to research third hypothesis

Test Value = 3							
Confidence Interval %95		Mean Difference	Significance Level	Freedom Degree	T-Statistic	Mean	
Low	High						
0/68	0/47	0/57	0/000	209	10/88	3/57	Effectiveness

The results of table 5 represent that the studying Banks effectiveness variable mean is more than 3 of the customer aspect. Therefore, it can be said that the effect amount of studying Banks efficiency is at desirable level of the customer personnel aspect. Of course, the claim is evaluated through One-sample T-tests. The above table results represent that (**sig < 0/05**), so the research zero-hypothesis (H0) is rejected. i.e. it can be claimed with %95 confidence which the studying Banks effectiveness is at desirable limit of the customer aspect.

The research fourth hypothesis: the effectiveness amount of studying Banks is at desirable limit of the personnel aspect.

H0: $\mu \leq 3$ Sig. ≥ 0.05
 H1: $\mu > 3$ Sig. < 0.05

Table7. T-test related to research fourth hypothesis

Test Value = 3							
Confidence Interval %95		Mean Difference	Significance Level	Freedom Degree	T-Statistic	Mean	
Low	High						
0/50	0/32	0/41	0/000	209	8/97	3/41	Effectiveness

The above table results represent that the studying Banks effectiveness variable mean is more than 3 of the personnel aspect. Therefore, it can be said that the effect amount of studying Banks effectiveness is at desirable level of the customer personnel aspect. Of course, the claim is evaluated through One-sample T-tests. The above table results represent that (**sig <0/05**), so the research zero-hypothesis (H0) is rejected. i.e. it can be claimed with %95 confidence which the studying Banks effectiveness is at desirable limit of the personnel aspect.

The research fifth hypothesis: the adaptability amount of studying Banks is at desirable limit of the customer aspect.

H0: $\mu \leq 3$ Sig. ≥ 0.05
 H1: $\mu > 3$ Sig. < 0.05

Table8. T-test related to research fifth hypothesis

Test Value = 3							
Confidence Interval %95		Mean Difference	Significance Level	Freedom Degree	T-Statistic	Mean	
Low	High						
0/52	0/31	0/41	0/000	209	7/95	3/41	Adaptability

The results of table 7 represent that the studying Banks adaptability variable mean is more than 3 of the customer aspect. Therefore, it can be said that the effect amount of studying Banks adaptability is at desirable level of the customer aspect. Of course, the claim is evaluated through One-sample T-tests. The above table results represent that (**sig <0/05**), so the research zero hypothesis (H0) is rejected. i.e. it can be claimed with %95 confidence which the studying Banks adaptability is at desirable limit of the customer aspect.

The research sixth hypothesis: the adaptability amount of studying Banks is at desirable limit of the personnel aspect.

H0: $\mu \leq 3$ Sig. ≥ 0.05
 H1: $\mu > 3$ Sig. < 0.05

Table9. T-test related to research sixth hypothesis

Test Value = 3							
Confidence Interval %95		Mean Difference	Significance Level	Freedom Degree	T-Statistic	Mean	
Low	High						
1/006	0/83	0/91	0/000	209	20/67	3/91	Adaptability

The results of table 8 represent that the studying Banks adaptability variable mean is more than 3 of the personnel aspect. Therefore, it can be said that the effect amount of studying Banks adaptability is at desirable level of the personnel aspect. Of course, the claim is evaluated through One-sample T-tests. The above table results represent that (**sig <0/05**), so the research zero hypothesis (H0) is rejected. i.e. it can be claimed with %95 confidence which the studying Banks adaptability is at desirable limit of the personnel aspect.

The Research Findings and Results

According to the finding results, there’s significant relationship between marketing performance and competitive advantage in state and private Banks of Qaemshahr and Jouybar cities in Mazandaran Province. Also, the studying Banks include desirable efficiency in terms of customer and staffs aspect, the studying Banks include desirable effectiveness in terms of customer and staffs aspect and the studying Banks include desirable adaptability of the customer and staffs aspect.

Recommendations on increasing Bank effectiveness:

- 1-providing welfare and service facilities to satisfy the personnel
- 2-obtaining reputation and credibility through presenting services with high security and speed

3-to be formed **E-Banking Security Audit Organization** (the organization should survey each bank like the audit organization and the Banks must receive **E-Banking Security certificate** to demonstrate their performances

4-flowing circulation of information between customers and staffs

5-utilizing all personnel opinions in organizational orientations for increasing the level of satisfaction, dependency and loyalty along with personnel commitment

Recommendations on Bank system adaptability:

1-it's performed 8-job rotation between staffs of branches to increase knowledge acquisition and Bank experience in order to dominate on all affairs.

2-holding educational periods on marketing and Bank services for marketing managers and staffs of the branches

3-holding educational periods for personnel according to technology and environmental changes

4-Banks should standardize operational systems and methods in presenting Bank services by taking **ISO** standards

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