Investigating the effects of strategic positioning on the customer’s satisfaction: with the approach of the criteria of the bank selection

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Abstract

The aim of this research is to identify and recognize the effective factors of strategic positioning on the customer’s satisfaction, with the approach of the criteria for bank selection. The statistical society of the research contains whole customers of Melli bank and Eghtesad-e-Novin bank in Tehran.

According to estimation, their number was unlimited and for this purpose, we used the kakran sampling method in the percentage error level. Based on this method, the Sample number was estimated 384 people. The research method is analytical-descriptive and of survey type.

Collecting information is done by questionnaire. The validity of questionnaire is studied by the validity of the content and also for the reliability of the questionnaire, we used cronbach’s alpha coefficients. The results gained by testing the research hypothesis using structural equations showed that the coefficient of whole variables is higher than 1.96. This shows the indirect effect of the variables of technology advancement, the classification of products, division of customers, advantages of the brand (by intermediate variables) on the customer’s satisfaction. These show that the paths are significant and structural model is suitable, and by this way the research hypotheses are confirmed.

Keywords: the amount of technology advancement, the classification of the product, the division of customers, the advantages of the brand, the customer’s satisfaction, strategic positioning.
Introduction
Banking industry in Iran is active for more than 80 years. The industry has developed greatly in past 3 decades. After experiencing state banking in the first two decades after Islamic revolution, since 2002 the private banks were active again. By forming private banking in Iran, the dominance of banks has been gradually fading and their customers have more rights to choose for doing their financial and banking affairs (Zamani Moghaddam & Elahiji, 2012). In recent years, the banks have been confronted to many challenges and the most important of these challenges has been expanding competition between banks and increasing knowledge and awareness of their customers. This close competition between Iranian banks has been due to increasing the number of private banks and changing some state banks into private (Danayian et al. 2013). Competitive policy has different forms, but the companies should distinguish themselves from their competitors in some way. For an institute, it is not realistic and logical to resort to all potential and actual buyers in a market; because the customers are countless, their dispersion is very much, and they have completely different needs, buying behaviour and consumption patterns. The different service institutes are highly different regarding to the ability of offering services to different customers. So each company should concentrate on those groups of customers which is more able to service them rather than competence in the whole market (Lobelock & Right, 2014).

The positioning of a product suggests that how the consumers think about the important characteristics of a product, i.e. the positioning which that product has in the minds of consumers comparing to the competitive products. The positioning which that product has in the minds of consumers comparing to the competitive products. The positioning of a product is identified by a complex set of feelings, emotions, ideas, or interpretatios which consumer has regarding to the product and other products. The positioning of the product in the consumer’s help. But the marketer does not want to leave the consumer free in order to identify the positioning of the product in his/her mind by him/herself (Catler & Armstrong, 2014).

In today’s highly competitive markets, the consumers have many options to choose. Basically, the consumer chooses the products or services which give him/ her the most value. To know the consumer’s needs and to fulfill them in a precise way and also to become aware of the company’s positioning in the field of competition are considered as the most vital standards for the survival of companies in competitive market (Nazemi & Vesal, 2007).

Today, the banks are active in a competitive atmosphere and the diversity of offered services in the banking industry is increasing. None of the banks can offer the best possible services in different fields. Also a bank can not offer it’s services to whole potential market – potential customers. The banks should find some ways in order to adopt a distinctive strategy (comparing to other banks) for offering services to the customers. There are some ways through which the banks can develop distinctive competitive positionings (comparing to other competitors). An important and key method for developing a competitive positioning is to distinguish the services from other competitors which forms a good image of the bank and it’s services in the customers’ minds.

The strong competitive positionings can be kept by making some obstacles for the competitors’ proceedings. Positioning finding is an attempt to distinguish the organization from other
competitors in order to be preferred by the customers comparing to other competitors. Positioning finding is an attempt to have a clear or unique positioning in the market and making image following the development of a good image (bout organization) in the customer’s mind.

International banks and large financial institutes usually benefit from “high technology and high labour force”. But small financial institutes prefer using “low technology and low labour force”. So the banks should reinforce or reform the customers’ perceptions towards themselves. Positioning finding has a key role in marketing strategy, because positioning finding deals with the analysis of the market, different parts of the market and the analysis of competitors. Summarily positioning finding of a bank points to the following: how the bank is seen in a part of the market, what are it’s values and credits, and how is the general image of the bank among customers. A bank can occupy a positioning as a large bank, a bank with diverse services and / or a safe bank (in the customer’s mind). If a bank (comparing to the competitors) can place itself in a special market in a good form, it can reach high profit.

Competitive pressures and the obligation to gain profit have forced banks to be increasingly responsive towards the requests and needs of the market. This should be done based on the positioning of the banks, strategies of the market and management, their internal and external substructure, their use of technology, their ability for innovation and differentiation. Due to the problems discussed in this paper, we have attempted to survey the effects of strategic positioning finding on the customer’s consent (with the approach of the standards for choosing the bank).

Problem statement
In recent years, much attention has been paid to the customers’ needs relating to the quality levels. High levels of offering services to the customers used as an instrument in order to attain the staff’s satisfaction of competitive services and advantages.

Along with increasing the customers’ awareness of offerable services by the banks and other financial institutes, they show increasing sensitivity towards the quality of received services. In order to retain longterm relation along with the customers’ satisfaction, the banks should know that how they can offer some services with high quality (Venus & Safaian, 2008).

To be distinctive is permanence condition in competitive markets and positioning finding is a process to make distinction. Positioning finding in brand level says every brand should be owner of a word in the customers’ minds (Catler, 2014). The customers consider positive points and ability of a brand and by this way they help the company to emphasize of a definite part of the market which is more able to respond to it’s needs (comparing to competitors), in this way they help the company to save resources (Lovelock & Right, 2014). So the banks should reinforce or reform the customers’ perceptions towards themselves. Positioning finding has a key role in marketing strategy, because positioning finding deals with market analysis, different parts of the market and the competitors’ analysis.

Summarily positioning finding for a bank points to the following: how a bank is seen in a part of the market, what are it’s values and credits and how is the general image of a bank among the customers.

A bank can occupy a positioning in the customer’s mind as a large bank, a bank with diverse services and / or a secure bank (Brady et al., 2005).

For customers, brand making offers specified advantages.
Brand is a summary of whole values related to the product and in the posting stage, baying can increase the customers’ assurance for their selection.
Marketing relations which are related to high brands will be accepted rapidly and the power of the organization in distribution networks will increase. Moreover, successful brand making many even make new opportunities for the company (hugo & Johnson’, 1994).
The image of the trade name plays an important role in development of a trade name, because the image of trade name regarding to the fame and credit of a brand has been asa guidance for a consumer towards using a product or service. The result of consuming and testing a brand by the consumers finally leads to a special experience (brand experience) which will define if the consumer is loyal to the brand or he/ she is only an opportunist and easily selects an other brand. Image of the brand is a representative of general perception composed of information and knowledge about the brand. The image of the brand relates to the attitudes and beliefs which cause to select and prefer a brand (vijaya, 2013)
In recent decade, the banking industry as been witness of competition along with many opportunities and threats. Surely, no bank can offer all possible services and no bank can be the best regarding to the services which offer. The banks can survey their positive points and the opportunities available in the market and then start strategies which leads them to a proper competitive positioning in the market (Moini & Shafir, 2007)
In addition, the banks will work when the consumers are willing to trust bank with large amount of money.
Brand making in financial part in today’s economy became important specially when investors and other large payers became aware of huge financial transactions.
Basically, the bank brand is rated in away that is not clear (Grace kavengi Omincha, 2013).
Due to the fact that having positive mental image of a brand has a great effect in decision making for selection of a product or service (Gotman & Mia Olis, 2003), in the age of budget shortage and increasing competition (Landram et al, 1998), having distinctive image for the banks in order to remain in the field of competition for attracting customers seems necessary (Palsio et al, 2002).
If a bank can (comparing to competitors) place itself in an special market in a good form, it can attain high profit. Competitive pressures and the obligation to gain profit has obliged the banks to be increasingly responsive towards the requests and needs of the market. This should be done based on the positioning of the banks, management and market strategies, their internal and external substructural, their use of technology, their ability for innovation and differentiation.
According to the problems discussed above and since the banks need strategic positioning finding for gaining competitive advantage and the customers’ satisfaction, so the researcher tries to answer this question: what are the effects of strategic positioning finding on the customer’s satisfaction, with the approach of the standards for selection of a bank (in Iran’s banking industry)? Surveying competitive conditions between banks competitive is derived the word “competitor”, and it means participation in trade in order to capture market. According to martz, competitiveness is equivalent to economic power of a unit against it’s competitors in a market which products, services, skills and ideas are easily offered beyond geographical borders. Compete’ tiveness in business level can be defined as the ability of the business in design, production and marketing for the products and more selling (comparing to the competitors). According to christiansen (from business school of harvard univerity), the governments are able
to compete when their businesses can compete each other. Porter believes that it is the business which competes in the market and not the government (Safari & Ebrahimi, 2011). World Economic forum defines competitiveness as the ability of national economy in stable growth and / or to retain the life standard (percapita income). According to the organization for economic cooperation and development, competitiveness means the ability to produce products and services for a nation in order to offer in international markets and meanwhile to retain or to elevate the income level of citizens in the long run. According to UNC TAD, the most clear attitude to competitiveness is attained through the comparison of the performance of macro economy and the life economy of the society based on the efficiency of production factors. The precise concept of competitiveness in this view is the ability of the countries in selling their products in the global markets. According to the institute of development management, national competitiveness does not mean the simple collection of individual businesses, but it is the result of diverse factors, like the manner of leading economy by the government, social policies and mechanism of developing value. Competitiveness means the ability of the country for making added value and increasing the wealth of the society via the management of belongings and making attractions, etc. Also according to Hit (1998), national competitiveness is the amount of the production of products or services of a country which can find a way to international markets. Mean while in this time span, the country should increase the real income of the citizens or at least to prevent decreasing incomes.

Kohman also believes that competitiveness can be defined as the ability of an economy to keep its share constant in international markets and / or increasing their share in the market of the activity which it performs, on the condition that the life standards for the people present in competitive process would be elevated and / or at least to prevent dropping – off the se standards (Safari, 2008).

**Strategic positioning finding**

Doyle defines positioning finding as the manner of the selection of a part of target market, paying attention to the manner of performance besides competitors. In this part, there are customers with different erqusests (Roger, 1994).

**Positioning finding**

Positioning finding for customers is our aim of designing the product and the mental image of the company, in a way that these two have a dominant competitive place in minds (catler, 2014). Catler (2003) defines positioning finding as a design process of the company’s suggestions and its image, in a way that it can occupy a different place in the minds of the customers of target market, meanwhile it should give more value to the customer (Asikhia, 2010). The reseachers have emphasized on the importance of positioning finding strategy as an instrument for differentiation and making competitive advantages. In the part of services also positioning finding is very important. A lot of researchers have tried to classify services and to develop a positioning finding strategy for service (Alis & Mosher, 1993; Zithmel & Bitner, 1996). For making a positioning finding strategy for the banks, four strategies are advantageous which are as follows: institutional positioning finding, positioning finding for products or...
services, positioning finding based on the staff and the system of offering services and sectional positioning finding (Zeinaldin, 2001).

In the following, these cases will be explained. Of course pay attention that the banks should view the positioning finding strategies as a collective approach and philosophy for market and always pay attention them in the strategies and views of the bank.

**Positioning Finding for products or services**

This aspect of positioning finding, more relates to the nature of products or services. A bank can offer its products or services as banking based on customer (offering multiple services for special customers, organizational banking (offering different services to companies and organizations), professional banking (special services for special parts of the market), credit or investment banking (investment services and saving) (Zeinaldin, 2001).

**Preferences and selection**

These are one of the most basic economic discussions and beginning of the most of the books written in micro economy and consumer’s economy. In the customer’s economic theory, the economists assume that the customers select the best basket of goods which they can. In this theory, the concepts “best” and “can” are very important. The starting point for decision making by a person is a set of the possible options which the person should select among them.

**The quality of services:**

Some definitions of this term are as follows:
- amount and direction of conflict between the customer’s perception of the service and his / her expectations (Gronrous, 2001).
- customer’s comprehensive judgment about better nature of the service comparing to similar services, with its dominant advantages (Zismal, 1987).
- the quality of services is compatibility of a product or service with the customers’ needs and expectations. Quality begins from the customer and every kinds of attention to the product or service, without paying attention to the customer’s view, necessarily does not follow quality (Simons et al, translated by Arabi & Izadi, 2003).

The customers’ satisfaction

Theoretical definition: final psychological feeling which derives from customer’s uncoordinated expectations relating his/ her primary expectations (Oliver, 1999).

**The brand image**

The image often defined as a set of values and dependencies which shapes in the customer’s mind via marketing relations and other factors by which the consumer is related to the organization. The image of a powerful brand is an strong property, so that it leads to a stable competitive advantage and it increases the market share (Parketal, 1986). Also, Aker (1991) and Clear (1993) acknowledged that a good image of a brand retains the rights of brand and customer’s loyalty. In order to survey the nature of the image of the brand, the first decision which should be made is that how to measure this variable. The image of the brand is a multidimensional concept, but thereis no agreement how to measure it empirically (Martins &
Polo, 2007). Clear (1991) argued that the image of the brand is related to dependencies (like properties, benefits and attitudes), utility power and the association of brand meaning. Recent studies regarding to the measurement of the brand image have found that not only the physical properties of the product should be considered, but also performative, mental properties and also benefits should be examined (Davis, 2002).

The properties which form the image of the brand contain subjective and objective properties like packaging and feelings and dependencies related to the brand.

Strategic positioning finding offering conceptual model of the research


**The research variables:**
1) independent variable: independent variable is a variable which is manipulated by the researcher in experimental ersearches in order to survey its effect (or relation) on an other phenomenon. In this re search, strategic positioning finding with aspects of technology advancement, advantages of the brand, division of customers, classification of products is as independent variable.
2) dependent variable: dependent variable is a variable which the effect (or relation) of in dependent cariable on it would be surveyed. In another words, the researcher tries to study the resultant changes of dependent variable via mani pulating independent variable. In this research, the customer’s satisfaction is considered as dependent variable.
3) mediator variable: this variable is a connector between independent variable and dependent variable. The mediator variable can affect on the direction or intensity of the relation between independent and dependent variables. Due to the measureability of this variable, based on the researcher’s aim, this variable can have following three functions. In this research, the quality of services and image of the brand are considered as mediator variables.

The history of the research
Leo et al (1994) in their research recognized the variables of consumer’s satisfaction and the place of the product / service by using an innovative method due to the combination of AHP & QFD methods. They found some variables which are presented in a table with the values allotted them. Finally it was defined that 4 important factors are basic services, price, assurance and quality (according to them).

Akmous (2015) has surveyed customers’ awareness and satisfaction for selection of the bank in Islamic banking. The researcher has examined some cases of Turkey banks. The results of information analysis showed that some of the customers has paid attention to the resources of the bank, with the aim of analyzing the changing nature and behaviour and attitudes towards Islamic banking in Turkey.

Kuma & Vafula (2015) in their research surveyed the effect of strategic positionining of delivery service on the customer’s stisfaction (case study of FINA bank). The results of the research showed that in both quantitative and qualitative methods, most of the respondents were agreed that the strategic positionining of offering services in an organization has a positive effect on the customer’s satisfaction.

Zeinaldin (2014) surveyed the strategic positionining of the bank and some factors effective for the selection of the bank. The results of this analysis was as a message from customers to the banks. The message was short, clear, trustworthy, safe and respondent. Also the customers’ perceptions of the banks competition and their properties are necessary.

Imagining the director of the bank as a representative of the customers has a great effect on the positioning of the bank in the market.

Akdaj and Zeinaldin (2010) have surveyed the positioning and strategic quality of the factors in banking services. The results of the research showed that the customers believe that positioning and strategic quality of the factors relates to applied quality. Also it has been identified that how is the customers’ tendency for receiving bank services. It is also clear that the customers competely know what they want and what is their expetations and needs.

Specially it is important that the banks meet quality properties which are not fulfilled yet.

Salehnia, Monire (2011) has surveyed strategic positioning finding and recognition of the resources for attaining stable competitive advantage (case study: strategic positioning finding of trade names in the section of state banking). According to the information gathered by interview and questionnaire, finally a perceptual map for the trade letter has been offered which is based on the definite properties (in customers’ view), along with offering a better positioning in this regard and other parts of the market according to two studied properties.

Heydari (1002) also has surveyed about selling and marketing strategy of barroom companies along with the project of comprehensive survey of the market.

The researcher’s aim was to recognize the amount of market share for barroom companies, surveying the method of servicing by the companies, the behaviour of sellers with customers, the
consumer’s satisfaction of a product, etc. the researcher has emphasized on the mixed marketing factors.

Nazemi and vesal (2007) also have surveyed the positioning of productions of a productive company comparing to competitors. Their aim was to define the competitive positioning of product. The used factors in positioning finding (in their research) also has been extracted of mixed marketing factors. They finally defined the factors, calculated the weight of each of the factors and then rated the surveyed companies using the decision making model.

Monire Salehnia, Nafise Salehnia, MohammadReza Latifi and Mostafa Soroush (2010) have surveyed strategic positioning finding for trade names in mobile market of Iran (5th international conference of strategic management). In positioning finding process, 7 stages has been surveyed and according to the information gathered via interview and questionnaire finally a perceptional map for trade names of mobile along with better positioning for this product (from customers’ views) has been offered.

In the following, according to the most of the answers to two standards, the most important standards for the selection of mobile (from customers’ views in the sections of the market) has been defined.

Abdollah Naami, Shahram Hashemnia, Behnam Qorbani Fard (2012) have surveyed strategic positioning finding of trade names in Iran banks (case study of Alborz Province banks). Finally all the hypotheses has been proved. In this way, these factors (customer’s trust, save in time for the customer, offering services rapidly and precisely, effective labour force, internal favorable atmosphere of the bank, favorable place for establishing bank, offering consultation services, offering facilities and special services and offering proper internet services) have been selected as factors for making a proper positioning in the customers, minds. After rating, it was found that the two factors (customers’ trust and offering proper internet services) have been defined as the most important factors. After drawing perceptional plan, it was defined that mellat and Pasargad banks have the most proper positioning in people’s mind.

Mahmoudi et al (2013) have surveyed strategic positioning finding of Saderat bank from the view point of the kgal customers of productive units in khorasan – e – jonoubi province.

The results of the research showed that Saderat and Mellat banks have the best place in offering facilities for productive units and its proce in offering facilities for productive units and its process, also in offering guarantee and LC and its process. Regarding to the properties of negotiation and consultation, the relation between the directors of the bank and senior managers of productive units, the Saderat bank has gained the 2nd place (after Mallat bank) in the minds of the customers of this part of the market.

**Methodology**

This ersearch is of applied type and its method is descriptive – survey. The statistical society of the research is all branches of Melli and Eghtesan – e – Novin banks. For gathering information, we have used questionnaire.

For its validity, we have used the suggestions of the lecturers of the field and also experts of banking. For its stability, we have used cronbach’s alpha coefficients. For this, 40 questionaires were distributed as pilot amony the statistical society. The results of stability test for the questionnaire were calculated 0.859.
According to the aim of the research, its statistical unit also is the customers of the mentioned branches. In order to define the statistical sample, we have used Kukran formula as follows:

\[ N = \frac{Z_{\alpha/2}^2 \cdot p \cdot (1-p)}{d^2} \]

\[ d = 0.05 \quad p = 0.50 \]

This formula is used when the estimated aim is the ratio of success (selection). Due to the fact that in this research the estimated aim is the ratio of selection or disselection of surveyed tradenames, so we have used the above formula in order to define the statistical sample size. In the formula, \( Z \) is standard distributive statistics which in 95% confidence level is 1.96; \( p \) is the probability of success; \( q \) is the probability of failure and \( E \) is the amount of standard error. \( P \) & \( q \) in this research follow precautionary method (Because it causes that the sample would be large enough. The precautionary method is used when the researcher is not able to have a better estimation of \( P \). In this method, the multiplication of \( p \) in \( q \) will be maximaum.)

With placement in the above formula, the number of the final sample (with 95% assurance) is calculated according to the below formula:

\[ N = \frac{(1.96)^2 \cdot 0.5 \cdot 0.5}{0.5^2} = 384/16 \]

Since this sample size is the minimum necessary size and considering the probability of drop-off (may be the questionnaire would not return or maybe return in complete), 384 questionaires were distributed. The method of distribution of questionaires has been classified and accidental; in this way that for each of the surveyed trade names (2 banks), 384 questionaires were distributed accidentally among the customers in different branches of Melli and Eghtesan – e – Novin banks in different areas of Tehran. In order to test the research hypotheses, we will use structural equations using PLS software.
Analysis of information

The technology advancement  

Brand image  

Service quality  

Classification of products  

Mediator variable  

Division of customers  

The advantages of the brand  

Brand benefits
The fitness of structural model using t coefficients is in this way: these coefficients should be higher than 1.96 in order to be able to confirm 95% significant assurance level for them. As it is observed in the image (154), the coefficients of all the research variables are higher than 1.96. this shows the indirect effect of the variables (technology advancement, classification of products, division of customers, the brand advantages) by mediator variables on the customer’s satisfaction. This showd that these directions are significant and the structural model is proper. By this way the hypotheses of the research are confirmed.
Considering the amounts gained of the image (3-1) and also since the criterion amount is 0.4 in order to have proper. Factorial bars coefficients, as it is observed most of the factorial bars are more than 0.4. This shows that these standards are proper. Also the second criterion for surveying the structural model in a research is 2r coefficients related to the hidden internal (dependent) variables of the model and 3 amounts (0.67, 0.33, 0.19) are considered as the standard amount for low, medium and high amounts of 2r. According to the above image, the
amount of 2r for the mediators (quality of services and image of the brand) is 0.454. Considering to three variables, the criterion for being proper confirms that the structural model befits at medium level. But the amount of 2r for the customer’s consent is calculated 0.600. Considering to three variable of the criterion for being proper, the model befits in high level and it also confirms that the structural model in this component is proper.

Discussion and conclusion

Considering the structural equations test in the above images, significance coefficients gained for all hypotheses of the research are higher than 1.96. Therefore all of the research hypotheses are confirmed. So we can say that increasing a dvancement in technology, the classification of products, division of customers, the brand advantages (through media for variables: quality of services and image of the brand) have an effect on the customer’s satisfaction. The results of the research are aligned with the results gained of the researches by leoy etal (1994), Akmous (2015), Kuma & Vafoula (2015), Zeinalding (2014), Akdaj & Zeinoldin (2010), Monire Salehnia (2010), Heydari (2002), Nazemi & Vesal (2007), Mohammad Reaz Latifd & Mostafa Soroush (2010), Abdollah Nanmi, Shahram Hashemnia, Behnam Qorbani Fard(2012) and Mahmoudi etal (2013). Considering the results of the research, the authorities in all parts of the banks should pay more attention to positioning finding in order to gain customers’ satisfaction. Considering the effect of technology advancement (with mediator variable) on the customers’ consent, the banks should use advanced technologies. Considering the role of the classification of products (with mediators quality of services and the brand value), the banks should produce high quality products which are proportionate to the brand of the bank. Considering the role of the customers’ division (by using mediators: quality of services and image of the brand), if the banks want to increase the customers’ satisfaction, they should pay attention to classification of customers according to their account type and their transactions in the banks and offering diverse for them. And finally by paying attention to the role of brand advantages (with mediators: quality of services and the image of bank brand), the banks should introduce the brand of the bank to customers, because the brand brings advantages and services for customers.
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