

## THE IMPACT OF MARKETING MIX IN FASCINATING CUSTOMERS PERCEPTION: CASE STUDY ON ONLINE BANKS IN BANGLADESH

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### ABSTRACT

In modern days banks are blending all the 4Ps of services marketing in their marketing activities to retain the existing customers as well as to attract potential ones as well. This study has put efforts to investigate the impact marketing mixes on customer perception towards modern and online banking in Bangladesh. The target population of the study was taken from the customers among all online banking services providing banks in Bangladesh. The sample size was 210 and convenience sampling method was applied to collect data from the respondents with a structured questionnaire. 5-point Likert Scale was used to develop the survey questionnaire. Multiple regression statistics was used to identify the relationship between the elements of services marketing mixes and customer perception. The result shows that price, promotion, people and physical evidence were found to be statistically significant with customer perception. Therefore, price, promotion, people and physical evidence have positive impact on perception of the customers of online banking service in Bangladesh.

**Keywords:** Marketing mix, Customer perception, Online banks, Bangladesh

### 1.1 INTRODUCTION

In modern days banking system online banking is consider one of the key banking service sectors. The contribution of online banking service is immensely significant to maintain the economic flow in the country. Bangladeshi banking industry in last few decades becomes more competitive and the banks are offering variety of services to gain the customer satisfaction. Customers prefer better services and facilities to select their bank as a result it takes fraction of a second for a customer to move from one bank to another. Understanding the customer's preference and needs banks is formulating the strategies to reach the customers with a variety of services and benefits. Online banking is one of the resent inclusions in Bangladeshi banks. Through online banking services banks are promoting their banking services to their clients more convenient way. As it is a technology-based service therefore clients anticipate higher nature of administrations support from the online banks, better managing an account situation, speedier and bother free process in getting administrations, more demonstrable skill among workers and so forth. Here the term 'Showcasing' mixes with 'Managing an account'. Advertisers attempt to shape client discernment towards their firm by executing different controllable components of showcasing blend which known as 4Ps of showcasing (item, value, put, advancement) (McCarthy, 1964). Because of the nature and intrinsic elusiveness, three extra Ps for example individuals, process, and physical proof was presented for administration division. These new

components are fundamental to the definition and advancement of administrations in the customers' eyes both preceding and amid the administration encounter (Bitner, 1990). Presently a-days, Modern banks are mixing all the 7Ps of administrations advertising in their showcasing exercises. A substantial number of store and credit plans are being produced as per the necessities of various fragments of the general public. Advancement and remodel of items are not the exclusively approach to hold clients in this aggressive industry. Online banks are attempting to fulfill their clients through enhanced administration quality. Propelling new plans with commercials and other limited time exercises assist a ton with attracting new investors just as to credit clients. Condition of-craftsmanship innovation and refreshed managing an account offices like Internet keeping money, Mobile saving money, Phone saving money, all day, every day ATMs, Bill pay machines and so on all positively affect pulling in and holding clients. In addition, the smooth and bother free process in each part of saving money benefit is basic to fulfill clients. Infrastructural offices accessible to clients, premises condition, frame of mind and conduct of representatives with clients, their immediacy of administration and demonstrable skill all have an exceptionally solid effect on clients. Most scholastics and specialists concurred that client recognition changes individual to individual and majorly affect obtaining choices (Constantinides, 2004). Advertisers attempt to shape client discernment towards their firm to impact the acquiring choices by executing different controllable components of showcasing blend for example item, value, put, advancement, individuals, process, physical proof (Bitner, 1990). The issue of the examination lies with the reality to explore whether there is any connection among 7Ps and client discernment. Beforehand, numerous scientists estimated the connection among 7Ps and consumer loyalty (Sarker et al. 2012), client reliability (Al-Debi and Mustafa 2014), upper hand (Al-Muala and Al-Qurnch 2012), buyer conduct (Kombenjas and Lertrattananon, 2011) in various administration segments like the travel industry, lodging administration, cooperatives and so on. Subsequently, this examination was directed with the essential target to explore the effect of administrations promoting blends on client discernment towards current keeping money notwithstanding that, one must be straightforward and just in accomplishing something either in business or different exercises. They need to observe their behaviors or in other words, they must act in a way that should not be contradicting with what have been stated in the initial banking system. They also have to consider the society and how it would affect them. However, in order for us to apply the concept in online banking marketing, we have to understand the meaning of marketing and the meaning of online itself. Only then we can apply the concept and see how those two can work together. The problem with online banking marketing is the inadequate and limitation of information pertaining online marketing mix and lack of implementation in business conducts. Among the research questions that needed to be addressed.

## **2.1 LITERATURE REVIEW OF THE STUDY**

### **2.1.1 Perception of online banks marketing**

Online banking with a record is an electronic segment and/or structure that engage(s) customers in direct cash related trades on a website operated by the organization, Examples of this is include, virtual bank, a retail bank and/or credit union etc. The machines of that time were disconnected from the net; there was no connection with computers. In 1972, Lloyd's bank of UK set up the main online "cash point" machine. They supplied plastic cards with the all attractive stripes to their customers. There were attractive stripes on those cards. Therefore, the

customer's records or the customer could be recognized. In this online system, each machine was associated with the central computer. Dealing with a record industry is fundamental in every country and can have an essential impact in supporting fiscal change through capable cash related organizations (Salehi and Azary, 2008; Salehi et. al., 2008). Banking of a sectors are highly competitive as well as an ever-changing nature. In the early stage of banking, people used their hands or fingers for calculation. From the last decade or twentieth century, however many innovative devices were introduced and used to conduct the banking services (Rahman et al, 2013). Alom and Haque (2011) explained that perceptions on online banks marketing are based on several aspects. For instance, Online banking marketing stressed on online based products and services which able to fulfill the needs and the welfare of both buyers and sellers for the purpose of achieving material and spiritual wellbeing in this world and the hereafter. Furthermore, Online banks marketing never tolerates with unethical practices which can harm the customers and it does equate morality with customers' satisfaction.

### **2.1.2 Theories of Marketing Mix - 4Ps**

Abul Hassan et al. (2008) stated that marketing mix components may differ according to the consumers' perspective, consumers' behavior, characteristics, culture, religion, politics, and habits. An ethically sound marketing-mix, therefore, dictates that customers' decision-making rights must be protected from all elements which violate the customers' rights. Kearney (2006) claimed since the market is gradually growing with Muslim consumers, companies might have to consider and account for different strategies on how to serve the online banking consumer segments which is a significant opportunity to affect both its top and bottom line growth. In this section, the 4Ps of marketing mix which are product, price, place and promotion are investigated and analyzed comprehensively from the Islamic perspective. Al-Muala and Al-Qurnch (2012) demonstrated that item and place were critical on goal unwaveringness while value, faculty and process were not noteworthy on goal devotion. They additionally discovered that item, put, value, work force and process have critical effect on voyagers' fulfillment. Yasanallah and Vahid (2012), attempted to consider the status of showcasing blend (4Ps) in cooperatives and to give recommendations to enhance the states of such cooperatives. They found that speculations on value, area, advancement, item, activity the board and physical resources which show lower than normal status of these components were affirmed. The main theory that was rejected was the speculation identified with the work force component. Above audits pulled in our enthusiasm to discover the effect of administration showcasing blend components on customer recognition drilled by present day banks. Past investigations talked about in this section helped us to build an exploration model to lead our examination.

### **2.1.3 Product**

In general term products refers the goods and services that are provided by the organization. Borden (1984) described product which has a characterized quality, design, features and brand name. Armstrong and Kotler (2006) a product that will be offered in market attention, purchase, use, or consumption must satisfy a want or need of a customer. In service industry like online banking service a product which is intangible in nature. It is not possible to measure as like a physical product such as a car or a television, service products. Administration Product is characterized as the degree to which an administration association builds up an extensive

administration offer to address clients' issues and needs in profoundly focused markets. The travel industry, money related industry, instruction industry and so on can be a phenomenal precedent. Ferrell and Hartline (2005) express the item as the center of the advertising blend methodology. Through one of a kind highlights and properties of items, advertisers can separate their item from their rivals. In saving money part, the two center items are 'stores' and 'advances' which are offered by every one of the banks. Banks separate their items by including exceptional highlights with these center items and furthermore with esteem included administrations which for the most part cover data innovation based administrations including Mobile saving money, Internet saving money, Phone managing an account, every minute of every day ATM administrations, Bill pay machines and so on. Extra highlights of items as indicated by Abuznaid (2012), it must not make any damage or bluntness the psyche, must be resource supported and deliverable, the need to recognize extra expense included highlights that may really change the item or administration which will affect the purchasers' buy choice. Then again, denied practices incorporate all that is fake, maysir (rounds of possibility), and riba (usury) must not be directed in any promoting exercises (Abuznaid, 2012).

**H1:** There is a relationship between product and customer perception.

### 2.1.3 Price

Pricing is considered the second most important part in the marketing mix and which acts as a powerful weapon to counter rivals and ensures the survivability of a business organization. As indicated by Kotler et al. (2008), "Cost is the measure of cash charged for an item or benefit, or the all-out qualities that purchasers trade for the advantages of having or utilizing the item or administration. Evaluating of administrations is preferably increasingly troublesome over estimating of merchandise. Because of the impalpable idea of administrations, cost turns into an essential quality marker. Dwindle and Donnelly (2007) found in their examination that cost is the factor in which clients concentrate more than different qualities while settling on buy choices. Notwithstanding when choosing to repurchase from a specialist co-op, customers generally think regardless of whether they got their incentive for cash. Cost in saving money part implies financing cost and administration charges. Because of unpredictability of evaluating structure in budgetary items, keeping up straightforwardness without shrouded charges is a basic essential for separating bank administrations.

**H2:** There is a relationship between price and customer perception.

### 2.1.4 Place

Hirankitti et al. (2009) described place as the point of access where the potential customers expected to get service such as location and delivery point. If the services is determined, place represent where from the service to be performed. The notion of place also involves the combination of time and place. Time actually allows the customers to collect or enjoy the services from a convenient place. As far as place, conveyance (put) makes administrations accessible to clients in areas which are available and helpful to them. Firm should focus on how it can convey the item at the opportune time and at the perfect place, and which channel ought to be utilized to convey the item (Copley, 2004). Comfort of area assumes essential job on client

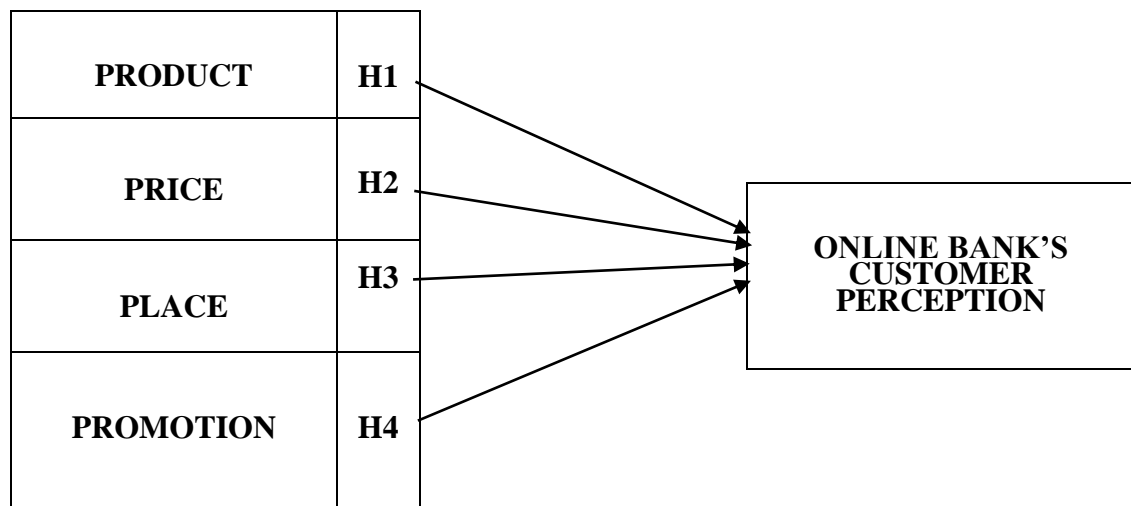
recognition with respect to managing an account administrations. Clients with higher learning about an administration are bound to utilize self-benefit channels like 24X7 ATMs, Bill pay machines, Internet managing an account, and Mobile saving money. Be that as it may, accommodation is a key driver of channel decision for most of customers (Berry et al., 2002). Milligan (1997) proposes that manages an account with a broad branch office framework and ATM system would have the chance to pull in clients who are in comfort fragment.

**H3:** There is a relationship between place and customer perception.

**2.1.5 Promotion**

Promotion is a process, by which a service organization uses advertising events to initiate a communication with a target market customer for a meaningful response (Bitner, 1992; Amis et al., 1999; Ennew, Banerjee, and Li, 2000) as echoed in (Akroush, 2011). Whatever products or service a business organization offered it will be uses less until it perfectly introduces to its customers. Customer’s preference grows when they know or inform properly about a product or service. Therefore, there is role for organization to influence or develop customer’s choice through effective and persuasive communication. The conduct and selection of clients in the eatery business can be impacted by powerful special crusade (Bowie, 2007). Kotler and Armstrong (2010) contended that Promotion is the demonstration of making clients mindful of the item or administrations, and what should be possible to encourage them. Advancement blend comprises of the blend of publicizing, individual moving, deals advancement, advertising and direct showcasing apparatuses (Mahmood et al, 2014). Gun et al (2008) contended that goals of advancement/showcasing correspondences are separating, reminding, advising, and inducing which is in reliable with Kurt et al (2006) who said that Promotion goes for illuminating, convincing, and affecting the buyer's buy choice

**H4:** There is a relationship between product and customer perception.



**Figure 1:** Conceptual Framework of the study

### 3.0 METHODOLOGY

This part initially shows the examination outline, reasonable model and hypothesis to be tried. At that point the examination procedure including the study plan and estimation of the investigation components (including product, price, place, and promotion), assessing and data examination systems are depicted. The investigation grasped in this review is a realistic review where the review is endeavored to depict the reactions to request of the segments in choosing online banks customers perceptions towards online banks in Bangladesh and, which of the components expect the most basic part to achieve customer satisfaction. Cross-sectional review was driven by methods for overview study to take a portrayal of the population at a point in time as the examination is focusing on in perspective of existing banking customer and not focusing on the impact of earlier and after that thereafter a customer getting the chance to be web managing an account customer. Organized review was made to procure the responses from web based banking customers about their feelings on various research components. A total number of 210 electronic based banking customers (students and professionals) have been arbitrarily browsed different public and private business online banks in Bangladesh. A five Likart Scale were utilized as a part of the survey. Every one of the questionnaires was created in English. A pretest instrument was thought to be important to valid its clarity and fulfillment before it was utilized on the example population. Accordingly the review had directed a legitimacy examination to distinguish whether or not; exact and exact outcome could be acquired from the estimation made of the review's variable from the instrument utilized. A total number of 25 related questionnaires were taken as self-administrative elements and general customer satisfaction as the destitute variable. By then the data was assembled through review by using that overview. The gathered data was analyzed by SPSS programming.

### 4.0 RESULTS AND DISCUSSION

The present review utilized the inner consistency for the survey. Hair, et al. has proposed that, an Alpha value of 0.70 is viewed as reliable; in any case, it might decrease to 0.60 in an exploratory research (Hair, et.al. 2010). The aftereffect of the Cronbach's coefficient Alpha reliability test for the present review is appeared in Table 1, where the Reliability test acquired is (0.822). Accordingly, the questionnaires are exceedingly solid. Consider investigation was directed utilizing the important pivot figuring with varimax turn with a cut up value of 0.6. Calculate stacking was connected for basic structure of 25 items identified with buyers' perception towards utilizing web based banking benefits in Bangladesh. Total four elements were extricated which clarified 64.314% of the variance. The KMO value was 0.743 and the Bartlett's Test of Sphericity was 4.420E3 and significance at 0.000 (p 0.000) (Table 2) Finally, different relapses were directed consequently on customers' perception towards utilizing online based banking benefits as reliant variable with each of the four components that constituted the free factor to demonstrate the connections among these needy and autonomous factors. The model outline in Table 4 indicates the amount of the difference in the dependent variable is clarified by the model. In this exploration, the esteem is .738 which implies this clarifies 73.8% of the variance.

**Table 1: Reliability Statistics**

Cronbach's Alpha	Cronbach's Alpha Based	N of Items
.783	.822	24

**Table 2: KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.743
Bartlett's Test of Sphericity	Approx. Chi-Square
	4.420E3

df	296
Sig.	0.000

**Table 3: Rotated Component Matrix a**

**Table 4: Model summaries**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.894 <sup>a</sup>	.800	.755	.46444
Predictors: (Constant), Product, Price, Promotion and Place				

**Table-05**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.492	4	16.832	57.767	.000 <sup>a</sup>
	Residual	28.628	120	.216		
	Total	130.12	124			

a. Dependent Variable: Perception

b. Predictors: (Constant), Product, Price, Promotion and Place

**Table-06**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	-3.223E	.045		.000	1.120
	Product	.363	.045	.345	8.157	.003
	Price	.342	.045	.241	9.349	.001
	Promotion	.770	.045	.712	10.459	.002
	Place	.313	.045	.024	7.352	.000

The ANOVA table (Table5) clarifies the factual essentialness of the outcome which is measurably significance at 0.000 which implies  $p < 0.05$ ). The Coefficients Matrix (Table 6) demonstrates the standardized beta coefficients that give a measure of the commitment of every variable to the model. The biggest beta coefficient is .345, which is for trust. This implies this variable makes the extraordinary commitment to clarifying the needy variable when the fluctuation clarified by every single other variable in the model is controlled for.

**H1:** There is an immediate positive relationship exists between the product and Customers' perception towards utilizing web based banking service in Bangladesh: In this review, service quality (H1) is significance at 0.000 which implies  $p < 0.05$ . In this way H1 is acknowledged which implies that, product has huge effect on buyers' fulfillment towards utilizing of internet based banking in Bangladesh. This additionally demonstrates, however the general impression of the web based banking services is by all accounts low to numerous clients, be that as it may, all the web based banking administrations are not bring down quality. Hence, numerous clients do incline toward made exchange with web based banking products because of their great service quality.

**H2:** There is an immediate positive relationship exists between the price and Customers' perception towards utilizing internet saving money benefits in Bangladesh: Trust (H2) is likewise significance at 0.000 which indicates  $p < 0.05$ . In result, H2 is likewise acknowledged which affirm that trust has a huge effect on clients' perception towards utilizing internet banking in Bangladesh. This might be because of the client's moderateness of internet banking benefits as these are relatively certainty or trusty than other banking marketing mix. In addition, in this ever focused market in the banking association, internet banking trusty administrations the client's has pick up the most certainty from that administrations. Subsequently, online administrations have turned out to be much prominent to the center and lower wage clients in Bangladesh. In this review, most of the respondents fall under the price among four marketing mix. In this way, this appears to be sure to their observation as they can manage the cost of the web based banking service

**H3:** There is an immediate positive relationship exists between the habit and Customers' fulfillment towards utilizing the internet banking service of Bangladesh: habit of the internet banking (H3) is significance at 0.212 which implies  $p > 0.05$ . Along these lines, H3 is also significance which as propensity significantly affects the clients' fulfillment towards utilizing web based banking service. This might be because of the reasonableness to this gathering of clients. This implies, the center or lower salary bunch does not mind with respect to the habituated of the administrations what they saw. Consequently, they utilize the reasonable administrations which are given by the others banks.

**H4:** There is an immediate positive relationship exists between the reputation and Customers' satisfaction towards utilizing the web based banking service of Bangladesh: Promotion of the administrations of the banking sectors (H4) is additionally significance at 0.312 which implies  $p > 0.05$ . Along these lines, H4 is additionally decrease as promotion positively significant affect the clients' satisfaction towards utilizing of the web based banking service. This is because of the lower wage or uneducated client gatherings. In this review, the respondents were understudies took a few experts and dominant part of them has a place with promotion gathering and inexpert



of the utilizing the internet based banking in Bangladesh. Subsequently, they utilize the moderate services which are given by the others banking service.

## **5. 0: CONCLUSION**

The study attempted to identify the relationship between 4Ps of services marketing mix and customer perception. From the regression results it was found that four (product, price, place and promotion) out of four elements of services marketing mixes have statistically significant relationship with customer perception of online banking in Bangladesh. That means these elements have positive impact on the customers perception of online banking system in Bangladesh. We also found no significant relationship between other 4Ps (product, place and price and promotion) and customer perception of online banking in Bangladesh. It indicates increasing product bag is way to attract more customers. Customers must be able to stand out the products from those of competitors'. Place may also be a big concern while choosing an online banking activities in Bangladesh. Faster process should be developed and one stop services in the branches must be ensured of web based banking system. All of online banks are will be able to understand the impact of their marketing activities on the customers' perception of all over the online banking clients. The findings of the study would help them to focus on the elements needed to be developed to have a significant positive impact on customers' perception towards the bank. Moreover, a countrywide survey among customers can be helpful to get deeper insights of the marketing activities nationwide which would help online banks to survive and perform better in this intense competitive industry.

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