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GRADUATE SCHOOL OF SOCIAL SCIENCE

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**THE INFLUENCE OF MARKETING FINANCIAL SERVICES
ON THE PERFORMANCE OF BANKS: AN EMPIRICAL
STUDY IN KURDISTAN**

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SOSYAL BİLİMLER ENSTİTÜSÜ

İŞLETME ANABİLİM DALI

**FİNANSAL HİZMET PAZARLAMASININ BANKALARIN
PERFORMANSI ÜZERİNDEKİ ETKİSİ**

Hazırlayan

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BİLİMSEL ETİK BİLDİRİMİ

Yüksek Lisans tezi olarak hazırladığım “The Influence of Marketing Financial Services on the Performance of Banks: An Empirical Study In Kurdistan” adlı çalışmanın öneri aşamasından sonuçlanmasına kadar geçen süreçte bilimsel etiğe ve akademik kurallara özenle uyduğumu, tez içindeki tüm bilgileri bilimsel ahlak ve gelenek çerçevesinde elde ettiğimi, tez yazım kurallarına uygun olarak hazırladığım bu çalışmamda doğrudan veya dolaylı olarak yaptığım her alıntıya kaynak gösterdiğimi ve yararlandığım eserlerin kaynakçada gösterilenlerden oluştuğunu taahhüt ederim.

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This work entitled (THE INFLUENCE OF MARKETING FINANCIAL SERVICES ON THE PERFORMANCE OF BANKS), prepared by (REZHINA IBRAHIM KARIM), was found to be successful as a result of the thesis defense examination held on the date of [Defense Examination] and accepted by our juror As the Master's Degree in the Department of Business Administration.

THESIS JURY MEMBERS (THE INFLUENCE OF MARKETING FINANCIAL SERVICES ON THE PERFORMANCE OF BANKS), Prepared by (REZHINA IBRAHIM KARIM)

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CONFIRMATION

ONAY

The jury determined in the... /... / 2017 have accepted this thesis. Session of the Board of Directors of the Institute of Social Sciences of Bingöl University.

Title Name Surname

Director of the Institute

ÖNSÖZ

The Influence of Marketing Financial Services on the Performance of Banks: An Empirical Study In Kurdistan isimli çalışmanın hazırlanmasında yardımlarını esirgemeyen danışman hocam , tezin yazım aşamasında ve tashihinde katkılarını esirgemeyen Doç. Dr. Abdulvahap BAYDAŞ, yetişmeme katkısı olan tüm hocalarıma teşekkürlerimi sunmayı bir borç bilirim.

Çalışmayı tamamlama konusunda moral ve motivasyonumu üst düzeyde tutmama yardımcı olan aileme şükranlarımı sunarım.

...../07/2017

İmza

Rezhina Ibrahim KARIM

PREFACE

[**THE INFLUENCE OF MARKETING FINANCIAL SERVICES ON THE PERFORMANCE OF BANKS**] is emphasized in the context of "consumer-focused" approaches that are increasingly emphasized in maintaining the competitive position of today's businesses.

Advisor who does not give up help in preparing this work

[**Assoc. Prof. Dr** Abdulvahap BAYDAŞ]; I would like to thank all the contributors who contributed to the [**Assoc. Prof. Dr.** Abdulvahap BAYDAŞ] person who contributed to the writing and correction of the thesis and who contributed to my education throughout my life.

While completing my work, I offer my gratitude for helping to keep my morale and motivation at a high level.

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Rezhina Ibrahim KARIM

ÖZET

Bu çalışmada, finansal hizmet pazarlamasının banka performansı üzerindeki etkisi, finansal hizmet pazarlamasının banka performansı üzerinde nasıl bir etkiye sahip olduğunu stratejik örgüt yönetimi ile planlanmanın pazarlama sürecine etkisi araştırılmıştır. Bununla birlikte, bankanın içinde veya dışında zaman baskısı ve sorunlarından oluşan sıkıntıların banka performansına ve stratejik planlama yapan ekibin motivasyon ve yönlendirilmesine katkıda bulunmaktadır. Örgütteki finansal hizmet pazarlama teorisi, çok sayıda yazarın bulunduğu birkaç sektörde tanımlanmış ve stratejik finansal hizmet pazarlama planlanması, banka performansı için stratejik düşüncüyü açıklamaktadır. Ayrıca, nitel araştırma yöntemi için geçerlik ve güvenilirlik analizleri kullanılmış, SPSS istatistik programı ile doğru bir sonuç elde etmek için araştırmada anket yönteminden yararlanılmıştır. Ayrıca yeni ve modern referans stili olan APA referans stili atıflarda kullanılmıştır.

Anahtar Kelimeler: Finansal Hizmet Pazarlaması, Bankaların Performansı

ABSTRACT

The target this study is find the impact of marketing financial service on bank performance mean how marketing financial service can have effect on bank performance, and investigated with marketing process on planning and strategic of organization management. Therewith motivated and inspiring to followers in teamwork with dealing ethical marketing process to build strategic planning to bank performance in stress time and problems inside or outside the bank. The marketing financial service theory in the organization was described in several sector with much author, and planning strategic marketing financial service is explicate strategic thinking to bank performance. Moreover we used Method of qualitative research with validity and reliability on questions and for finding an accurate result with less error used statistic program of SPSS, and that is very useful exactly what we want to used research questionnaire. Finally we used APA style citation in reference that is new and modern style of reference.

Key Words: Financial Service Markets, Banks Performance.

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INTRODUCTION

This research study is an attempt to provide a clear understanding for readers on the thesis. Readers will be familiarized with both theoretical and practical side of the research. They can also find explicated backgrounds of the problems and the shortcut details. It also offers to the academic researcher to evaluate easy and everything clear to understanding in this chapter especially the objectives and purpose of the study and significance of this thesis. This study focused on the financial service marketing in many sector to influence on the bank performance because we want is really the marketing influence impact on the bank performance or the marketing financial does not has the effect on the bank performance. Therewith study include the statistic program is SPSS and this is new program statistic today and the more researcher use this program because that is accurate.

moreover in the research study converse on marketing and concept of marketing how marketing can effect on bank performance there with has the financial service of marketing to found critical on this area to achieve all the problem and solving those the critical does not too led marketing has impact on bank performance. Nevertheless in the research methodology choose the Erbil/Iraq for the research questionnaire and the two banks involved in the research questionnaire to know the effect of the marketing financial service on the bank performance like RT bank and CIHAN bank. Finally the data collection and analysis and in this step apply the ethically of the research questionnaire to keep the name of respondents and without compare between two organization.

In this research study contact the result and data analysis of the study together that is for limited number of the chapter and the policy of the university need to mix the data collection and analysis with implication connect together. Therewith in the data analysis used the SPSS statistic program because like we explanation before this program is useful and accurate but for the data collection used the frequencies to display the result of the personal information with the case study of research question and this program give the number of the respondents agree with the hypotheses of research study and hopeful the outcome is very good.

However in the data collection used the ANOVA one way that is for certain on the compare mean and significant of the study like we know the standard of it (0.05), and in both program select statistic option to explicated the percentage of the study mean the number of respondents in RT bank and CIHAN bank therewith that is give the percentage of the respondents in the data personal information.

Finally this section explanation the result of the study and we choose which hypotheses because at the end must to select between two hypotheses first one or null hypotheses and to more explicated rise the recommendation for the academic reader and what is necessary to do if some academic want interest to our research study.

CHAPTER ONE

LITERATURE REVIEW

1.1 INTRODUCTION

Today, marketing is practised widely all over the world. Most countries in North and South America, Western Europe and Asia have well-developed marketing systems. Even in Eastern Europe and the former Soviet republics, where marketing has long had a bad name, dramatic political and social changes have created new opportunities for marketing. Business and government leaders in most of these nations are eager to learn everything they can about modern marketing practices.

Many people think that only large companies operating in highly developed economies use marketing, but some marketing is critical to the success of every organization, whether large or small, domestic or global. In the business sector, marketing first spread most rapidly in consumer packaged-goods companies, consumer durables companies and industrial equipment companies.

Today, many of the sectors concerned with marketing, such as health, energy and consumer goods sectors, industries and telecommunications, therewith we want to write on the marketing service in financial banks. Marketing is an ability expanding market share and drive to branding in the world therefore today each organization or firm need to support marketing department. Thereby in this research study we want certain the marketing is has impact on financial service banks? But this is clear how marketing control the today world, but all companies need one way to show goods and this way is marketing.

1.2 WHAT IS MARKETING?

There is more of a definition of marketing or a commercial function; dealing with the customer through this topic we will discover more detailed definitions of marketing, and perhaps the most important definition of marketing: Marketing is to manage relationships with the customer profitably. The main objective of marketing is to attract new customers through that relationship and maintain and develop the current relationship through the achievement of profits.

Successful marketing is critical to the success of organizations. An example of successful marketing is large profitable companies such as Procter & Gamble, Google, Target, Toyota and Marriott. Non-profit organizations, like as colleges, hospitals, museums, symphony orchestra and even churches. Marketing comes to you in good old traditional forms: you see it in an abundance of products in your nearby shopping centres and ads that fill your TV screen or stuff your mailbox.

But in recent years, marketers have gathered a host of new marketing approaches, everything from fantasy web sites and social networking sites to your cell phone. These new approaches do nothing more than just blows up messages to the masses. They reach you directly and personally. Today's marketers want to become a part of your life and enrich your experiences with their own brands, to help you live their brands.

Finally we talk about the system and marketing process in the new and old model but there is something to explain to them a direct relationship with marketing is the quality of service, at this point we want to show the customer feels satisfied when he serves well and be marketing in this research study focus on the impact of marketing service Financial performance on banks (Kotler and Armstrong, 2012, 4).

1.3 DEFINITION OF MARKETING

Marketing has many definitions according to researchers and every researcher who has a different opinion of marketing. In this research study we want to use the famous author's definition which has to do with the current study such as Kotler and, in general, with Kohli and Jaureski. Moreover it has many definition but exactly what we want is about financial services and how customers' satisfaction in financing. Broadly, defined, marketing is a social and managerial process by which individuals and organizations obtain what they need and want through creating and exchanging value with others. In a narrower business context, marketing involves building profitable, value laden exchange relationships with customers (Kotler and Armstrong, 2012).

- ❖ **Hence**, we define **marketing** as the process by which companies create value for customers and build strong customer relationships in order to capture value from customers in return (Kotler and Armstrong, 2012).
- ❖ **Philip Kotler**, Marketing is a social and managerial process by which individuals and groups, their needs and desires through the production, distribution and exchange of useful and valuable goods with others, can provide (Kotler and Armstrong, 2012, 5).
- ❖ **Kohli and Jaworski**, Market orientation is the organization-wide generation of market intelligence pertaining to current and future customer needs, dissemination of the intelligence across departments, and organizational responsiveness to it (Stone and Desmond, 5).

Actually for more explanation on the marketing and too much understanding about the marketing and function of marketing we think that is better to increase the definition of three the Institute that is give us core meaning of marketing and those Institutions renowned in the world such as *Constitution of the Chartered Institute*, *Constitution of the American Association and Chartered Institute (UK)*.

- ❖ Marketing is the management process responsible for identifying, anticipating and satisfying customer requirements profitably.

Constitution of the Chartered Institute of Marketing (2003)

- ❖ Marketing is the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organisational objectives.

Constitution of the American Marketing Association (2003)

- ❖ Getting the right goods, to the right people in the right, place at the right time, at the right price, with the right level of communication profitability.

Chartered Institute of Marketing (UK)

The first definition provides a summary of the marketing objective. The second definition clearly identifies the tools that the marketing process achieves through its objectives, while the third covers the key elements of marketing. The goal of marketing is to identify targeted markets and develop products and services that will meet the needs of consumers in these markets both now and in the future (Wilson, 2006, 6).

1.3 THE MRKETING CONCEPT

Marketing is involved in solving the fundamental economic problems of banking. A commercial bank is organized for currency trading in financial markets. It performs many operations at home and abroad with basic trading functions. At the same time, banks are a key tool in implementing and delivering funds to provide financial services to the economy. Banks are one of the most important organizations in financial economies. However, like other types of business, banks must also identify and solve the basic economic problems of business activities with the active support of marketing.

Marketing managers can provide the best decision to determine the types of products and services provided by banks to market needs through activities such as information gathering, searching for customer demands, competitive products, and research in the use of products through individuals and corporate institutions..... This will help bank managers to take Good decisions about the type of products and services will be produced in the market (Kotler, Vong and Armstrong, 2012, 51).

1.4 WHAT IS BANK?

Word and phrase bank is an old German word that means a kind of company or perhaps from the French word BANQUE or Italian BANCA that were taken from exchangers benches. Banking industry starter in world were exchangers with the ease of titration precious metals and commodity trading with the confidence and commitment Issuing commercial property and trustees commercial property (Promoting, 2010, 3).

1.4.2 History of Bank Marketing in the World

Previously, banks were merely seen as the "keeping money safe." When conducting banking transactions, customers always feel annoying because of having to wait so much time. While many other companies had been applying marketing strategies and being more successful, banks' executives were still intoxicated with their own operations, regardless of customers' needs as well as society demands. However, when the business environment changes, increasingly fierce competition in banking activities had made banks' administrators be interested in marketing. By the 60s of the 20th century, it began to infiltrate marketing banking sector. In the U.S, the 60s was a period in the development of marketing retail banking operations. In Europe, it was not until the '70s that marketing became the subject which was widely discussed in the Bank of England.

Thus, in a long time bank marketing has not been focused dramatically which limited the effectiveness of the banking business. However, as soon as bank managers have seen the importance of marketing, its perspective is increasingly more completed. Marketing became one of the most essential factors that bringing succeeds to bank (Mai, 2013, 12).

1.4.3 Concept of Bank Marketing

Giving a precise concept of bank marketing is not easy because nowadays there are so many concepts of bank marketing. Bank marketing can be understood as a system of banking strategies impacting on the entire process of providing banking services in the best way which will satisfy needs of target customers. Bank marketing is maintained in a vital interaction between products, services with customers' demands and activities of competitors on the basis of balance benefits among banks, customers and society (Ngari, 2015, 3).

1.4.4 What is Bank Marketing Approach?

Banking is a personalized service oriented industry and hence should provide services which satisfy the customer's needs. To meet these needs, bankers are expected to provide satisfactory benefits through provision of form, place, time, and ownership utilities. The marketing approach involves anticipating, identifying, reciprocating (through designing and delivering customer-oriented service), and satisfying the customer's needs and wants effectively, efficiently, and profitably (Bhattacharyay, 1989, 35).

1.5 MARKETING ROLE IN BANKS

Marketing is involved in solving the fundamental economic problems of banking. A commercial bank is organized for currency trading in financial markets. It performs many operations at home and abroad with basic trading functions. At the same time, banks are a key tool in implementing and delivering funds to provide financial services to the economy. Banks are one of the most important organizations in financial economies.

However, like other types of business, banks must also identify and solve the basic economic problems of business activities with the active support of marketing. Marketing managers can provide the best decision to determine the types of products and services provided by banks to market needs through activities such as information gathering, searching for customer demands, competitive products, and research in the use of products through individuals and corporate institutions..... This will help bank managers to take Good decisions about the type of products and services will be produced in the market (Mai, 2013, 12).

1.6 BANK MARKETING FUNCTIONS

Banking marketing includes four key functions that contribute significantly to banking development. These functions can be explained in the following form as marketing research in the marketing process in order to identify demands, desires and trends in the market as well as change in desired customer needs. In light of this, new products and services that are becoming more attractive and more benefits can be designed to meet the growing needs of diverse markets. At the same time, they can also create competition for similar products ((Frederic and stanly, 2012, 16).

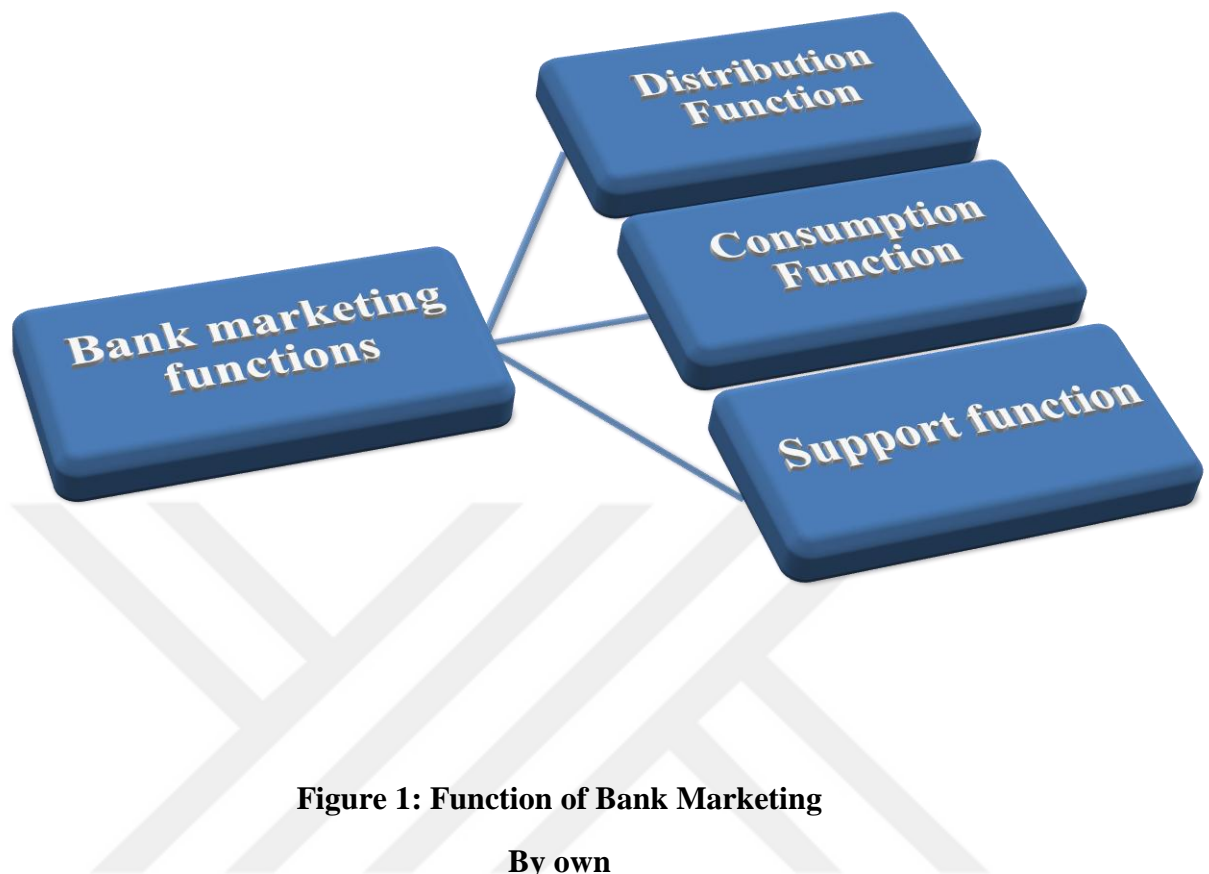


Figure 1: Function of Bank Marketing

By own

1.6.1 Distribution Function

The distribution function in banking marketing covers the entire process of regulating the products and services of customers. Its contents include identifying and selecting potential customers, directing and assisting customers in selecting and using products and services in banks, organizing customer service activities, and research to develop new distribution channels and to meet customer demands (Frederic and Stanly, 2012, 17).

1.6.2 Consumption Function

Products depend on many factors but the most important is the quality of products/ services and reasonable prices. This requires banks to improve their regular staff. This function also specifies that transactions must comply with: understanding customers, preparations of contact with customers, approaching customers, introduction of products/services using manual procedures (Mai, 2013, 15).

1.6.3 Support function

Supporting the functionality of creating favourable conditions to perform three functions is also the crucial function of marketing in banking business. Activities supported include advertisements, propagandas and client conferences; because those give name to every organization try to take best place in the market share. Therefore we know that is not easy to took a huge place in banks market and that is need high person experience in this position (Mai, 2013, 15).

1.7 BANK MARKETING STRATEGIES

The Bank's overall marketing program may involve a large number of marketing strategies. The marketing strategy includes a very clear definition of target customers, developing a marketing mix to satisfy the customer and get a bank profit and maximize business. And planning for both "source" markets and "use" and management markets (Jane and Kumar, 1997). The marketing management system in the bank must begin to assess the situation to assess opportunities and threats (Jain, 1997, 13).



Figure 2: Bank Marketing Strategies

By own

1.8 QUALITY STAFF AND SERVICE

When asked about the factors that attract new clients to the organization, the most popular answer was the quality of the bank's service and staff. Brand strength and brand awareness was second, while the recommendations of the current customers were ranked third. Surprisingly, perhaps, ads appeared below the list, and advertising campaigns in the mass market ranked least important (see table above). Throughout the survey period, respondents continued to return to the importance of quality of staff facing work and fatigue. The answer to about 65 percent of respondents was that well-trained employees are likely to make their current customers spend money with them. More than two-thirds

of respondents also said that quality of service and staff would attract new clients to their organizations (HSB06, 2006, 8).

1.9 MARKETING OBJECTIVE

Today, each organization has specific goals or objectives. The objectives of the banks are necessary to be drawn up according to the needs and strategies of the banks because any organization in the world cannot continue without a specific objective or strategy. Therefore, the objectives of the bank are essential for any bank or organization. With regard to the bank's development strategy for the period 2011-2020, banks will actively pursue the trend to "be the first global retail bank in the region", with a strong focus on efficiency, capability and effectiveness. The development strategy will focus on enhancing labour productivity, effective management, reducing costs, innovating new management methods and business processes, and maximizing the value and benefits to customers (Mai, 2013, 77).

1.10 BANK MARKETING SEGMENTATION

This chapter will focus on the third important step of a bank marketing plan. By this step, segments will be clearly identified and targeted. After that, positioning part gives the idea of how the bank has created distinct impression in customers' mind (Frederic and Stanly, 2012).



Figure 3: Bank Marketing Segmentation

By own

1.10.1 Segmentation

Currently, conducts market segmentation according to many criteria based on consumer segmentation. Because their business activities are mainly in Vietnam thus international segmentation or business segmentation will not be used in this situation. Besides, also makes the combination of many criteria so that the customer can catch their image and brand effortlessly. After identifying and analysing the market, also make

descriptions of some segments with full potentials. For example, some typical segmentation is:

- ❖ Geographic region (urban, rural, mountainous),
- ❖ Customer segmentation (individuals and enterprises)
- ❖ Size of business types (small and medium enterprises, large enterprises)
- ❖ Region (north, south...)....

Those segmentations generally can define what types of customers to target but only at a general level. Because of the fact that each segment also has smaller segments, the bank also needs to take these smaller segments into account as well. (Mai, 2013)

1.10.2 Target Market

After identifying and analysing each segment, the bank has made the determination of target market. Those are segmentations based on customers including personal customers and small and medium enterprises. Besides, traditional customers are small and medium enterprises; also expands their major clientele to big corporations. In spite of the now a days specializes their target market based on selections and criteria in which they only focus on two or more segment markets that have potential to make their business effective, they also try to spread their business activities in the entire market to gain more profit. Although it is a risk strategy to conduct it, now has been developing as one of the biggest commercial banks, and they have sufficient capabilities to conduct them (Mai, 2013).

1.10.3 Positioning

After identifying the target market, banks have focused on planning strategies which will create a distinct impression in customers' mind. They have identified and communicated a brand's uniqueness, differentiation and verifiable value. It is the way banks make their products/service different from each other. On the other hand, evaluating competitors in the market also helps them to have a clear view of market situation nowadays so that they can make a proper positioning strategy. Banks has always concentrated on some particular types of positioning approach in building branch's success (Mai, 2013).

1.10.4 Promotion

Promotion of banks has made progress significantly, and the brand image of banks constantly has brought enormous efficiency. Communication activities - promotion include:

- ❖ Advertising: banks use all forms of advertising in the mass media: newspapers, electronic media, television, banners, and printed brochures...
- ❖ Personal exchange: This is the process of transactions between employees directly with customers. In this operation, staff role is "the face of banking". banks has been quite successful as a young staff with uniform appearance, highly qualified and very enthusiastic spirit.
- ❖ Promotional activities: banks has various promotions such as "Loi Cam On", "An Toan moi ngay, nhan ngay qua tang" ... Besides, they also donate helmets, rain

gear, personal umbrella....to customers in special occasions. In the area of funding, it shall increase the deposit rates, with promotions such as "saving for millionaires"... Those promotions have been a hit for customers currently.

- ❖ Direct marketing Activities: banks annually held customer conference in order to introduce banking products, old year's review and New Year's direction. They also organize workshops to advice and support customers to attract lot of attention from publicity (Frederic and Stanly, 2012).

1.10.5 Pricing Policy

Prices in banking business relate to interest rates, loan and other costs for use of the bank's capital. The pricing policy is considered essential for raising the number of customers in the bank. The quality of service offered also has the direct relationship with fees charged. Hances, customer service is the most important factor when taking into account this kind of policy. Moreover, banks has divided this into two fold strategies in which the first one including interest and fee charge while interest paid is belonged to the second strategy. Here is the table of deposit rate and interest rate that banks has applied in order to have a competitive position in the market (Frederic and Stanly, 2012).

1.11 THE EVALUATION OF MARKETING IN THE FINANCIAL SERVICE SECTOR

In the past, marketing was seen as the concern of manufacturing industry with little or no relevance for a service industry such as banking. A banker was regarded as professional, offering services to those who sought them rather than as a business person

trying to sell products to new and existing customers. Competition was severely limited. There was little or no advertising, prices were fixed through a cartel, hours of opening were uniform and the range of services available varied little from one bank to another (Faure, 2012).

By the 1970s the position was changing. While the major clearing banks did not compete amongst themselves on price, there was growing competition among their subsidiary companies. Controls on lending, which had held back the clearing banks, diverted business to other financial institutions such as finance houses. Newcomers, such as the US banks which had opened London offices and well established rivals such as building societies, added to the pressure. In the 1980s, shaped by the forces of deregulation, financial and technological innovation, social change and competition, the market for retail deposits became a market for a plethora of financial services. Competition increased between banks, other financial institutions and non-financial organisations.

To develop relationships effectively, banks have to understand their customers better through the collection and interpretation of information about their customers' circumstances and requirements. Careful planning of both the positioning of the bank and the provision of services is undertaken to meet customer needs. Activity is then monitored and evaluated to compare performance against the plans. From this commentary on the evolution of marketing both generally and within the financial services sector, you can see the close link between marketing and customer relationship management (CRM). They both embrace every area of the business comprehensively, with the ultimate aims of identifying and meeting customer needs, maximising customer retention and attracting new business (Wilson, 2006).

1.12 THE FINANCIAL SERVICE AUTHORITY (FSA)

The FSA came about as a result of the Financial Services and Markets Act 2000. Its role is to make sure that investor protection is achieved and does this through the granting of “authorised person” status. If firms and corporate bodies are required to have authorisation to carry out investment business, then they need to obtain this through the FSA. Once this authorisation has been achieved, they are known as “authorised persons”.

Those who are legally obliged to have authorisation but fail to do so are called “unauthorised persons”, while those who do not need authorisation to carry out investment business are called “exempt persons”. Looking at this list, you will agree that the remit of the FSA’s task is very wide! Therefore it is not possible for the FSA to effectively supervise every member and every element of the industry at all times.

In recognition of this, the FSA has chosen to concentrate on the high risk elements of the market, adopting a themed and concentrated approach to regulation. In order to do this, the FSA concentrates on those institutions and activities that seem to represent the greatest risk to consumers and markets. Thus the FSA requires that consumers of financial services will accept a degree of responsibility for their investment objectives and decisions.

Firms are graded on a scale of A to D, with D requiring the greatest degree of supervision and intervention. The FSA can do this by vetting to ensure that only those firms and individuals who meet the necessary criteria – such as honesty, competence and financial soundness – are allowed to engage in regulated activity. The FSA has four general functions (Wilson, 2006):

- ❖ Making rules

- ❖ Preparing and issuing codes
- ❖ Determining general policy and principles
- ❖ Giving general advice



CHAPTER TWO

2.1 CHOICE TOPICS

In fact our topic was chosen after a thorough discussion as correlation between the marketing financial service and bank performance is a very complicated matter, and bank performance needs a good strategic planning of marketing and this process should to correlation to culture of this area to bank performance. Therewith after a detailed search on marketing financial service with bank performance need time to contact together, we come to this conclusion and decided our topic to be on the marketing financials service has the relation to bank performance. As it is known all the progress, development, achievement and improvement of an employee has an effect on the organization and objectives of the organization.

However, effectiveness and improvement of marketing financial service in the organization depend on many different features, both formal and informal, but we only took the formal side into our consideration, therewith motivating employees and achievement of bank performance to a common goal is dependent on the theory that the marketing process are the centre of implementing organizational alteration. Having a clear vision of the inner forces that have impact on the way of how an organization functions is the first and foremost step that utilizes in improving organization.

2.2 OBJECTIVE OF STUDY

The main objective of this study is to examine how the marketing financial service affects the bank performance. Firstly, find this element can affect the bank performance through marketing financial service. Secondly, the research is attempting to scrutinize how specific marketing financial service has impact on bank performance. Thirdly, we investigate how the strategic planning of marketing leads to increasing customers to banks, as well as how these plans affect the groups within the organization to work towards common goals of the organization. Finally, our research will provide recommendations that could result in improving financial service to go from bank performance to change for better and better.

2.3 CHOICE OF DOMAINS

The domains of the study are the research areas of academics and areas of essential practical interest. We decided to investigate some banks and do research questionnaire in order to obtain essential information. Nevertheless, organizing the interview with head of all departments and the questions passed on policy appraisal by the organization, after that we started printing and distributing the questions. Moreover, during distribution of the questions, the employees were asked to feel free whether to respond of the questionnaire or not. Luckily, all head managers marketing and employees collaborated from all the banks.

2.4 STATEMENT OF PROBLEM

Many important studies which were carried out in the 21th century are about marketing because through it can to increase customer and today the marketing is be necessary to every organization not only banks, Hence, the need for clear banking institutions to the need for more attention to the activity Catalogue, both in attracting deposits or make loans (Czinkota and Ronkainen, 2007). Attempts have been made by Iraq to develop its banking industries by using aggressive marketing cost and bank performance, even though consumers in the Middle East countries and Iraq are viewed as late adopters of new technology (Al Sukkar and Hasan, 2005). Nonetheless, it is very rare to find a research about the marketing financial service and bank performance. Therefore, we decided to investigate a new aspect in the field of administration in order to add a fruitful source for academics and for those who are interested in marketing financial service has relating to bank performance.

2.5 BACKGROUND OF STUDY

The nature of the organizations and employees is different from one organization to another and every organization has a special marketing style on working towards bank performance, encouraging employees, marketing style and the challenges. Although, there are many factors that influence the bank performance, marketing style and bank performance could be seen as a cornerstone to transforming an organization. Therefore, in this study we chose an influential style of marketing financial service and bank performance that have a direct impact to increase customers.

All the same, the bank performance depends on the marketing process and bank policy to how marketing can impact banks performance ...etc. Additionally, performance is a major multidimensional construct which aims at achieving results and has a strong link to strategic goals of an organization. Based on our research questionnaire established formulation on an individual capacity marketing, bank performance, we attempted to reach the bank performance. The research questionnaire contains two parts and each part used validity and reliability, then each section includes eight questions, and each question is clear and easy to understand. Finally, in two private bank we distributed the research questionnaire which was about how the marketing financial service impact to banks performance, and sharing responsibility and make decisions to common goal to the banks. Meanwhile, marketing financial service is also taken into consideration so as to find out how this feature banks change to performance. Effect domestic and foreign payments and provide property management and trustee services among other wide range of financial services (Firpo and Consulting, 2005).

2.6 PURPOSE OF THE STUDY

The purpose of this study is to find how marketing financial service impacting to bank performance, and reach to the tools that marketing can use them to bank performance. Customer satisfaction is the first task of the marketing department and this section should to increase the new customer for the bank. Then, we hope to find out which marketing process has influence on bank performance and followers to build common goal.

However, the marketing financial service has roles to bank performance; they also affect the employee's performance. Last but not the least, this study can be used to all organizations that have a sharing task. Exchange of views and evaluate problems. The study consists of processes of developing marketing process, implementing strategic planning to bank performance and role of marketing can to build a vision to solve all problems in the futures.

2.5 RESEARCH QUESTION

Actually the research study of hypotheses build on one variable to focused on the scope of the research topic. The discussion about the topic and the place of marketing financial service to affect on the bank performance led us to the following research question:

“How the marketing financial service impact on the bank performance?”

2.5.1 Hypotheses

H1: The marketing financial service impact on the bank performance.

H0: The marketing financial service not impact on the bank performance

1.6 HIERARCHY OF RESEARCH STUDY

In fact the study focused on two bank and this two bank divided into five sectors, all the parts is about bank which involved function of marketing, HR, management, customer service and master card. All the employees participated in all functions in the research questionnaire and the head of each department of the bank responded to the questionnaire. Moreover the entire question is under the quality control of the questionnaire academic policy, and keeps participates name mean the question is without the name to care about the respondents real.

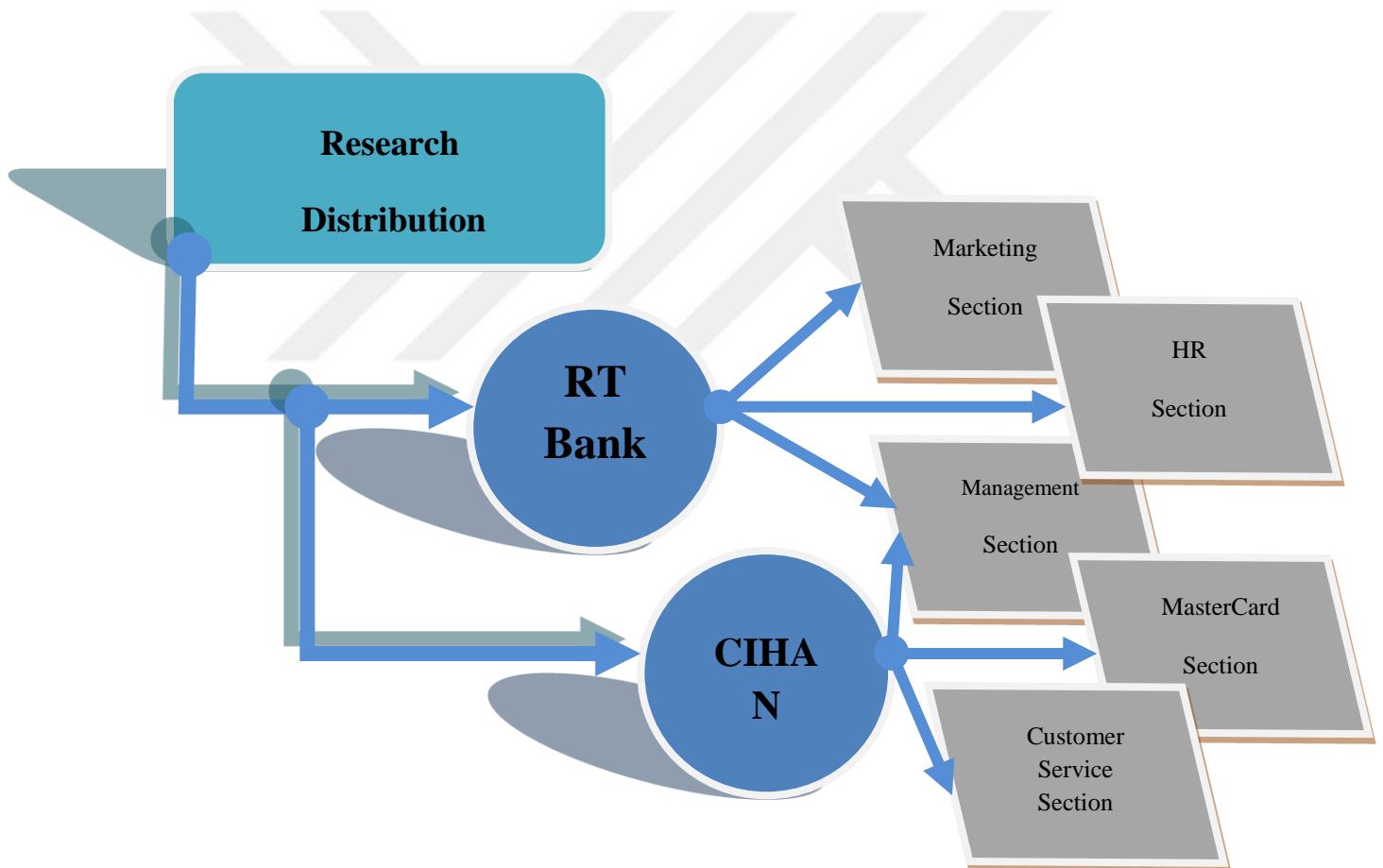


Figure 4: Research structure

By own

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 METHODOLOGY

In fact methodology of any research study upon on the researcher but the researcher should to not out on the academic way, therewith have many academic way to write research study and researcher know which theory need to the case of the research study. Research methodology depended on this way the researcher want to building study and some time the researcher need the special way to explicated research study. Therefore have much way and many author to researcher adopting on it, but the researcher should to select the academic way for his/her research. Furthermore we chose for our research studies the design research and goal of study with questionnaire assumption because the researcher need to move carefully and chose this method is conformed to research study. Finally we used the simple technique with limitation of this study to useful for everyone to need this research study.

3.2 RESEARCH GOAL

In the every research study should to have the goal of this study and the researcher need to explicate the aim of the study because at the end need the result and this implication should to give scop of the study. The objective of this research study is to show the effect marketing on banking financial performance banks in Erbil-Iraq. Therewith we want to explicate ways to banks performance in this area because all

system managing is new in bank marketing finance system and process banking is new in this location (Joseph and Kumar, 2014, 5).

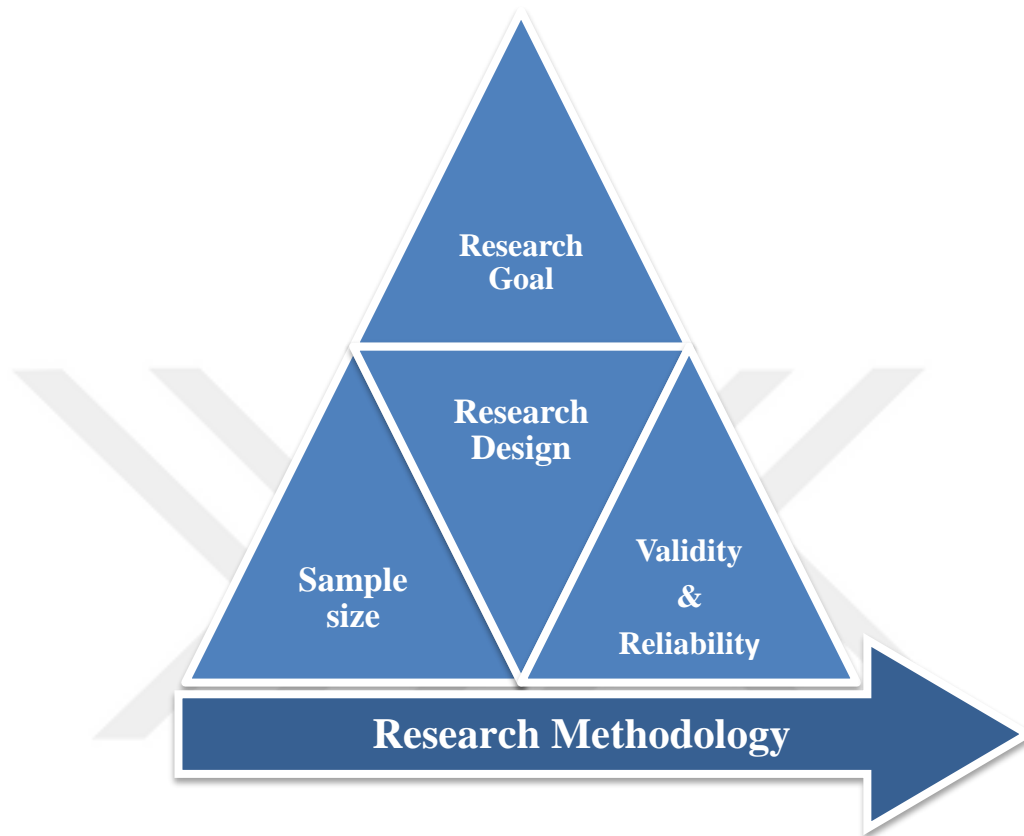


Figure 5: Methodology

3.3 QUESTIONNAIRE ASSUMPTION

Actually build assumption to academic way and used all point the research methodology therewith used the reliability and validity to questionnaire survey and data collection classify below:

- ❖ Give relax to respondent to answer the questions honestly.
- ❖ Respondents feel comfortable to answer questions without use the names
- ❖ Respondents feel free to answer the questions.

- ❖ The questions do not compare the any organization
- ❖ The questions under the ethics academic of research study.

3.4 RESEARCH DESIGN

The fact that we have faced a unique situation and the objective of our research we have agreed on led us to design our research as a case study. As it is mentioned by (Bryman and Bell, 2011, 60), a case study is about researches which are carried out in one geographical site, in our case an organization.

3.5 RESEARCH APPROACH

Choosing an approach for the research is one of the significant tasks for the researcher as it combines research philosophies with processing theories. There are two main ways to carry out research the qualitative research and quantitative research. The based on our study and consist of two sections and first section is personal questions and another sections is same design they each sections include eight questions. Also on creating a hypothesis which will be verified in of collected data, whereas depended on the latter one is emerged as a result of analysis of collected data on (Saunders et al., 2009, p. 124-126). However, for our research we have chosen abduction approach which was coined by (Reichertz, 2010) due to the fact this approach is in accordance with the purpose of our research which we want to explore such as: The Influence of Marketing Financial Service on the Performance of Banks.

3.6 QUALITATIVE RESEARCH METHODS

In research study method have a two types quantitative method and qualitative method first one is interview face to face and questions limited and this is about opinion personal on questions, this topic they want information. But we use second ones is a qualitative method that is depended on questionnaire and that is collected more information than first method, then in this method going gather personal information.

Unlike to quantitative method whole questions need reliability and validity that is mean all questions has direct related with topic thesis and each questions they should to have a correlation one by one, however the process is different that is need to give time to answer and need permission to distribution in any an organization this letter permission is took from university that is use way formally.

However this method is two kinds to respond five choices and three choice but we are selected first one is five choices because that is give more options. At the end this system need numbering to input in statistic program SPSS, but the qualitative and quantitative research method must to going under rules of (Porter and Coggin, 1995, 7).

3.7 SAMPLE SIZE

For our research sample size is considered as it is a matter of discussion for the qualitative research, and optional figure for such research estimated to 12 (Saunders et al., 2009, 235). Nevertheless, sample size is mainly concerns research purpose, availability and time restrictions (Saunders et al., 2009, 234). Therefore, to work within the time limit and meanwhile achieving necessary level of validity, we decided to conduct (150) interviews within (RT Bank) in Kurdistan region/Iraq.

3.8 VALIDITY AND RELIABILITY

In this study or any academic studies is a need to reliability and validity, validity give ability of the research method that is give accurate to study data and result. Then that is mean really want what purposed to be measured has be accurately also researcher want doing deeply study on individuals small group or large group if researcher know that research has a valid can confident on the output (result), counter to if researcher not believe valid mean not sure in the issue being studies of research that there was none trust on the finding, as of (Churton and Brown 2010, 211; Babbie, 1989, 127).

The reliability is way to measure investigated in results similar on different in the study, if doesn't going in reliability that is mean it is replicate. Therewith study need to reliability and measuring this reliability depended on this system the researcher used to study, but we used reliability and validity to our study because that is so important we want reliability for our study. However reliability and validity is bases of every academic study, as whole (Churton and Brown 2010, 209).

3.9 SAMPLING TECHNIQUE

In this research study we used a very simple technique and depended on the answer by selecting for this research we used five chooses therefore respondents can to feel relax answer to which one they want. Therewith in this way of technique most respondents can to answer questions. Finally we do not build questions random to respondents and we make respondents feel responsibility to completed questionnaire.

3.10 RESPONDENTS

Participants were given one week to complete the questionnaires. 150 were received, out of which 8 questionnaires were unfilled and 5 questionnaires were thrown away as a result of missing data. Consequently, 133 questionnaires were considered for the research as respondents employed in various sections within the organization.

3.11 LIMITATIONS

Our research excludes employees who have spent less than a year in (RT Bank). A great number of the employees in this classification were in training courses and not given particular roles of duties. Besides, some of the questionnaires were returned unfinished.

CHAPTER FOUR

Data Analysis and Implication

4.1 FREQUENCIES VARIABLES

In this term of data analysis we used Frequencies variable to evaluation for both (RT Bank, CIHAN Bank) because we need to know domain of respondents in each bank and we should to have information on the number participation on the questionnaire data. Therefore must to use Frequencies variance because that is give accurate result with good evaluation on the respondents and the number of participated in both bank. Moreover in this function we need to use the (city, bank, function, Qualification, Age, Gender, Marriage, and Experience) because this personal information is too necessary for research study and every researcher need this information and without it can not to continue. Finally we used in this program the options of STATISTICS to analysis and evaluation the implication and BARCHART that is give us clear picture to know different direct.

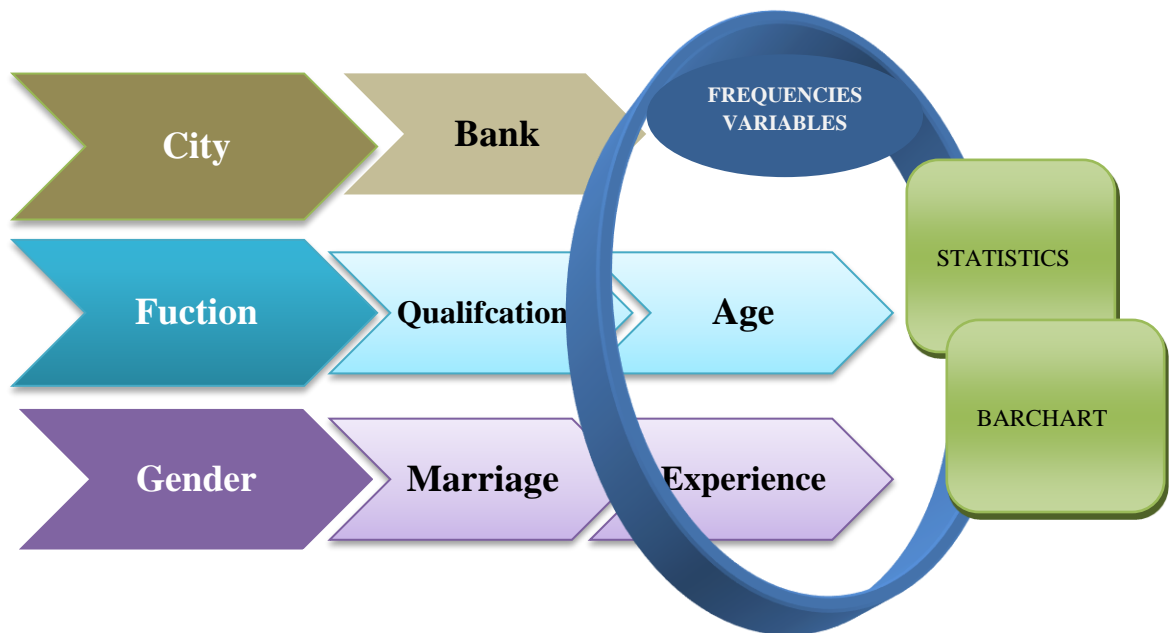


Figure 6: Frequencies Variables

Table 1: Statistic Data Frequencies

Statistics									
	City	Bank	function	Qualification	Age	Gender	Marriage	Exper	
No.	133	133	133	133	133	133	133	133	133
Mean	1.0000	1.4737	3.1654	2.3835	29.3835	1.8045	1.6692	3.7068	
Std. Deviation	.00000	.50119	1.47802	.57369	5.12676	.39808	.47229	2.2555	7
Variance	.000	.251	2.185	.329	26.284	.158	.223	5.088	
Minimum	1.00	1.00	1.00	1.00	20.00	1.00	1.00	1.00	1.00
Maximum	1.00	2.00	5.00	2.00	60.00	2.00	2.00	11.00	
Percentiles	25	1.0000	1.0000	2.0000	3.0000	27.0000	2.0000	1.0000	2.0000
	50	1.0000	1.0000	3.0000	2.0000	29.0000	2.0000	2.0000	3.0000
	75	1.0000	2.0000	4.0000	2.0000	30.5000	2.0000	2.0000	4.0000

4.2 STATISTICS OF AVERAGE RESPONDENTS

In this section frequencies the table is explicated the mean, Std. Deviation with the maximum and minimum of the all term personal information, then they show not missing in the data analysis with the Valid number that is mean the number participation of research questionnaire is (133) respondents. However Mean of the age is high record that is mean we have a good result average in the age section but the minimum average of Mean in the section of city. Therewith high respondent's number in the CIHAN bank but more respondent participated in the customer service for both bank then the high qualification respondents are bachelor and minimum for diploma. Finally more participation is female and more of them marriage like display in the table of above and high record participation of experience is eleven years.

Table 2: City

City		
	Frequency	Percent
Erbil	133	100.0

That is a location of the research study and whole research process data distribution and collecting in the Erbil city, therefore in the north of Iraq have the Kurdistan region and all the organization and non organization in this city we thought that is better to select this city for our research study, then the figure is display clear result.

Table 3: Bank Data Collection

Bank		
	Frequency	Percent
RT Bank	70	52.6
CIHAN Bank	63	47.4
Total	133	100.0

In this section we participated two banks and both of them is bank trading such as RT Bank and CIHAN Bank like we see the number of respondents in the RT Bank is more than the CIHAN Bank that is mean RT bank more helpful than the CIHAN bank because in the distribution questionnaire research process we divided equally both of them received 75 questionnaire for each bank, and for more explanation see figure below.

Table 4: Function of Banks

Function		
	Frequency	Percent
Marketing	30	22.6
Management	14	10.5
HR	24	18.0
Customer Service	34	25.6
MasterCard	31	23.3
Total	133	100.0

This section is about the parts of each banks to participated in research study and we think that is better to chose all section of the bank except of Marketing department such as Management, MasterCard and Customer Service...etc. however the table is display more respondents in the customer service department less one to participation in this research questionnaire is management and fore mere explicated check the figure (4).

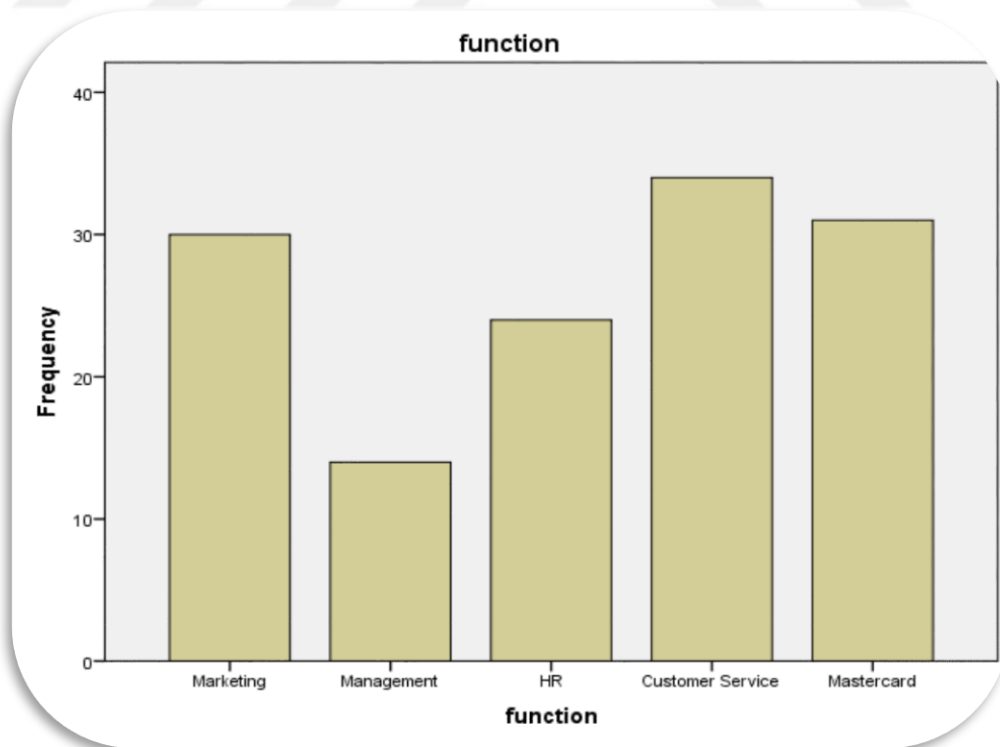


Figure 7: Function of Banks

Table 5: Qualifications of Respondents

Qualification		
	Frequency	Percent
Diploma	1	.8
Bachelor	85	63.9
Master	42	31.6
Doctorate	5	3.8
Total	133	100.0

In this part of research study used four level degrees and we want to know number participated to each bank, but more respondents have Bachelor degree with second number respondents for Master degree and we have five number of participated in Doctorate degree with one Diploma degree in this research study.

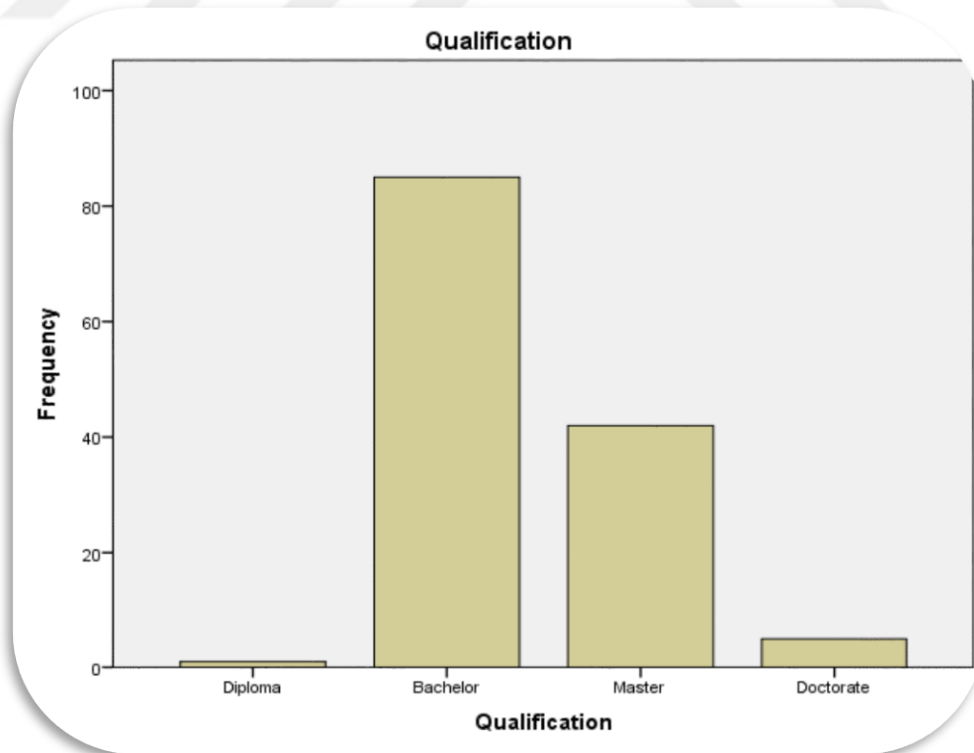


Figure 8: qualification of Respondents

Table 6: Age of Respondents

Age		
	Frequency	Percent
20.00 - 25.00	24	18.1
26.00 - 30.00	76	57.2
31.00 – 35.00	20	15.1
36.00 – 40.00	10	7.6
41.00	1	.8
50.00	1	.8
60.00	1	.8
Total	133	100.0

Really all of the respondent's age is above of (20) and the more than participated adult, but if we see have the respondent has high experience and the older respondent is 60 year and for more detail see figure (6).

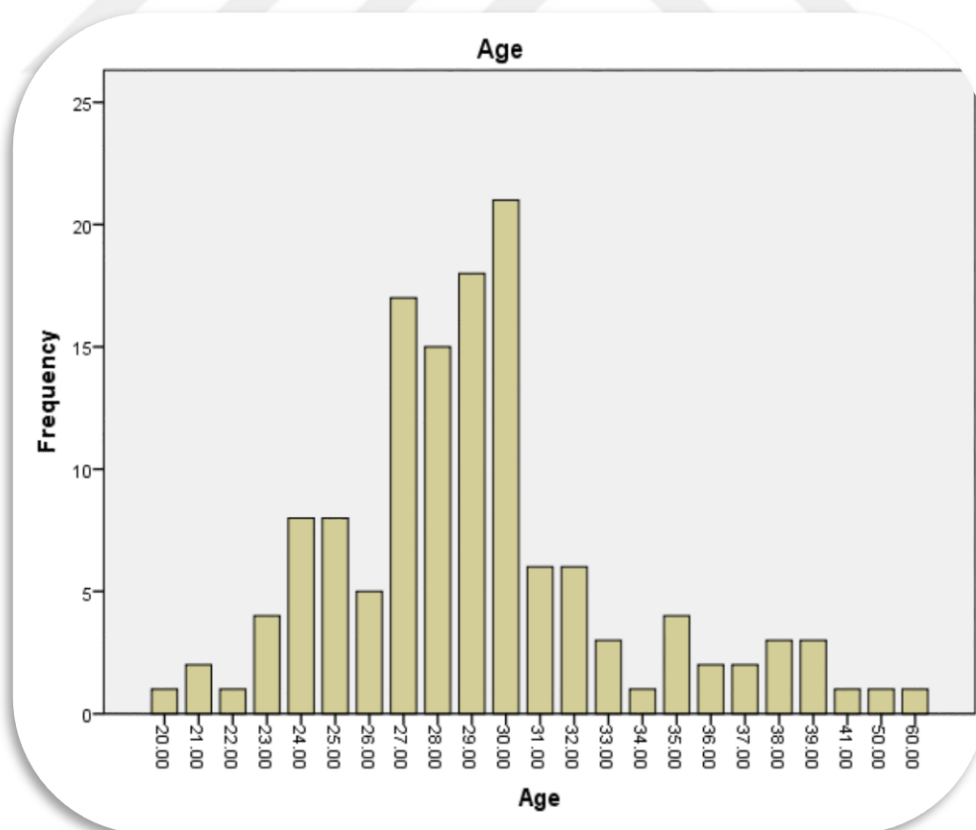


Figure 9: Age of Respondents

Table 7: Gender of Respondents

Gender		
	Frequency	Percent
male	26	19.5
Female	107	80.5
Total	133	100.0

However we see everything so good and we have high record participated of female in research study that is mean much of the employees are working in the bank is female for more explanation see figure (7).

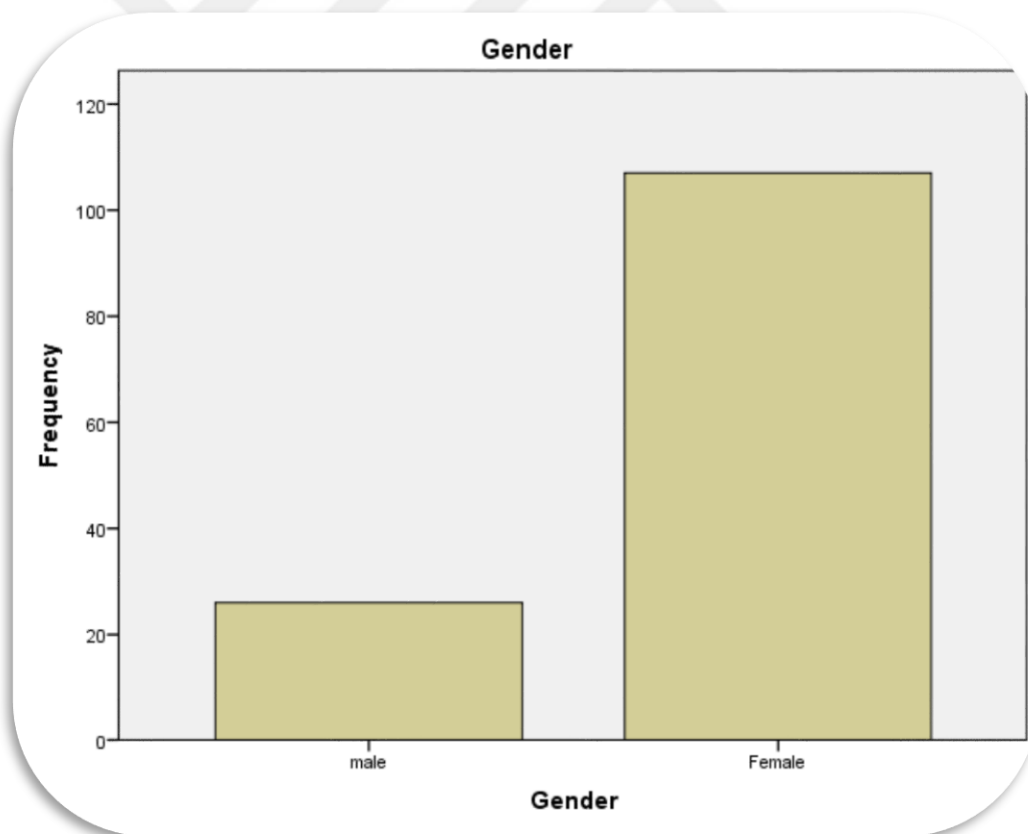


Figure 10: Gender of Respondents

Table 8: Marriage of Respondents

Marriage		
	Frequency	Percent
Single	44	33.1
Married	89	66.9
Total	133	100.0

This part display the number participated marriage when we see more respondent is married and more of them female whole of the explicated in the figure (8).

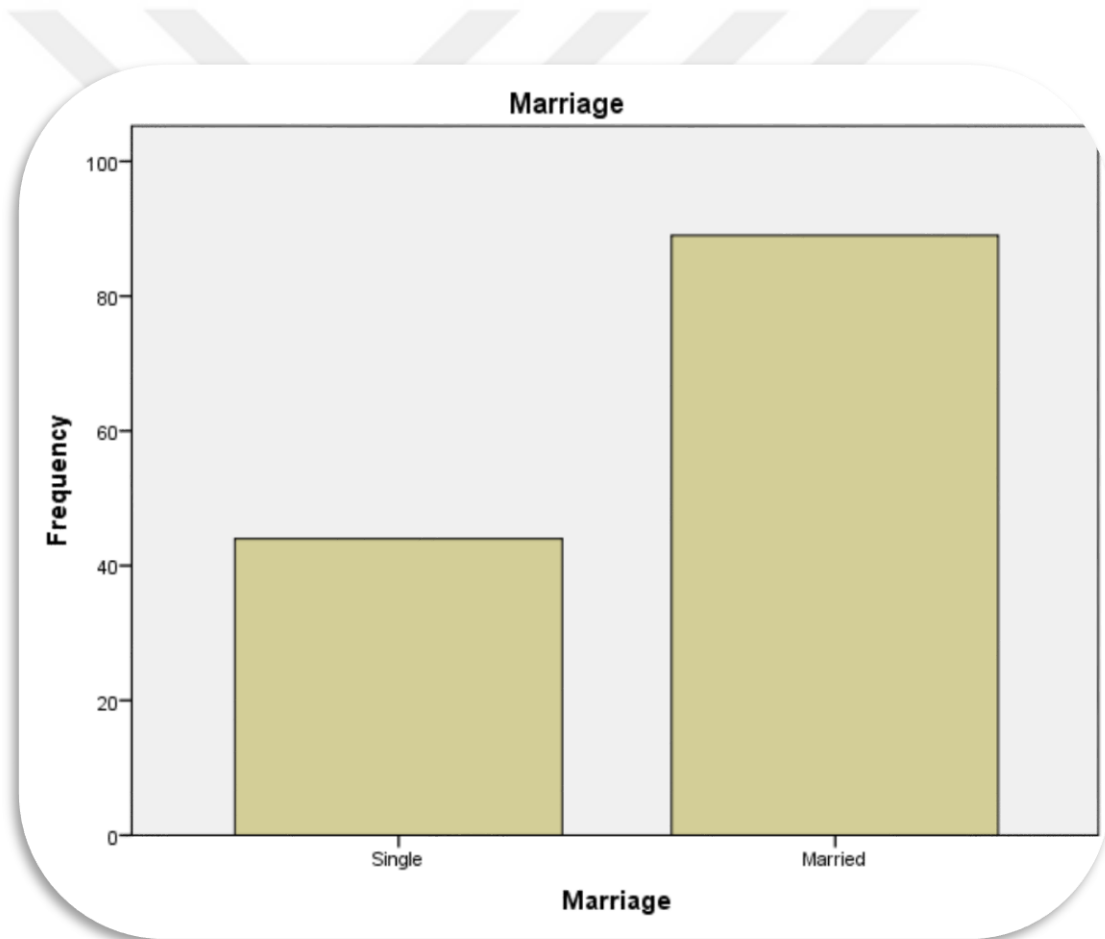


Figure 11: Marriage of Respondents

Table 9: Experience of Respondents

Experience		
	Frequency	Percent
1.00	14	10.5
2.00	24	18.0
3.00	40	30.1
4.00	25	18.8
5.00	11	8.3
6.00	6	4.5
7.00	3	2.3
8.00	1	.8
9.00	3	2.3
10.00	2	1.5
11.00	4	3.0
Total	133	100.0

Actually to research questionnaire we think to input the experience of the employees to see how the participation have reaction to this research study, but we more of the respondents answer by this experience they has and the high respondents of the level has three years working in this area that is mean the participation not random answer the question and they have good experience about the marketing in the bank and they expecting fact the marketing has direct relating on the bank performance finally for more detail check the figure (9).

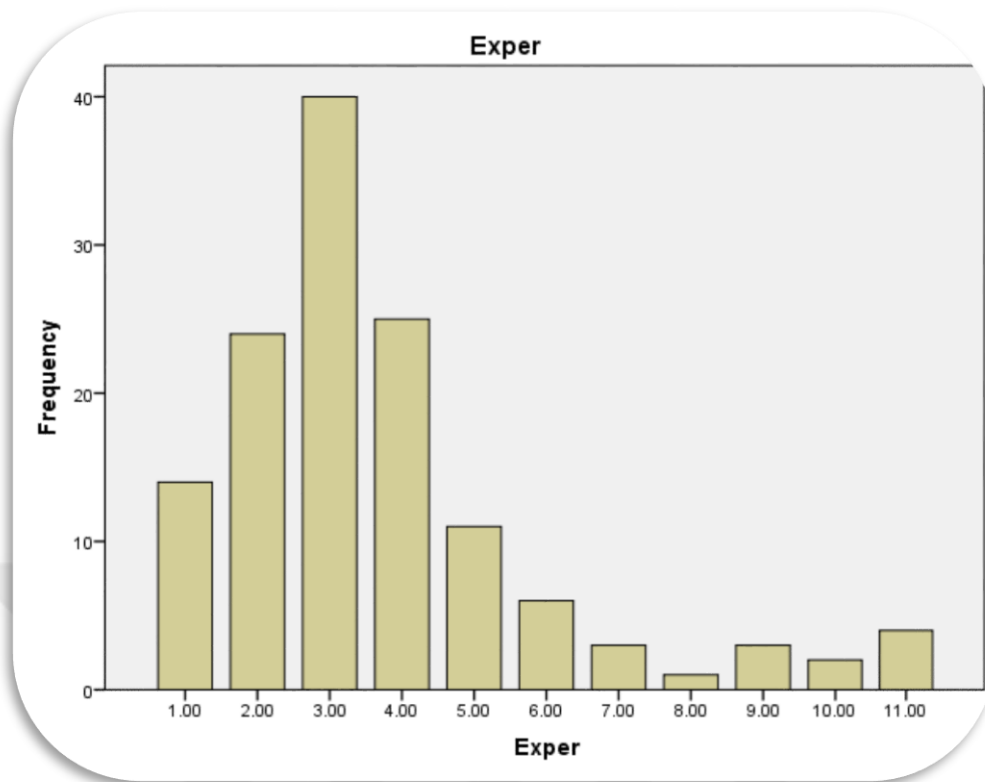


Figure 12: Experience of Respondents

4.2 ANALYSIS DATA OF FREQUENCIES

Table 10: Data Analysis through Frequencies

Statistics									
	Marketing	Marketing	Marketing	Marketing	Marketing	Marketing	Marketing	Marketing	Marketing
	_1	_2	_3	_4	_5	_6	_7	_8	
No.	133	133	133	133	133	133	133	133	133
Mean	1.5940	1.6015	1.571	1.6466	1.6992	1.6992	1.7368	2.3158	
Std. Deviation	.87072	.78759	.8098	.88073	.95334	.70695	.94464	1.31061	
Skewness	1.943	1.595	1.546	1.435	1.437	1.157	1.318	.338	
Std. Error of Skewness	.210	.210	.210	.210	.210	.210	.210	.210	.210
Minimum	1.00	1.00	1.0	1.00	1.00	1.00	1.00	1.00	1.00
Maximum	5.00	5.00	4.0	4.00	5.00	4.00	5.00	5.00	5.00
Percentiles	25	1.0000	1.0000	1.000	1.0000	1.0000	1.0000	1.0000	1.0000
	50	1.0000	1.0000	1.000	1.0000	1.0000	2.0000	1.0000	2.0000
	75	2.0000	2.0000	2.000	2.0000	2.0000	2.0000	2.0000	4.0000

In this part of research study divided the shape of questions on eight questions and all of the questions has direct relation to the marketing of the bank that is mean creating the research questions on the marketing is has the impact on the bank performance, then in this part mean in fact bank profits rise when bank move through marketing process. Therefore to analysis the data collection and result of respondent used the frequencies in the SPSS statistic program because this program is much useful and give accurate result, and about frequencies option in SPSS program that is give all result of respondents one by one mean we can to know accurate result 100%. Moreover we can see the result without missing and the mean of the Marketing_8 biggest that is mean the respondents think the social media not affect on the performance of the bank. For more details check the Marketing_8 below.

Table 11: Frequencies of Marketing_1

Marketing_1		
	Frequency	Percent
Agree	76	57.1
Strongly Agree	44	33.1
Not Relevant	7	5.3
Disagree	3	2.3
Strongly Disagree	3	2.3
Total	133	100.0

Term of Marketing 1: Marketing has direct influence on the bank performance.

Actually this section has direct impact of bank performance through marketing that is we see the more of respondents accept on our Hypotheses mean the marketing affect on the bank performance. However if calculate the percent of agree with strongly agree the result is 90.2% like we draw brown column in the table (10). But if analysis by another side we see the number of respondents of the negative answer mean disagree with strongly disagree that is not pass 10%. Moreover this question is scop of the research questionnaire we can see clear the respondents vital to answer questions and they feel relax because this research study under whole ethically academic.

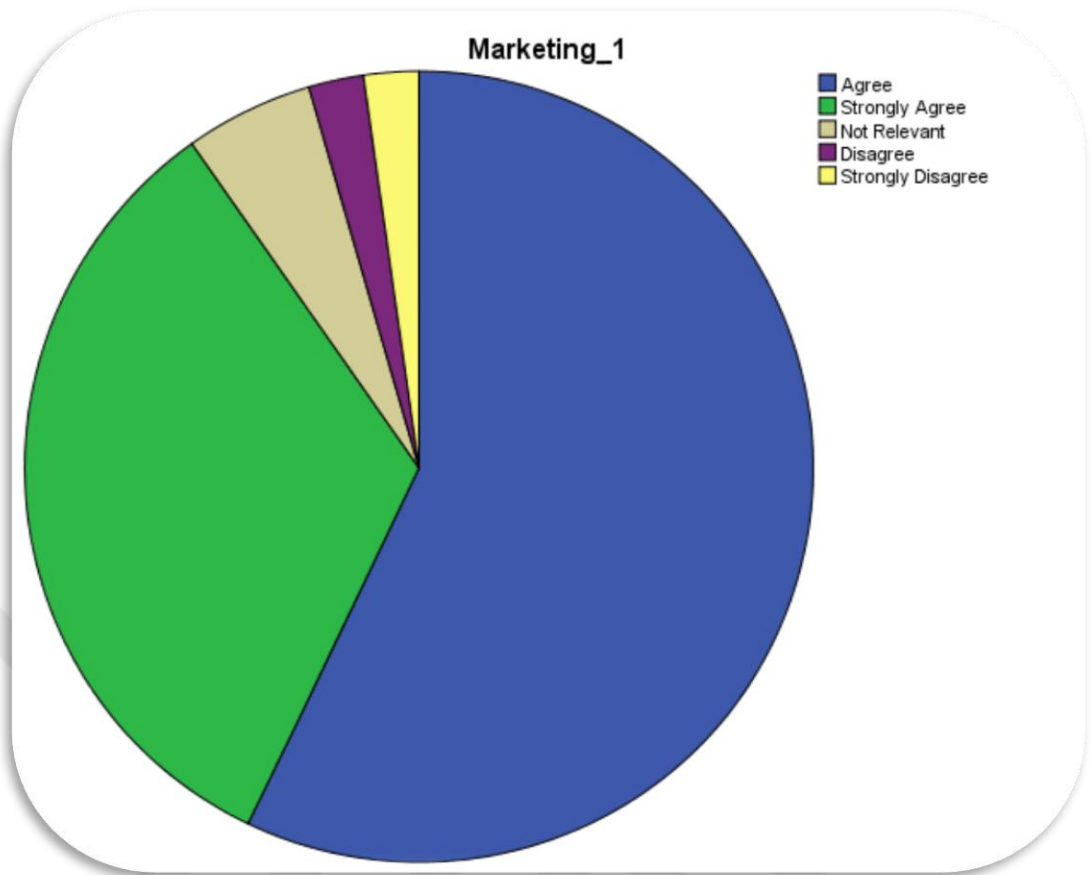


Figure 13: Marketing effect on the bank performance

This figure is explicated the marketing_1 and this option about the marketing is has direct impact on the bank performance we can see answer in the figure above.

Table 12: Frequencies of Marketing_2

Marketing_2		
	Frequency	Percent
Agree	71	53.4
Strongly Agree	50	37.6
Not Relevant	7	5.3
Disagree	4	3.0
Strongly Disagree	1	.8
Total	133	100.0

Term of Marketing 2: Marketing an affect performance on the profit power.

In this part of the data analysis utilize the question about the profit of the bank because in every organization depended on the profit and the banks is one of those organization, or in the another word we can explicated the marketing is has the impact on the profit of the bank usually today thinking about the successful of every organization through earning. Nevertheless like see the question above is marketing affect on the profit power of the bank and the participations agree about it if we calculate the number of responds agree and strongly agree is 121 total answer agree that is mean yes the marketing is affect direct to rise the profit power of bank.

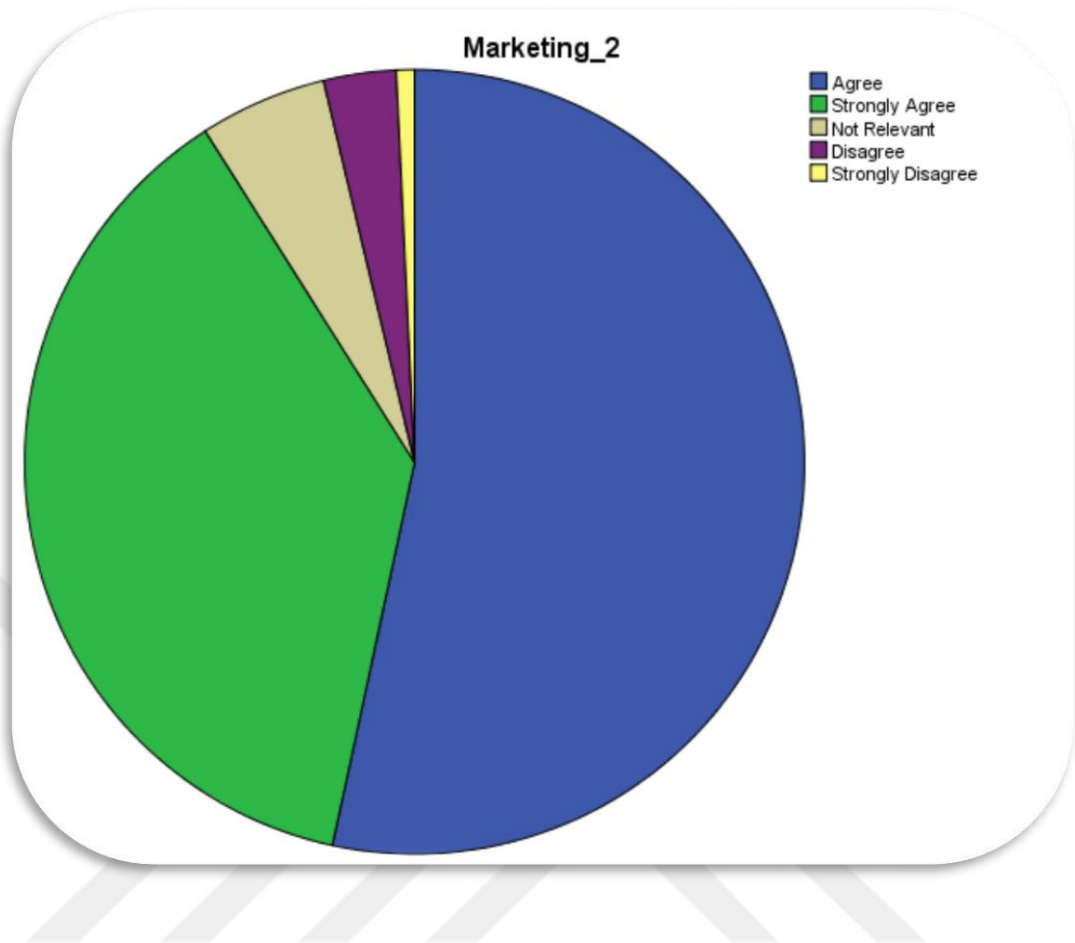


Figure 14: Marketing are increase the profit power of bank

The draw explain the power profit of the bank, then we asking participates the marketing affect on the bank profit power or not we can see the outcome of the question such as seem in the figure above .

Table 13: Frequencies of Marketing_3

Marketing_3		
	Frequency	Percent
Agree	77	57.9
Strongly Agree	43	32.3
Not Relevant	6	4.5
Disagree	7	5.3
Total	133	100.0

Term of Marketing 3: The introduction of marketing has increased customer satisfaction.

This portion is about the customer as well as today the customer pricey because customer is an organization capital and the bank is one of those organizations. Therefore many an organization open new part such as customer care and customer service to receive more customers and the question about marketing and the customer in another side the marketing have the role to increase customer to bank? The responds agree with the hypotheses mean right the marketing is relating to increase the customers of bank. To certain the result we can see the table (13) this table display the number percentage of agree and strongly is more than not accept the marketing relating to rise customer to the bank, and calculate the number of brown column we see the result is 90.2% that is very good outcome for our question.

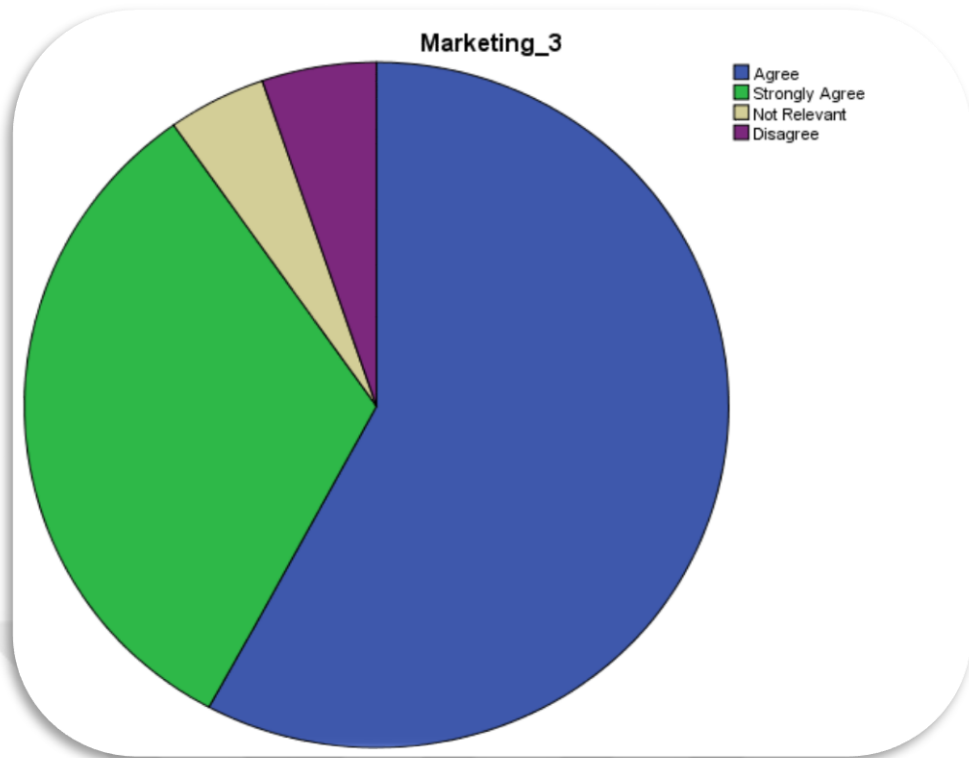


Figure 15: Marketing can increase the customer to the bank

This picture show the result of accept about the customer increase through the marketing process, as well as today customer is organization capital and every organization want to receive more customer because thereby can to earned much and this figure above explain the customer increase through marketing process.

Table 14: Frequencies of Marketing_4

Marketing_4		
	Frequency	Percent
Agree	73	54.9
Strongly Agree	44	33.1
Not Relevant	6	4.5
Disagree	10	7.5
Total	133	100.0

Term of Marketing 14: The marketing process is increased profit of the bank.

This section display the bank profit through the marketing process because in this case talk about transaction bank and how marketing process can rise the transaction bank as well as bank increase the profit by the transaction and we want to know fact the marketing affect on this process. However e like display the table above is really marketing has affect to earned bank and the number of respondents can certain it, but for more details can check the brown column is calculate the result of acceptance on the marketing is impact on the earning bank.

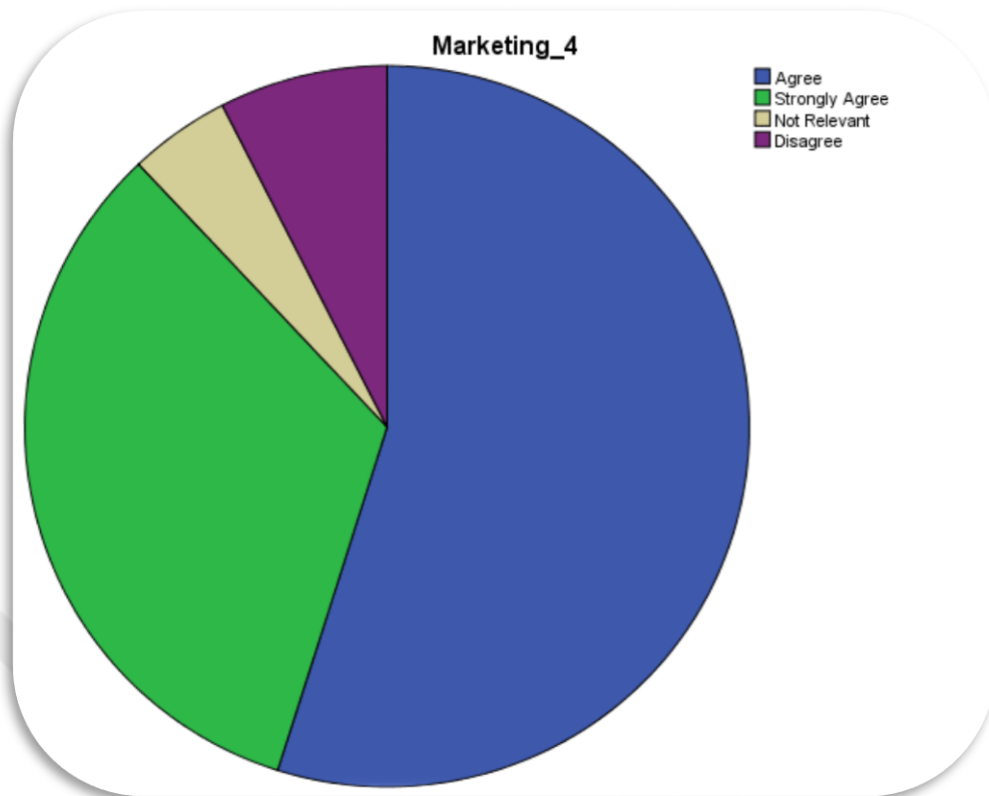


Figure 16: Marketing Process can increase earn of bank

$$\text{Earn bank} + \text{Process Marketing} = \text{Bank Performance}$$

Like we see this formula above is explanation everything that mean if marketing process spend capacity to distribution the name of bank and marketing can to successful but if we see the answer of participates in the figure above that say yes marketing process is successful to earn bank.

Table 15: Frequencies of Marketing_5

Marketing_5		
	Frequency	Percent
Agree	72	54.1
Strongly Agree	42	31.6
Not Relevant	7	5.3
Disagree	11	8.3
Strongly Disagree	1	.8
Total	133	100.0

Term of Marketing 15: The problem of marketing in your bank has a negative impact on the banking system.

This section is about the marketing problem as we know is have problem in any process can not to continue this process but in this chapter we see the more participations acceptable if have the problem in the marketing has the negative impact to bank performance. However we can see clear answer of respondents more of them agree or strongly agree on the negative effect of marketing on the bank performance. Moreover we can to chock the answer of respondents about the problem of marketing don't affect on bank performance is less 10% that is right marketing problem has direct relating on the bank performance.

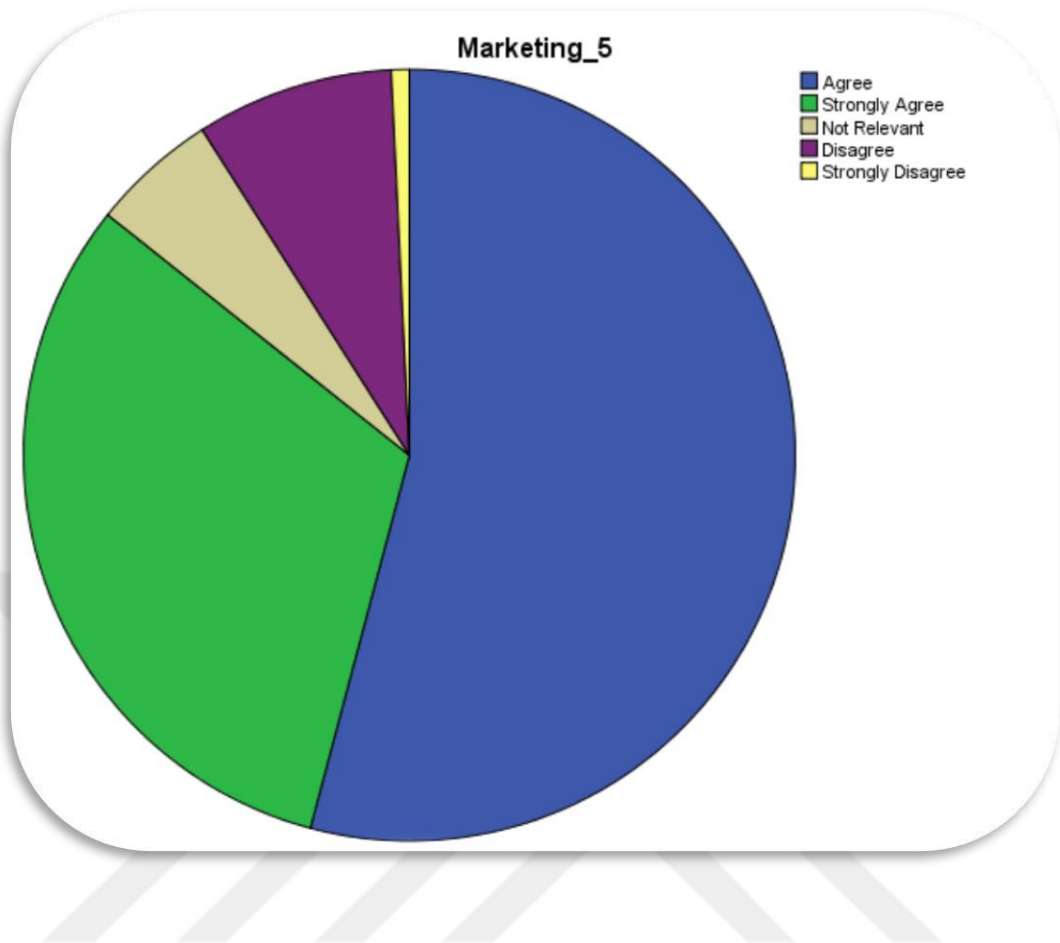


Figure 17: Marketing problem has negative impact on bank performance

Today marketing distributed in every organization and bank is one of those organizations and some of them cannot to continue without marketing process that is told us the significant of marketing and problem inside of marketing has direct affect on the bank performance like display the figure (17).

Table 16: Frequencies of Marketing_6

Marketing_6		
	Frequency	Percent
Agree	54	40.6
Strongly Agree	70	52.6
Not Relevant	4	3.0
Disagree	5	3.8
Total	133	100.0

Term of Marketing 6: Marketing process is necessary for bank performance.

In this section explain the marketing necessary to bank performance and thereby research questionnaire asked this question to the respondents as we see the more of the participates agree or strongly agree on the marketing necessary to bank performance . However if check result by the column brown we see the 93.2% of respondents accept that is mean the outcome of the research study hypotheses is correct if compares with the unaccepted is not pass more than 10%. Finally this research analysis has success outcome because in all questions we asked about the marketing and marketing necessary with the problem in the marketing seem a positive answer.

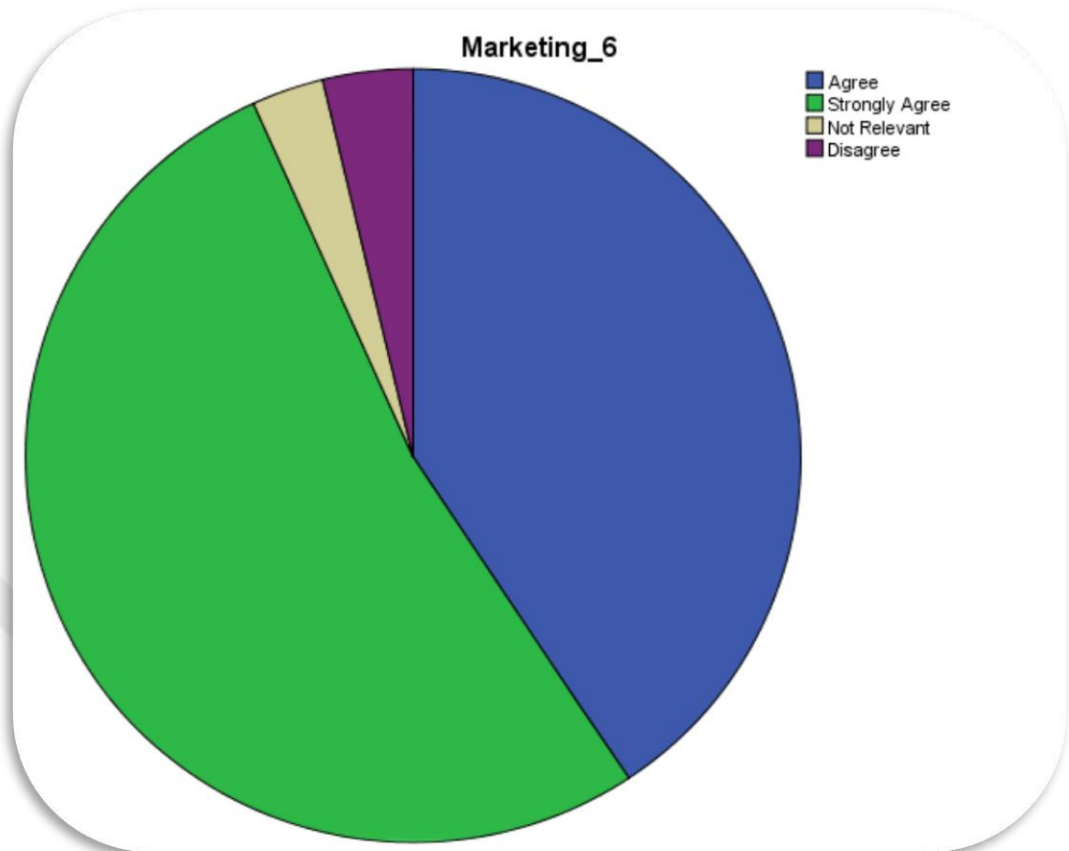


Figure 18: Marketing necessary to bank performance

This picture above explain the necessary of the marketing in the banks and as well as seen the how marketing importance to bank performance. Then this is show the result of the question asking about the marketing needful of this domain.

Table 17: Frequencies of Marketing_7

Marketing_7		
	Frequency	Percent
Agree	68	51.1
Strongly Agree	44	33.1
Not Relevant	10	7.5
Disagree	10	7.5
Strongly Disagree	1	.8
Total	133	100.0

Term of Marketing 7: The introduction of marketing has led to efficiency of banking system.

However the introduction of the marketing efficiency has the importance role in this area and the efficiency marketing expanding on this way marketing producer drawing the organization future and each organization has a special policy that is mean marketing can not to draw the vision to the organization without support by systematic of the organization. Nevertheless we see the clear outcome in the table (17) that is give us the importance of the introduction marketing to bank performance exactly if go check the brown column.

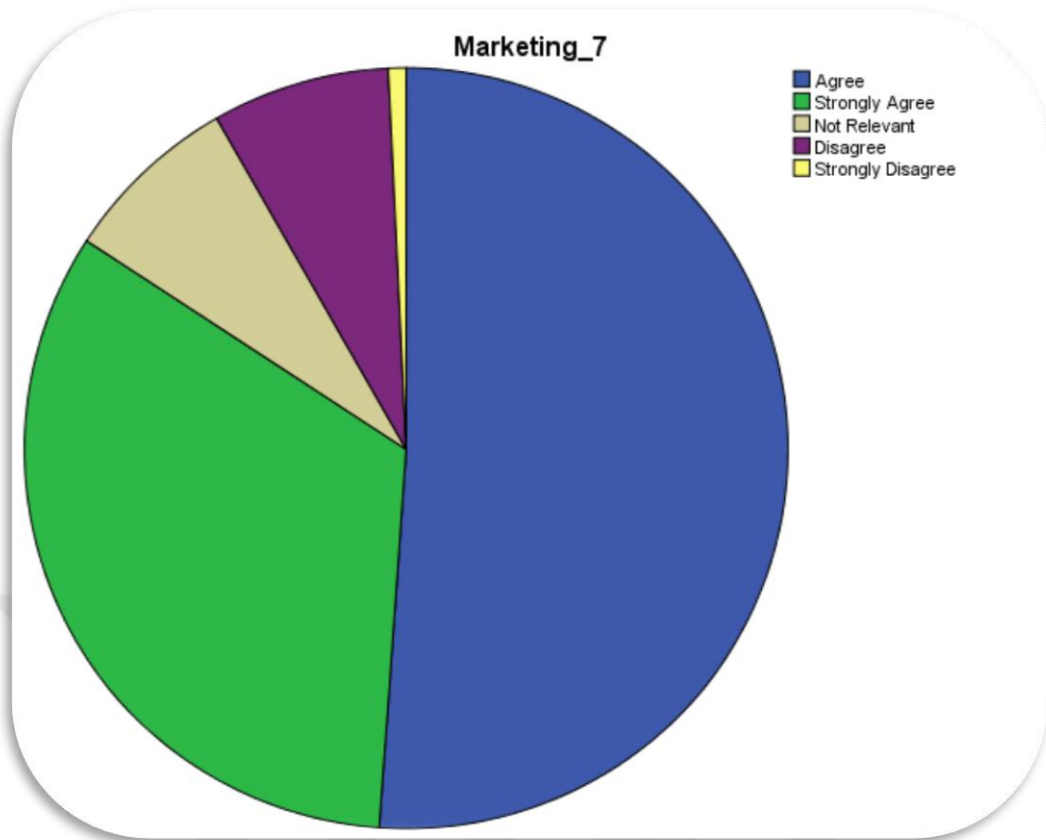


Figure 19: Introduction Marketing led the bank performance

This figure above display the marketing introduction to led the bank performance, because today the marketing disseminate to every organization and banks is one of them in fact every bank need the introduction marketing to the performance.

Table 18: Frequencies of Marketing_8

Marketing_8		
	Frequency	Percent
Agree	54	+ 40.6
Strongly Agree	27	+ 20.3
Not Relevant	9	6.8
Disagree	42	31.6
Strongly Disagree	1	.8
Total	133	100.0

Term of Marketing 8: Social media interaction is an increases new customer to the bank.

As well as today social media is very important and this is distributed to the every home and every person therewith we think to participated this option of social media to research study and now much organization or firm activity in the social media and marketing is a big part in this process. But respondents on our research questionnaire has thinking different, because most of respondents think the social media can not affect on the bank performance or increase new customer to banks. However if we see another side seem more than 50% has different idea that is mean accept to the question, social media increase the new customer for banks.

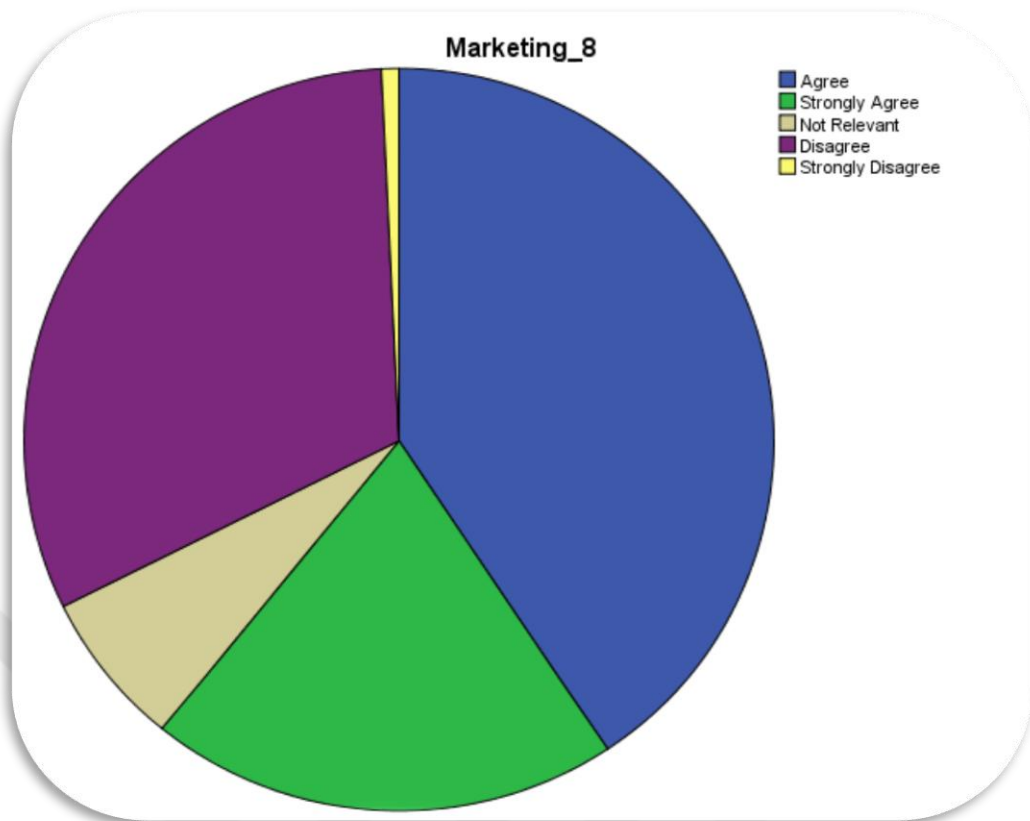


Figure 20: Social media increase new customer to bank

The end picture of the frequencies analysis about the social media affect on the bank performance to increase new customer and the responds divided in two idea 60% of them thinking they have affect to increase new customer to bank and another them has different idea they not agree to the social media have impact to increase new customer to bank. All the participations have positive answer on the research questionnaire that is mean the H1 is correct the marketing financial service is influence the bank performance.

4.3 ANOVA ONE WAY

Table 19: Descriptive of ANOVA one Way

Descriptive									
		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Marketing_1	RT Bank	70	1.1143	.32046	.03830	1.0379	1.1907	1.00	2.00
	CIHAN Bank	63	1.0635	.24580	.03097	1.0016	1.1254	1.00	2.00
	Total	133	1.0902	.28759	.02494	1.0409	1.1396	1.00	2.00
Marketing_2	RT Bank	70	1.1571	.36656	.04381	1.0697	1.2445	1.00	2.00
	CIHAN Bank	63	1.3016	.66320	.08356	1.1346	1.4686	1.00	4.00
	Total	133	1.2256	.53110	.04605	1.1345	1.3167	1.00	4.00
Marketing_3	RT Bank	70	1.386	.7282	.0870	1.212	1.559	1.0	4.0
	CIHAN Bank	63	1.460	.6176	.0778	1.305	1.616	1.0	4.0
	Total	133	1.421	.6766	.0587	1.305	1.537	1.0	4.0
Marketing_4	RT Bank	70	1.6000	.87477	.10455	1.3914	1.8086	1.00	4.00
	CIHAN Bank	63	1.6508	.84546	.10652	1.4379	1.8637	1.00	4.00
	Total	133	1.6241	.85813	.07441	1.4769	1.7712	1.00	4.00
Marketing_5	RT Bank	70	1.7429	1.01704	.12156	1.5004	1.9854	1.00	5.00
	CIHAN Bank	63	1.6032	.83356	.10502	1.3932	1.8131	1.00	4.00
	Total	133	1.6767	.93378	.08097	1.5165	1.8369	1.00	5.00
Marketing_6	RT Bank	70	1.6857	.77165	.09223	1.5017	1.8697	1.00	4.00
	CIHAN Bank	63	1.7143	.63318	.07977	1.5548	1.8738	1.00	4.00
	Total	133	1.6992	.70695	.06130	1.5780	1.8205	1.00	4.00
Marketing_7	RT Bank	70	1.7143	1.07868	.12893	1.4571	1.9715	1.00	5.00
	CIHAN Bank	63	1.7302	.76636	.09655	1.5372	1.9232	1.00	4.00
	Total	133	1.7218	.94029	.08153	1.5605	1.8831	1.00	5.00
Marketing_8	RT Bank	70	1.7286	1.08910	.13017	1.4689	1.9883	1.00	5.00
	CIHAN Bank	63	2.9365	1.25561	.15819	2.6203	3.2527	1.00	4.00
	Total	133	2.3008	1.31417	.11395	2.0753	2.5262	1.00	5.00

4.3.1 Analysis ANOVA Descriptive

Really for the research study used ANOVA one way and we need to compare between mean to know which one is bigger because that is much important for the research study and that is give the implication of the research study and the thesis. However like to see the number of respondents between both bank and the more participated in the RT bank 70 respondents but in the CIHAN bank is 63 respondents, and in the maximum respondents as well as see in the question (1) to asked the Marketing financial service has direct influence on the bank performance more respondents chose agree or strongly agree that is mean our research successful to select hypotheses H1 and that is about the marketing financial service has relation to performance bank, yes the marketing financial service is has relation to performance bank. Nevertheless the social media is not increase the new customer to the bank because this question is having high mean exactly in the CIHAN bank.

4.3.2 Analysis ANOVA Test of Homogeneity of Variances

Table 20: ANOVA Test of Homogeneity

Test of Homogeneity of Variances				
	Levene Statistic	df1	df2	Sig.
Marketing_1	4.285	1	131	.040
Marketing_2	10.200	1	131	.002
Marketing_3	.023	1	131	.881
Marketing_4	.058	1	131	.810
Marketing_5	1.988	1	131	.161
Marketing_6	1.391	1	131	.240
Marketing_7	5.724	1	131	.018
Marketing_8	6.775	1	131	.010

Actually this table above display the variance f ANOVA one way to found significant and each question has different result and the first two question Mean Marketing_1 and Marketing_2 has very good Sig because both of them not more than 0.05. but as well as to know if have more variable the significant is going to change mean go more than 0.05 and that is normal for the research questionnaire if used more variable. Finally to see the Marketing_8 is not pass 0.05 is jut 0.01 that is good result and we build the analysis on the df1 like seem result equal the one.

4.3.3 Analysis ANOVA

As well as in this table we see the result of the ANOVA and should to explicated the result of this table above like seem in the result of the sum of the squares display all the number of the between group is less than the within group that is mean more respondent acceptable with null hypotheses H_0 . Moreover the degree freedom like the sum of the squares all the number difficult between group and within group but F value is different the entire question in the ANOVA analysis recorded the difficult point, then in the column of mean of squares change something seem has the similarity between group and within group but in the significant all number is more than the 0.05 because the research questionnaire include the much variance.

Table 21: ANOVA one way

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Marketing_1	Between Groups	.086	1	.086	1.035	.311
	Within Groups	10.832	131	.083		
	Total	10.917	132			
Marketing_2	Between Groups	.692	1	.692	2.480	.118
	Within Groups	36.541	131	.279		
	Total	37.233	132			
Marketing_3	Between Groups	.185	1	.185	.401	.528
	Within Groups	60.237	131	.460		
	Total	60.421	132			
Marketing_4	Between Groups	.086	1	.086	.115	.735
	Within Groups	97.117	131	.741		
	Total	97.203	132			
Marketing_5	Between Groups	.647	1	.647	.740	.391
	Within Groups	114.451	131	.874		
	Total	115.098	132			
Marketing_6	Between Groups	.027	1	.027	.054	.817
	Within Groups	65.943	131	.503		
	Total	65.970	132			
Marketing_7	Between Groups	.008	1	.008	.009	.923
	Within Groups	116.698	131	.891		
	Total	116.707	132			
Marketing_8	Between Groups	48.381	1	48.381	35.291	.000
	Within Groups	179.589	131	1.371		
	Total	227.970	132			

RESULT OF STUDY

In fact the key objective of this study was to identify the marketing financial service impact on the bank performance, because today marketing take whole domain in the market and much of the organization significant to marketing. Therewith the marketing is affect on the bank performance in many way but especially marketing process and policy of the banks, because some time the marketing financial service is not enough to bank performance and all organization should to support the banks to common goal. nevertheless the marketing section is establish everything to disseminate the name of bank in the market but the administration section or bank policy not let to ongoing the target any way those the problem and much is affect on the marketing process or marketing financial service to bank performance. Really for the research study used ANOVA one way and we need to compare between mean to know which one is bigger because that is much important for the research study and that is give the implication of the research study and the thesis. However like to see the number of respondents between both bank and the more participated in the RT bank 70 respondents but in the CIHAN bank is 63 respondents, and in the maximum respondents as well as see in the question (1) to asked the Marketing financial service has direct influence on the bank performance more respondents chose agree or strongly agree that is mean our research successful to select hypotheses H1 and that is about the marketing financial service has relation to performance bank, yes the marketing financial service is has relation to performance bank. Nevertheless the social media is not increase the new customer to the bank because this question is having high mean exactly in the CIHAN bank.

RESULT OF THE RESEARCH

Really in this section explicate everything of marketing financial service and select this point have direct impact on our research to what we find and how working on. although are study and work on an banks not is easy but we started and we finished because every banks has a policy, system, style and vision special but we worked on the new science is the Influence of Marketing Financial Service on the Performance of Bank. Therefore and depended on our study investigation is marketing financial service have direct influence on bank performance and in every banks if they not have connection between marketing financial service and bank performance this bank is unsuccessful and if the marketing process doesn't have the impact to bank performance this is an another problem.

Moreover our achievement on the study is teach every academic on the marketing financial service and the factors impacts on bank performance then the bank administration must to support the marketing section because in the research process distributed seen that is a huge problem for marketing section there is no have communication between the sections of the bank like we know today every huge success need common help such team work..

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Appendix 1 Research Questionnaire



T.C

BİNGÖL UNIVERSITY

Dear Mr./Miss/Mrs.

This questionnaire is a part of master Thesis titled:

**(THE INFLUENCE OF MARKETING FINANCIAL SERVICES ON THE
PERFORMANCE OF BANKS)**

Therefore, I am looking forward to receive your answers to questions listed in the attached questionnaire. The data/ information you are going to provide here will be treated and processed confidentially and will be used only for scientific Research.

Thank you very much for your time and co-operation

The Researcher

THE INFLUENCE OF MARKETING FINANCIAL SERVICES ON THE PERFORMANCE OF BANKS

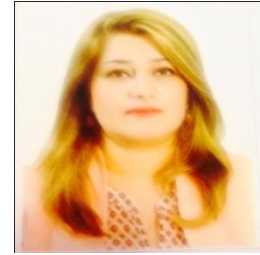
Dear Sir/Madam

You are invited to participate in the above mentioned research project. The survey should only take 10 –15 minutes to complete. To ensure confidentiality of all responses, you are not obliged to provide your name.

Questionnaire Survey					
No.	Part one	Personal Information			
1.	City				
2.	Name of Bank				
3.	Section				
4.	Qualifications	1	2	3	4
5.	Age				
6.	Gender	Male		Female	
7.	Marriage	Single		Married	
8.	How many year you are working in this Bank				
No.	Part two	Marketing to Bank Performance			
		Agree	Strongly Agree	Not Relevant	Disagree Strongly Disagree
1.	Marketing has direct influence on the bank performance.				

2.	Marketing an affect performance on the profit power.					
3.	The introduction of marketing has increased customer satisfaction.					
4.	The marketing process is increased profit of the bank.					
5.	The problem of marketing in your bank has a negative impact on the banking system.					
6.	The marketing process is necessary to bank performance.					
7.	The introduction of marketing has led to efficiency of banking system.					
8.	Social media interaction is an increases new customer to the bank.					
No.	Part Three	The Aim of the Research				
1.	Provides services that banks provide customers peace of mind	Yes	No	Note		
2.	The Bank provides services that are easily available	Yes	No			
3.	The Bank provides services that are available anywhere	Yes	No			

Appendix 2 CV



Rezhna Karim

Summary

Strategic and analytical finance professional, experience in financial reporting, analysis and project management. Consistently meeting deadlines, resolves discrepancies, and increases company revenue. Highly skilled at maximizing productivity through detailed analysis and process improvements.

Knowledge Management Staff

August 2007

to July 2016

Erbil International Airport

Erbil, Iraq

- Streamline spending analysis to a more accurate, efficient and automated process.
- Audit internal financial processes on a quarterly basis.
- Design and create weekly and monthly spending reports.
- Identify operational processes inefficiencies and recommended necessary improvements.
- Staff in estimate by cargo air port

Accurate Financial on Wave

July 2016 – September 2016

- Assistant Director record all accounts as well as HR responsibilities
- Supported the development of investor presentations and marketing tools.

Management Staff September 2016 - Present

UNHCR In Qandil

Key skills and competencies

- Passion and mindset in finance and accounting.
- Practical experience of processing and controlling a cash book.
- Ability to review and resolve all unallocated payments. Flexible regarding your working hours.
- Good literacy and numeracy skills. Can handle large amounts of cash efficiently and accurately.
- Excellent communication skills to build relations with customers face to face.
- Effective time management and be able to prioritize.
- Ability to organize and prioritize a busy diary.
- Computer literate, able to use Word, Excel, and other Company financial support systems

Education

Erbil Teachers Institute 2005 – 2007
Diploma in English Language

Lebanese-French University 2009-2013
Bachelor of Accounting and Finance

BINGOL University (Turkey)
Masters in MBA (Business management Administration)

Areas of Expertise

- Bank products & services
- Selling financial products
- Financial modelling
- Variance analysis
- Accurate forecasting
- Superior research skills
- Regulatory reporting
- Strategic planning
- Complex problem solving
- Analytical

Language Skills

- Kurdish: Native
- Arabic: Fluent
- English: Advanced

Contact Details

Name: Rezhna Ibrahim Karim

Address: Rasti Road, Rasti, Erbil

Mobile: 00964(0)7508872887

Email: Rezhna.karim87@gmail.com

Date of Birth: January 12, 1987

Gender: Female

Marital Status: Single

Nationality: Iraqi

- References available upon request

ÖZGEÇMİŞ

KİŞİSEL BİLGİLER

Adı Soyadı	REZHINA İBRAHİM KARİM
Doğum Yeri	İRAQ - ERBİL
Doğum Tarihi	12/10/1987

LİSANS EĞİTİM BİLGİLERİ

Üniversite	BİNGÖL ÜNİVERSİTESİ
Fakülte	işLATME
Bölüm	İDARESİ

YABANCI DİL BİLGİSİ

İngilizce	KPDS (.....) ÜDS (....) TOEFL (...) EILTS (....)
...	

İŞ DENEYİMİ

Çalıştığı Kurum	ERBİL ULUSLARARASI HAVALİMANI
Görevi/Pozisyonu	YÖNETİCİ PERSONELİ
Tecrübe Süresi	8 YIL

KATILDIĞI

Kurslar	ÖĞRETMEN
Projeler	

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