Research Article

INVESTIGATE THE FACTORS OF PRODUCTION, PROMOTION AND PROCESS TO ATTRACT AND RETAIN CUSTOMERS IN TEJARAT BANK OF KERMANSHAH

Hamidreza Izadi[1] and *Fardin Batmani[2]
[1]Department of Commercial Management, Sanandaj Branch, Islamic Azad University, Sanandaj, Iran
[2]Department of Instructional Management, Sanandaj Branch, Islamic Azad University, Sanandaj, Iran
*Author for Correspondence

ABSTRACT
The purpose of this study, Factors of production, promotion and processor to attract and retain customers in TEJARAT BANK of Kermanshah province. The method in this research according to objectives and available hypotheses is a type of applicational survey and also it is a descriptive research for collecting the data. The participants are all of the managers and substitutes staff of Bank Kermanshah province in 1393. The study sampling is stratified random sampling method for collecting data, the validityof the questionnaire is confirmed by professors and experts of the Bank and its reliability is confirmed by using Cronbach's alpha coefficient. The data analysis showed the factors of production, promotion and processor to attract and retain customers, TEJARAT BANK has a significant impact and the greatest impact has been the cause of promotion.

Keywords: *Elements of the Production, Advertising and Encouraging, Work Process, Capture And Storage (Keeping) the Customer*

INTRODUCTION
As one affective basis the banking industry in the national economy plays a decisive role in the economic activity of the country. The gap between Iran banking industry and world banking shows a significant gap of Iranian banks industry with international standards. Despite these circumstances, the need to reconsider the relationship between the banking system and customers as the main source of income and success necessitated and Customers should be taken into account so the existence of the survival and growth of the organization depends on the success rate in dealing with them. Customers' provide financial interests organization. So not only recognize their obvious needs, but anticipate, identify and guide the hidden needs of customers, design and implementation of services in order to meet these requirements for attracting costumers are the basic elements of an organization's activities (Kvvarsy and Kennedy, 2002; cited in Varedi, 2012).

Among the most important issues in the field of marketing, is interactive marketing. Interactive marketing refers to long term relation and interaction with other people, groups or organizations, and its basis is effective interact with costumers to keep and retain them. So, the bank's primary goal should be to attract and retain customers. The main objective of this thesis is to attract and keep (preserve) bank customers.

A loyal customers is not attracted by other competitors. In the other side these kind of customers are less sensitive to the mark than the cost. This means that a loyal customer is more willing to pay higher prices. Here the concept of winner-winner will be presented. Through the provision of customer value which is meeting his needs and expectations and perhaps that is above expectations, they feel of winning, and therefore gain more profit, revenue and market share (Nigel, 2006; cited in Varedi, 2012).

Currently, many companies spend large sums to build relationships with their customers. interactional marketing refers to build long-term relationships and interactions with individuals and organizations interested parties, among interested parties, the customer is the most important, and interactional marketing sees the customer as an asset that does not depreciate, and although they have no place in company balance sheet (Palmer, 2000; cited in Varedi, 2012).

Interactional marketing identifies priority to dealing with customers. In this process the type and the precent of a customer can be recognized.and the main factor in identifying and interacting with customers

Research Article

in long time is the customers investment in that bank, so the organization define his relation with the customers based on this factor (Jamal, 2002; cited in Varedi, 2011).

The aim of prioritizing is the achievement of customer satisfaction and loyalty. Customer satisfaction is the result of comparisons between the real product or service with the customer expectations, desires, goals and social norms related to the product (Villa, 2000; cited in Varedi, 2012).

Customer satisfaction is the main result of marketing activities, which creat and maintain the relationships between customers and organizations throughout the various stages of the consumer buying behavior.

One-to-one marketing and rising communication are a number of strategies that companies use them in order to attract and retain customers, the other approach is to attract customers and build loyalty by providing goods' intrinsic values or the services that are offered to them through customer clubs, and usually loyalty programs given to them through close relationships. Loyal customers are beneficial for businesses benefits (Bhaty *et al.,* 2001; Sysrty *et al.,* 2009; Dworkin and his duel, 2008; cited in Varedi, 2012).

According to scientific research done in today's competitive market it funds that to acquire new customers needs cost five times more than the cost needs for retaining existing customers (Cutler, 1984; cited in Varedi, 2012).

The strategy to maintain (keep) their existing customers today has a particular importanc. It has caused in the current competitive market, customer-oriented marketing and customer orientation to be considered as a matter of principle more than the past, This is why just the customer's requests makes sense. The capture and storage (keeping) the customer should be the main purpose of the banks.

Stewart points out that maintenance (keeping) the customer should be considered as a process and also a task. Customer rete6ntion is a the first process by which an organization or group identifies and maintains contact with the customer (Stewart, 1996; cited in Varedi, 2012). The effect of long-term relationships with customers confirms positive impact on the profitability of the organization (Brynk *et al.,* 2008; cited in Varedi, 2012). One study suggests the fact that if the company reduce their lost customers to 1%, their profitability will increase 21 to 31 percent (Cutler, 1984 cited in Varedi, 2012).

Shahbandar and Amiri (2012) in the research showed that in order to retain customers, providing qualitative products and services to financial institutions, including banks is vital. The importance of customer satisfaction with 0/225 and the quality of service 0/145 and trust with 0/109 are the most important known factors to be effective, but it does not mean other factors are not effectve.

In another study Rostami *et al.,* (2012) under the heading "Affective factors on attract and retain customers in selecting banks using SERVQUAL Model" was conducted to investigate the safety, tangible, trust, responsiveness and empathy, attraction factors and retaining the customers. They concluded that after empathy the most relation were with attraction and customers retain. By empathy we mean looking environment by customers' viewpoint. The banks can make close relationship between them and their customers and undrestand the real needs of customers deeply and create more intimate atmosphere for their customer.

Hadiani *et al.,* (2009) in a study to investigate factors affecting loyalty, retention and strengthening of existing customers, the recovery of lost customers and attract new customers. The results showed that in the field of loyalty and protect bank customers "know the customer" approach is the highest priority, the second factor in making the customer loyal is grant awards and bonuses, the third factor is the focus on interacting with customer and their participation in the bank.

A study by Mahmoudi and Zolfaghari (2012) on 342 key customer in southern province branch of the Agricultural Bank entitled "Identification of factors that influence the attracting and retention of key customers of the bank" was carried out. According to collected data, seven factors (1.providing useful information and consultation 2. The way of staffs' behaviour 3. Meeting customers' needs 4.bank fame in customers' viewpoint 5.ensure customer from services 6. communicating honestly with customers 7.flexiblity in services) to attract and retain key customers in this Bank were the identified and prioritized.

In a study by Avis *et al.,* (2011) entitled "The impact of the customer-oriented to retain customers in the telecommunications industry" was performed to assess the variables of customer trust, satisfaction and

Research Article

customer retention. They eventually concluded that the customer-orienting leads to trust and customer satisfaction and customer trust and customer satisfaction makes longer communication with the organization.

Wang and colleagues (2012) in a study entitled "The relationship between perceived quality, satisfaction and retain customers: an experimental study at the restaurant" came to the conclusion that the perceived quality of goods and services has a significant positive effect on customer retention, in the other hand retaining customers is affected by quality of goods and services. Customer satisfaction with quality of goods and services has a positive and significant relationship with customer retention.

Rutmn and colleagues (2011) in a study entitled "interactional marketing and customer retention: Lessons for North African banks" came to the conclusion that interactional marketing has a positive impact on maintaining customer. Interactional marketing is a strategy to establish and maintain long-term relationships with our customers and maintaining customers is an important factor for banks to maintain beneficial relationships with customers.

Danesh and colleagues (2012) in a study entitled "The study of customer satisfaction, customer trust and switching barriers to keep customers in Malaysia," investigate the confidence, satisfaction and switching barriers and came to the conclusion that trust, satisfaction and switching barriers has a positive relationship with customer retention and customer satisfaction has a direct relationship with the customers' trust.

In last year the banking industry of Iran, due to various problems of economic, social, government and the more important, the demand more than supply, has always neglected customer- orienting, but with the arrival of private banks and privatized most state-owned banks, the competition in this industry increases. The changes to our banking industry due to the entry of private sector banks and privatization of state-owned banks cause customer expectations increases in all areas of customer service. So banks must identify the exact dimensions of customer satisfaction and loyalty, and provides systems to establish and mainten the customer satisfaction and loyalty. This study is going to investigate the attraction and keeping customers in the banking industry in bank Tejarat (trade) in Kermanshah Province by concidering the effects of dependent variables (factors of marketing service, p7).

Retain customers in today's competitive world is important. According to research the cost of attracting a new customer is five times more than the cost of retaining existing customers, in order to retain customers in a similar position providing qualitative products and services to financial institutions, including banks is vital.

The aim of this study according to the importance of customers in the banking industry is to investigate the uptake and maintenance of customers of Tejart bank in Kermanshah province through the effects of marketing service business factors "production elements (good or service)," "promote and encourage" "price and other costs" service " parties or staff "" Processors "" place (distribution) "and" facilities and physical assets "Hence it is in line with how the variables mentioned above recruit and retain customer. This research is new as it measure the complecated relation between dependant and independent variables as a whole.

MATERIALS AND METHODS
Method
In this research, the method is applicational according to the research objectives and hypotheses, data collection is descriptive and non experimental. The study sample all of the managers and subsitude in Tejart Bank in Kermanshah province in 2014 with 110 workers and 45 power line staffs. The sampling was random.

Data Collection Tools
A questionare was used to collect the data. This is the main tool for data collection and was designed to measure critical success factors combined five-item 1 to 5. one means very poor and 5 means very much. The questionnaire has a total of 25 questions to one question related to attracting and keeping customers and 6 questions about the elements of production (goods or services) and 7 questions on a number of 11

Research Article

questions related to the advertising and encouraging of the process in order to attract and retain customers.

To determine the reliability of the questionnaire, 30 questionnaires were distributed and collected. In this study SPSS software, Cronbach's alpha coefficients was measured. Cronbach's alpha was 0/945. It shows the high level of reliability. The study is to test the validity of the questionnaire using research literature and use of banking experts, scholars and university professors and preliminary questionnaire which distributed among a number of sample.

RESULTS AND DISCUSION
Findings

Table 1: Descriptive analysis of variable production elements (product or service)

	Frequency	Mean	SD	Standard error
Production elements	117	4.07	.596	.055
Advertisements and prompts	117	3.677	.588	.054
Staffs	117	4.33	.490	.045
services' cost Price and other	117	3.68	.737	.068
Work process	117	4.003	.484	.044
distribution)(place	117	3.80	.622	.057
Facilities and physical properties	117	3.759	.730	.067
Critical effective success factors	117	3.904	.473	.044

In order to predict attraction and retain of customers by critical success factors (elements of production, people, people, physical evidence or assets, advertise and promote, price, place, process), the multivariate regression was used in the same way and the results can be seen in the following tables:

Table 2: summarizes the results of the regression analysis on the critical success factors attract and retain customers

Variance resource	Total of squares	df	Squares mean	F	Level of significance	R	R^2	SE
Regression	9.553	7	1.365	2.164	.043	.349[a]	.122	.794
fragment	68.754	109	.631					
total	78.308	116						

Based on these results, the F observed (2/164) is significant (0/05 ≥P) and %12/2 of the variance associated with the absorption and retain of customers by critical success factors (R2-0/122). Due to significant regression coefficients of attract and retain customers on critical success factors for the prediction equation is presented in the table below:

Table 3: Predict the equation coefficients of attract and retain of customers with the critical success factors

Model		Non standard coefficient		Standard coefficient	t	Level of significance
		B	Standard error	Beta		
1	stable	2.733	.734		3.723	.000
	Production elements	-.144	.189	-.104	-.762	.448
	advertising and encouraging	.323	.129	.290	2.494	.014
	Work process	.358	.153	.318	2.331	.022

Research Article

Each of the three regression coefficients predict that the advertising and encouraging (p<0.05) and Work process (p<0.05) can significantly explain the variance in the critical success factors.

The advertising and encouraging impact factor (B = 0/323) with respect to t statistic shows that the price of 0/99 can reliably predict changes related to the critical success factors. The impact is positive and means that if a unit is added to the advertising and encouraging of 0/323 amount is added to the score of the vital factors.

The impact of variable Work process (B=0/358) with respect to the statistics of T show that the range of assets to 0/95 can predict changes related to the critical success factors. The impact is positive and means that if a unit is added to the Work process value of the 0/358 amount is added to the score of the vital factor.

Friedman test is for the ranging of variables. It means that which variable is more important from the respondents view point.

Table 4: Friedman test

Rank	Routs mean
advertising and encouraging	4.84
Production elements	4.32
Work process	2.97
Statistics	
Frequency	117
Chie square	182.73
Degree of freedom	2
Level of significance	.000

Based on the significant level (000.) It is clear that the null hypothesis is rejected, so the present variables are not the same. and descriptively it can be said that the the highest rank belongs to staffs and employee variables.

Discussion and Conclusion

Since the objective of this study was to evaluate critical success factors affecting attract and retain customers in the Tejarat (Commercial) Bank of Kermanshah, so after reviewing the results variables advertising and encouraging, Production elements, Work process had the most effective factors. So for attracting and retaining the customers of this bank following points are recommended:

1) manpower training as a continuous process bank (A - training before beginning B – during the work training)

2) the development and deployment of efficient marketing management in banks (A - rightful organization place B- accountable organizational structure C - party and human resources expert in possession D - approval and having adequate funding and facilities E-relating training schemas and development of human resources with a view of the goals and vision of the organization

3) Marketing Management strategy (A-deal with this strategy with senior management strategies and other strategies of major banks, B-continuous evaluation and adjustment of marketing strategy at times);

4) policy in the development of healthy competition between the government and the central bank and credit institutions (banks, public and private) and other banks about such research; and

5) funding for research work in the bank;

6) communication and interaction with research centers and universities;

7) Making the conditions in the bank to do research and attend in scientific meetings

 8) help managers to employees to use their learning in the workplace.

In addition, effective management of marketing applied to the bank when the manager, according to the mission and objectives of the bank and the expected environmental impact and analysis of opportunities and threats and the proper planning and use of the mix marketing (the production elements (goods or

Research Article

service), advertising and incentives, prices and other costs of services, people, process, place (distribution), facilities and physical assets could also attract new customers, and also retain existing customers.

According to a study which is conducted in the (Tejarat) Commercial Bank of Kermanshah Province as one of the private banks, suggested that the broader scope of the research and in other provinces or commercial bank of the country studied, and the results The results will be compared with each other to attract and maintain to customer.

Also this research can be done in the public and private banks and other organizations and agencies that work to provide the money and credit fees to make the necessary changes and incorporate more factors to attract and retain customers and build a standard questionnaire for future research of this study, a solution should be provided for the relation of effective critical success factors and the absorption and storage of the customer about banks and other financial institution.

REFERENCES
Abdolhosseini Khaligh A, Miremadi A and Aminilari M (2012). The Impact of eCRM on Loyalty and Retention of Customers in Iranian Telecommunication Sector.
Ahmadi M and Moradrasuli M (2009). Effective factors on customers' attraction in banks, Urmia University 7-6.
Alshurideh M, Masa'deh R and Alkurdi B (2012). *The Effect of Customer Satisfaction upon Customer Retention in the Jordanian Mobile Market: An Empirical Investigation* (47) 1450-2275.
Amberg M, Fischl F and Wiener M (2005). Background of critical success factors research.
Andrade S (2003). Using Customer Relationship Management Strategies. *Applied Clinical Trials* 37 -37 41
Aqadavid S and Radaee M (2006). *Training of Dealing with Customer* (Isfahan: Qazal publication).
Best J (1995). *Educational and Behavioral Science Research Methods*, 6th edition, translated by Hassan Pasha Sharifi (growth publication).
Bhatty M, Skinkle R and Spalding T (2001). Redefining Customer Loyality, The Customer s Way. *Ivey Business Journal* 14-19.
Biabani R et al., (2012). To investigate the factors influencing the attract and retain of customers in the selection of banks using SERVQUAL model. *The Fourth International Conference on Marketing Banking* 11-2.
Blery E, Batistatos N, Papastratou E, Perifanos I, Remoundaki G and Retsina M (2009). Service Quality and Customer Retention in Mobile Telephony. *Journal of Targeting, Measurement and Analysis for Marketing* 27–37.
Brink A and Berndt A (2008). *Relationhip Marketing & Customer Relationship Management. Lansdowne* (South Africa: Juta and Co Ltd.).
Brnykr R and Dressler D (1998). *Measuring Productivity, Guidance for Managers and Professionals*, translation by Mahmoud Abdullah Zadeh.
Bruce A and Langdon C (2004). Sargl. Jabari, Mohammad Montazeri. Tehran.
Cartwright R (2004). *Dealing with Customers*, translated by Ali Parsayyan (Tehran: Terme).
Ciciretti R, Hasan L and Zazzara C (2009). Do internet Activities Add Value? Evidence from the Traditional Banks. *Journal of Financial Services Research* **35** 81-98.
Cohen D, Can C, Yong H and Choong E (2006). Customer satisfaction: A study of bank customer retention in New Zealand.
Curasi CF and Kennedy KN (2002). From Prisoners to Apostles: A typology of Repeat Buyers and Loyal Customers in Service Business. *Jornal of Services Marketing* **16**(4).
Cutler P and Armstrong G (2006). *Principles of Marketing*, translated by forouzande, second edition (Isfahan: Farzane publication).
Danaeefard H et al., (2005). *Quantitive Research Methodology in Management: A Comprehensive Approach* (Saffar publication).

Research Article

Danesh SN, Choon Ling K and Ahmadi Nasab S (2012). *The Study of Customer Satisfaction, Customer Trust and Switching Barriers on Customer Retention in Malaysia Hypermarkets* **7**(7).

Dehghani Ghahfarokhi A and Shanudin Zakaria M (2009). The Impact Of CRM on Customer Retention in Malaysia. *International Conference on Electrical Engineering and Informatics*.

Delawar A (2000). *Methods in Psychology and Education*, fourth edition (Virayesh publication).

Durkin M, O'Donnell A and Crowe J (2008). Relationship Discnnerect in Retail Banking. *Journal of Financial Services Marketing* **12**(4) 260-271.

Elahi S and Heidari B (1999). Customer orienting. *Management of Dealing with Customers,* translated by Mohammad Reza (Tehran: Business publishing company).

Elizabeth Molapao M and Mukwada G (2011). *The Impact of Customer Retention Strategies in the South African Cellular Industry:The Case of the Eastern Free State* **1**(2).

Encyclopedia of Economics and Management (2014). population.

Ennew C and Binks MR (1996). the Impact of Service Quality and Service Characteristics on Customer Retention: Small Businesses and their Bank in the UK 219- 230 7.

Esteves J and Pastor J (2001). Analysis of critical success factors relevance long SAP implementation phases. In: *Proceedings of Seventh Americas Conference on Information Systems-AMCIS 2001*, *Association for Information Systems, Boston, USA* 1119-11250.

Fadaee M (2011). Reviewing the strategic plans of human resources and the role of creativity and innovation organizations in the municipal district 20 in Tehran, Master Thesis, Payam Noor University of Tehran.

Falahati A and Soleimani S (2012). the effect of marketing factors in attracting customers from the perspective of customers in Kermanshah and Kurdistan Bank. *The Fourth International Conference of Marketing Banking Services* 6.

Fryer Karen J, Jiju Antony and Alex Douglas (2007). Critical success factors of continuous improvement in the public sector A literature review and some key. *The TQM Magazine* **19**(5).

Gan C, Cohen D, Clemes M and Chong E (2006). *A Survey of Customer Retention in the New Zealand Banking Industry* **1**(4).

Ghazizadeh M, Soleimani Besheli A and Talebi V (2010). Assessing of Bank Customers Retention and Loyalty: A Case Study of State-owned Banks in Tehran. *European Journal of Social Sciences* **17**(2).

Graciela Villalobos (2000). Web-Application for the Customer Satisfaction Measurement" Thomas Wettstein, Faculty of Economic and Social Sciences of the University of Fribourg.

Grateful Kashani Farida (1382). The role of effective marketing management in maintaining and attracting the customers. *Economic Research Journal* **3**(1) 75-77.

Hadyany Hamadani A and Ahmadpur H (2009). Factors affecting retain and attract customers, a comercial bank marketing. *The First International Conference on Banking* 11-14.

Haider Ali H (1999). *The base on Research in the Behavioral Sciences* (Selsele publication).

Heidarzadeh Hanzaee K and Mirvaisi M (2011). Customer Orientation of Service Employees:A Case Study of Iranian Islamic Banking (Based on COSE Model). *International Journal of Marketing Studies* **3**(4).

Hamid ABNR and Cheng AY (2012). Factors Affecting Consumer Retention of Hotel Web Sites.

Ishmaelzad (2007). World Bank site and economy.

Jamal A and Naser K (2002). Customer satisfaction and retail banking: an assessment of some of the key antecedents of customer satisfaction in retail banking. *International Journal of Bank Marketing* **20**(4) 146-160

Jing-bo S, Zhe W and Xuan-xuan L (2008). The Driving Factor of Customer Retention: Empirical Study on Bank Card.

Kan WAP (2001). The critical success factors of customer relationship management (CRM) technological initiatives.

Karimi S (2014). The factors affecting the marketing, processing, MS Thesis, University of Sanandaj.

Khaki G (2005). *With the Approach of the Dissertation Research* (Baztab publications).

Research Article

Liu J, Zhou C and Zheng Q (2011). *Customer Retention based on Trust and Commercial Friendship*.
Marnat G (1996). *Handbook of Psychological Assessment*, second edition, translated by Pasha Sharifi and Nykkhv (Roshd Publication).
Naraqi M and Naderi E (1995). *Research Methods and its Evaluation in Humanities*, ninth edition, (Office of Badr Research and Publication).
Nyvmyr M (2009). *How to Build a Distinctive Brand?* (Sarah Mirzaee Siteh Publication).
Oakunle Anani A (2010). Attracting and Retaining Customer in South Africa's Bankimg Sector.
Palmer Adrian, David Bejou and Christine T Ennew (2000). Trust, Ethics and Relationship Satisfaction. *International Journal of Bank Marketing* **16**(4).
Patrick Olajide O and Niyi Israel A (2012). Effect of Customer Satisfactin on Customer Loyalty Among Selected Bank Customers in ADO-EKITI Metropolis, Nigeria **3**(11).
Pettit Stephen and Anthony Beresford (2009). Critical success factors in the context of humanitarian. *International Journal of Physical Distribution & Logistics Management* **39**(6).
Petzer DJ, Steyn TF and Mostert PG (2009). Customer retention practices of small, medium and large hotels In South Africa: An exploratory study. *African Journal of Marketing Management* **1**(1) 32-42.
Polo Y, Sese FJ and Verhoef PC (2011). *The Effect of Pricing and Advertising on Customer Retention in a Liberalizing Market* **25** 201–214.
Quraishi SO (2012). The relationship between critical success factors and implementation of electronic banking at Bank Saderat Iran, Kurdistan, Master Thesis, University of Sanandaj.
Rafipour F (1994). *Search and Imagination, An Introduction to the Study of the Knowledge of Society: Publishing Company*.
Rahmani Z and Varedi SF (2012). Attract and retain of customers on the path to development and success of the bank. *The National Conference of Entrepreneurship and Business Management Knowledge Base* 3-12.
Rao SJ, Goldsby TE, Griffis S and Iyengar D (2011). Electronic Logistics Service Quality (e-LSQ): Its Impact on the Customer's Purchase Satisfaction and Retention. *Journal of Business Logistics* **32**(2) 167–179.
Rootman C (2011). an International Comparative Study on the Realationship Marketing and Customer Retention of Retail Banks: Lessons for South Africa.
Rootman C, Tait M and Sharp G (2010). Customer retention in British and Canadian retail banks: Lessons for South Africa.
Rootman C, Tait M and Sharp G (2011). *Relationship Marketing and Customer Retention Lessons for South African Banks* **15**(3).
Sadeghi T and Masrur H (2011). Critical success factors in the insurance industry in the eyes of insurers. *The Fourth Conference of the Insurance Business* 3-4.
Salimi H (1996). The study serves to foster creativity. *Education Magazine.*
Sarmad Z (2005). *Research Methods in the Behavioral Sciences* (Agah publication).
Sarmad Z et al., (2007). *Methods of Research in Behavioral Science* (Rag publication).
Saru Khani B (1998). *Research Methods in Social Science, Insights and Technology*, Tehran: Institute for Humanities and cultural studies **II**.
SeidJavadein S and Kymasy M (2005). *Quality Management Services* (Tehran: Negah danesh Publication).
Shahbandar Zadeh H and Amiri L (2012). Providing a model to identify factors affecting retain customers of banking services. *Fourth International Conferenceon Banking Services Market* 3-5.
Stewart M (1996). *Keep the Right Customers: The Key Steps to Profitable Customer Retention,* London (United Kingdom: McGraw-Hill International Limited).
Tahvildari M (2007). Analysis of factors affecting the attraction of customers in Export Development Bank of Iran. *Journal of Banking and Economics*, Tehran **90** 46-45.
Torfi M (2013). Customer orientation and its importance. The Center for Applied Science Workers' Karaj workers' house 55-10.

Research Article

Towler A, Burke JM and Lezotte VD (2011). *The Service Climate -Firm Performance Chain: the Role of Customer Retention* **50**(3) 391 – 406.

Ul-haq J, Ijaz A and Mehmood S (2011). *The Influence of Customer Orientation on Customer Relationship in Telecom Services* **3**(4) 222-227.

Vafaee S (2011). fifteen simple way to influence the customer at the heart, Window of creativity, July 90.

Varedi S and Rahmani Z (2012). Attract and retain customers on the path to development and success of the bank. *The National Conference of Entrepreneurship and Business Management Knowledge Base* 3-12.

Venetis KA and Ghauri PN (2004). Service quality and customer retention: building long-term relationships. *European Journal of Marketing* **38**(11/12) 1577-1598.

Venus D and Safaeian M (2012). *Practical Methods of Marketing Banking Services to Iranian Banks*, fourth edition (Negah danesh Publications), Tehran

Verhoef PC (2003). Understanding the Effect of Customer Relationship Management Efforts on Customer Retention and Customer Share Development. *Journal of Marketing* **67** 30–45.

Wang J and Cheng L (2012). The Relationships Among Perceived Quality, Customer Satisfaction and Customer Retention: An Empirical Research on Haidilao Restaurant.

Wang X and Montgomery AL (2003). The Effects of Advertising on Customer Retention and the Profitability of Auctions.

Wong CB (2011). Perceptions of Customer Satisfaction, Switching Costs and Customer Retention: An Empirical Study of Basic and Advanced Internet Banking Users in Hong Kong. *Global Journal of Management and Business Research* **11**(2).

Xanthi D (2010). *How Can Wonder Your Customers?* (Mostafa Salehi Nejad Nasl no andish publication).

Zaman Sarwar M, Shafique Abbasi K and Pervaiz S (2012). *The Effect of Customer Trust on Customer Loyalty and Customer Retention: A Moderating Role of Cause Related Marketing* **12**(6).