

Quantitative Explanation of the Position of Electronic Recommendation Advertising Strategy among Advertising Strategies in Shaping the Mental Image of Bank Customers

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Abstract

Purpose: The customers' behavior is influenced by their mental image of the Banks. Information resources are one of the factors that shape this mental image. Electronic word of mouth (eWOM) is considered a powerful advertising tool and an important and influential resource of information on the attitudes and behavior of customers. The aim of the present research is to investigate the position of eWOM among the advertising strategies that shape the mental image of customers at Bank Day branches in the western part of the country.

Method: This research is applied in terms of purpose and descriptive and analytical in terms of nature. It is also a field survey in terms of data collection. The background of the research was compiled through library resources and web browsing. Then, 8 options and 9 criteria were identified, and a decision matrix questionnaire was designed. Therefore, the researcher's decision matrix was used to collect data, and its content validity was confirmed by professors. The statistical population of this research consisted of all experts working at Bank Day Gharb branches in the country. In this study, 23 experts were selected using purposive and snowball sampling.

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Findings: Data analysis was performed using Taxonomy software. The results showed that the eWOM advertising strategy ranked third among the advertising strategies, following television advertising and internet advertising, in shaping the customer's mental image.

Conclusion: Based on the research findings, the electronic recommendation advertising strategy is considered an important advertising strategy in shaping the mental image of Bank Day customers. There is a need for skilled managers to design appropriate websites and social networks and provide the necessary preparations for its development.

Keywords: Advertising, Advertising Strategies, E-WOM, E-Recommendation Advertising, Brand Mental Image, Day Bank.



Introduction

Considering the growing need for proper marketing planning by companies and organizations, it is essential for companies to step forward and make people aware of the features of their branded products. Various factors influence the purchase decision. Meanwhile, electronic recommendation advertising is an emerging field in which consumers share their experiences and evaluations of brands and products through online communication channels. Customers make their decisions based on the information they receive from friends, acquaintances, and those who share their shopping experiences via online communication channels. They find this information more believable and rely on it (Sedighi, 2018).

In today's competitive age, consumers' trust in traditional media advertising has decreased, while communication and social networks have expanded significantly. Recommended advertising can have a significant impact on the mental image of consumers and help achieve a sustainable competitive advantage (Naeji & Abolghasmi, 2016). Electronic recommendation advertising (eWOM) has received more attention from researchers in recent decades. Therefore, online WOM is more effective than offline WOM due to easy access and a large amount of available information (Alrwashdeh et al., 2019). The strong competition in the country's banking industry has led to changes in customers' expectations and behavior. In such a situation, banks are striving to retain current customers and attract new ones for their survival. On the other hand, the mental image of the bank brand is crucial in attracting and retaining new customers. Furthermore, due to the importance of customers and their mental image toward banks, as well as its significant consequences, and the need to pay attention to eWOM advertisements, this research primarily aims to investigate the ranking of advertisements among advertising strategies in shaping customers' mental image at Bank Day branches in the western part of the country.

Iranian banks are also an important resource of financing projects and self-employment plans. The variety of banks in the country has contributed to the favorable brand image. To improve their brand image compared to other banks, banks should identify the factors that are effective in improving their brand image among customers and provide the appropriate programs and planning to maintain customer's loyalty and so can differentiate their brand. The main problem of this research is to answer the question: What is the rank of advertising strategies in shaping the mental image of customers at Bank Day, and what is the position of the

recommended advertising strategy among them?

Literature Review

One of the categories that has importance and priority in attracting and maintaining customers today, and one of the important factors in the success of companies, is customer value. In the new era, customer value is a strategic weapon in attracting and retaining customers (Zare, 2017). Advertising is a set of activities by which audio and visual messages are used to inform and impress people regarding goods, ideas, institutions, and even people and activities. These messages are publicly published or distributed. (Heydarpour & Tahmasbi Getabi, 2011). Social networking sites are well-accepted online platforms for building social relationships between people and enabling them to share their activities, interests, opinions, or information. This creates extraordinary consumer marketing communications, including the famous recommendation ads (Hossain et al., 2019).

A new and modern definition of advertising includes other important factors; such as the media, audience and goals (Wijaya, 2011). The first step in preparing an advertising plan is to define advertising objectives. An advertising goal is a specific communication task that must be established within a specific period of time with a specific target audience (Cutler & Armstrong 2000, cited in Mohammadian, 2013) The goals of a specific advertising program are directly related to the goals of the organization and to the product that we intend to advertise and promote. Lamb et al., 1998 cited in Mohammadian, 2013). According to Hu and Kim (2018), consumers are not passive recipients, but they are actively involved in product recommendations such as word of mouth (WOM). For WOM, especially recommending and suggesting the service provider to other people, it can be said that customers who want to maintain their relationship with the service provider for emotional reasons are likely to make significant efforts in the above field (Lu & Zhang 2015). Brown (2007) defined advertising as a direct exchange of verbal messages or communications between a source and a receiver. In this form of interpersonal exchange, the sender is often recommended as a person who expresses his oral experiences (Saneiyan & Sanyaei, 2016).

The term electronic recommendation includes any positive or negative statement that a potential, current or former consumer makes about a product or company and is made available to a large number of individuals and organizations through the Internet (Brown, 2007, cited in Shayghi,

2014). Advertising strategies: Advertising strategies used by banks include using the media and encouraging consumers to change people's habits and their thinking in order to provide goods and services. These strategies are also important in relation to employees, shareholders and competitors (Pahlavani et al., 2013). The mental image of customers plays the role of a dependent variable, which includes different aspects such as trust in management and operations, trust in employees, satisfaction and loyalty of customers. The purpose of advertising effectiveness is to determine how an advertising that we have spent a lot of money on it can help us to reach the goals we had set. Effective advertisement means an advertisement that can attract the audience's attention, have a memorable effect, stimulate the audience's buying action and awaken the audience's sensory perception (Mohammadian, 2013).

John Wanamaker's famous quote a century ago, 'I know half of my advertising money is wasted, but I just don't know which half,' shows the current condition of communication effectiveness. There is no complete consensus among marketers, advertising agencies, and research firms on the best way to measure advertising effectiveness. As a result, companies use several criteria to measure and evaluate the effectiveness of an advertising campaign (Hosseini & Abdi, 2014). The most common criteria used in this field are the measurement of these six factors: Impressions: It reflects the number of times the target audience has seen a certain advertisement. Comprehension: reflects the target audience's understanding of the message in the advertisement - .Recalling: indicates the extent to which the audience remembers the purpose of an advertisement. There are two types of recalling which are commonly used: aided recall and unaided recall. Persuasion: shows the extent of advertising's ability to change the target audience's attitude and strengthen its preference for the product - .Purchase intention: shows the mental readiness of the consumer to act against an offer - .Purchase behavior: shows the effect of an advertisement on the actual behavior of the respondent. such as purchasing a product, inquiring about product features and researching a product on the Internet (same).

The mental image of the company is part of the direct experience that the customer forms in their mind about the service provider by communicating or using the service. Therefore, this factor does not rely solely on a certain exchange between the customer and the service provider (Mehta, 2011). Corporate Video Advertising seeks to improve the reputation of a business, to promote products or services, Loveland and et

al. colleagues have identified six advertising issues: Corporate Image / Values, Benevolence, Society, Youth Support / Education, Environmental Responsibility And compensation. The general understanding of the banking industry improves dramatically, from net negative understanding to net positive understanding. This progress may be partly due to the excessive use of corporate visual advertising by large banks. (Loveland, et al) Advertising is one of the most important communication tools for organizations, especially financial institutions and banks. The effectiveness of advertising helps customer understanding.

As the competition between banks and technological advances increases, organizations will increasingly pay attention to customers and meet their needs, as this is the biggest competitive advantage for them. Banks are required to attract customer satisfaction in order to create loyalty and trust through long-term, bilateral, and profitable relationships for both parties. This method will increase the time of accountability and the quality of customer service (Rasouli et al., 2021). In online playback, users are exposed to different advertisements. Traditional advertising systems do not meet the expectations of different users because they offer advertisements regardless of user preferences. Personal advertising services can be introduced through recommendations that consider users' backgrounds and characteristics (Jeong et al., 2021). With the advent of the era of big data, recommendation systems have become a hot topic in information selection (Zhou, 2020). The time of viewing media content through television is still dominant. Users are exposed to numerous advertising such as commercial advertising, home shopping, product level and e-commerce while watching television programs.

Most advertising systems offer a good view of products. However, traditional advertising services do not consider user preferences, meaning that it is difficult to expect anything more than exposure. We can choose a recommendation system for forecasts. However, existing recommendations are difficult to meet the needs of real-time online distribution because there are many costs in priority forecasting processes. (Kang et al, 2021). According to the research findings, marketers must be aware that complex online advertising may have factors that weaken future business. To avoid negative confirmation, marketers can remind customers that the photos and videos in advertising are taken at times, places, seasons, or in other conditions. In addition, marketers should encourage their consumers to encourage their previous travel experiences online to compensate for the negative approval of destination advertising and

websites. (Chang & Wang, 2019). Digital advertising markets are growing and attracting more attention. (Gordon et al., 2021). The mental image of the company is part of the direct experience that the customer designs in his mind about the provider of that service by communicating or using service; Therefore, this factor does not rely solely on a certain exchange between the customer and the service provider (Mehta, 2011).

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With the advent of the era of big data, recommendation systems have become a hot topic in information selection (Zhou, 2020). The time spent viewing media content through television is still dominant. Users are exposed to various types of advertising, such as commercial advertising, home shopping, product-level ads, and e-commerce while watching television programs. Most advertising systems offer a good view of products. However, traditional advertising services do not consider user preferences, meaning that it is difficult to expect anything more than exposure. We can choose a recommendation system for forecasts. However, existing recommendations are difficult to meet the needs of real-

time online distribution because there are many costs involved in the priority forecasting processes (Kang et al., 2021). According to the research findings, marketers must be aware that complex online advertising may have factors that weaken future business. To avoid negative confirmation, marketers can remind customers that the photos and videos in advertisements are taken at different times, places, seasons, or under other conditions. In addition, marketers should encourage consumers to share their previous travel experiences online to counteract negative perceptions of destination advertising and websites (Chang & Wang, 2019). Digital advertising markets are growing and attracting more attention (Gordon & Partners, 2021). The conceptual model of the research includes two parts: advertising evaluation indicators and advertising strategies. Cheung, Lee, and Thadani (2009), in a research study titled "The Effect of Positive Electronic Recommendation Ads on Online Purchase Decisions," concluded that positive e-recommendation communication significantly induces respondents' emotional trust toward online shopping and positively influences their intention to buy online.

The research findings by Naeji & Abolghasemian Seychani (2016) indicate that people's motivation to purchase goods online is not driven by their desire to improve their social image or take advantage of social benefits and opportunities. Instead, the motivations for online shopping are factors such as people's willingness to take advice from others, gather information, reduce search time, and reduce the risk of purchase. In conclusion, the research by Ghate & Sheikhalizadeh (2019) suggests that electronic word-of-mouth (e-WOM) advertising can have a significant impact on individual knowledge about products and consumer involvement, and it can affect consumers' purchase intentions by providing a large volume of information in a short time. Zahmatkesh (2015) found that electronic word-of-mouth advertising increases purchase intention among customers.

Sahabi Yusuf, et al. (2018) concluded in their research that the attitude toward electronic word-of-mouth advertising has a positive and significant effect on customers' purchase intentions. The research results of Lin et al. (2013), Xue and Zhou (2010), and Jiang et al. (2010) showed that consumer mental involvement has a significant effect on customers' purchase intentions. The results of Makundi et al.'s research (2023), titled *Motives of E-Recommended Advertising in Social Media*, were classified into seven general categories: financial incentive, emotional, ambitious, functional, social, altruistic, and pleasure motivation. The validity of the

research results was evaluated through peer review, paired surveys, and participatory research. Reliability was also tested using test-retest reliability.

Method

The present research is applied in terms of its purpose and descriptive and analytical in terms of its nature. It is also a field survey in terms of data collection. The background of the research was compiled through library resources and web browsing. Subsequently, eight options and nine criteria were identified, and a decision matrix questionnaire was designed. Therefore, the researcher's decision matrix was used to collect data, and its content validity was confirmed by professors. The statistical population of this research consisted of all the experts working in the branches of Bank Day Gharb across the country. In this study, 23 experts were selected using selective and snowball sampling. Data analysis was conducted using Taxonomy software.

Findings

The importance coefficient of the criteria: For calculations using the Taxonomy technique, it is necessary to calculate the importance coefficient of the indicators. In Table 1, the importance coefficient of the criteria is calculated and displayed based on the opinions of the experts.

Table 1. importance coefficient of indicators

The Criteria	Importance percentage
Encouragement	11.57%
Awareness	9.04%
Surface coverage	9.57%
Frequency of ad views	10.52%
How to influence	8.96%
Advertising time	9.91%
Cost	11.70%
Customer penetration	13.65%
Confidence	14.65%

According to the study and the analysis of the data obtained in this research, trust and the level of influence on the customer are respectively, the most important effective indicators in the ranking.

Steps in Taxonomy

Record decision matrix data in Taxonomy software : The decision matrix of the data includes 8 options and 9 criteria, which are set based on the bipolar spectrum as follows from number 1 to 9, and recorded in the Taxonomy software.

Table 2. Data decision matrix recorded in Taxonomy software

Criteria Advertising strategies	Encouragement	Awareness	Surface coverage	Frequency of ad views	How to influence	Advertising time	Cost	Customer penetration	Confidence
Recommended electronic advertising	5.43 4782 609	5.43 4782 609	5.17 3913 043	4.65 2173 913	5	4.65 2173 913	7.43 4782 609	6.39 1304 348	6.34 7826 087
Advertising on TV	6.47 8260 87	6.82 6086 957	7.95 6521 739	7.43 4782 609	6.47 8260 87	6.30 4347 826	2.56 5217 391	6.82 6086 957	6.91 3043 478
Advertising on the radio	4.65 2173 913	4.82 6086 957	5.52 1739 13	4.21 7391 304	4.65 2391 3	4.73 9130 435	4.65 2173 913	4.65 2173 913	5.43 4782 609
Advertising in the press	4.21 7391 304	5.08 6956 522	4.82 6086 957	4.39 1304 348	4.73 9130 435	4.30 4347 826	4.91 3043 478	4.13 0434 783	5.17 3913 043
Advertising on billboards	4.86 9565 217	3.95 6521 739	5.17 3913 043	4.82 6086 957	4.82 6086 957	4.65 2173 913	5	5	4.91 3043 478
Wall and distribution ads	3.26 0869 565	3.86 9565 217	3.82 6086 957	3.43 4782 609	3.30 4347 826	3.69 5652 174	5.52 1739 13	3.60 8695 652	3.26 0869 565
Brochure	3.78 2608 696	5.17 3913 043	6.30 4347 826	5.78 2608 696	5.26 0869 565	5.17 3913 043	5.52 1739 13	5.69 5652 174	4.47 8260 87
Internet	4.73 9130 435	5.17 3913 043	6.30 4347 826	5.78 2608 696	5.26 0869 565	5.17 3913 043	5.52 1739 13	5.69 5652 174	4.47 8260 87

First step: De-scaling of the decision matrix**Table 3. De-scaling the decision matrix in Taxonomy**

Criteria Advertising strategies	Encouragement	Awareness	Surface coverage	Frequency of ad views	How to influence	Advertising time	Cost	Customer penetration	Confidence
Recommended electronic advertising	0.815	0.572	-0.06	-0.041	0.274	0.079	1.888	1.238	1.139
Advertising on TV	1.94	2.098	1.994	2.078	1.934	1.938	-2.01	1.651	1.67
Advertising on the radio	-0.029	-0.095	0.197	-0.373	-0.116	0.177	-0.339	-0.413	0.272
Advertising in the press	-0.498	0.191	-0.317	-0.24	-0.018	0.312	-0.131	-0.908	0.026
Advertising on billboards	0.205	-1.049	-0.06	0.091	0.079	0.079	0.061	-0.083	0.0221
Wall and distribution ads	-1.53	1.144	1.055	0.969	1.629	0.997	0.357	1.403	1.783
Brochure	0.967	0.858	1.472	1.366	1.092	1.632	0.061	-0.66	0.468
Internet	0.064	0.286	0.774	0.82	0.567	0.666	0.357	0.578	0.632
The most desirable	1.94	2.098	1.994	2.078	1.934	1.938	-2.01	1.651	1.67

Second step: calculating the distance between options and positive ideals**Table 4. Calculating the distance between options and positive ideals in Taxonomy**

Advertising strategies	Distance to the most desirable
Recommended electronic advertising	5.845
Advertising on TV	5.85
Advertising on the radio	6.477
Advertising in the press	6.193
Advertising on billboards	9.449
Wall and distribution ads	8.756
Brochure	5.041

The third step: ranking the categories**Table 5. Ranking categories in Taxonomy**

Advertising strategies	Distance to the most desirable
Recommended electronic advertising	0.518
Advertising on TV	0
Advertising on the radio	0.519
Advertising in the press	0.574
Advertising on billboards	0.549
Wall and distribution ads	0.838
Brochure	0.777
Internet	0.447

Fourth stage: final conclusion**Table 6. Final conclusion on Taxonomy**

priorities	Advertising strategies
Priority 1	Option 2 (advertising on TV)
Priority 2	Option 8 (advertising on the Internet)
Priority 3	Option 1 (recommended electronic advertisements)
Priority 4	Option 3 (advertising on the radio)
Priority 5	Option 5 (Advertising on Billboard)
Priority 6	Option 4 (advertising in the press)
Priority 7	Option 7 (brochure)
Priority 8	Wall and distribution advertisements

Based on the results of Taxonomy software, wall and distribution ads are ranked last, and advertisements on TV and Internet are ranked first and second (priority), respectively, as the most important strategy in forming the mental image of customers.

Rank: 1 = Alternative Number: 2 Title: Advertising on TV

Rank: 2 = Alternative Number: 8 Title: Internet

Rank: 3 = Alternative Number: 1 Title: Electronic Recommended Advertising

Rank: 4 = Alternative number: 3 Title: Advertising on radio

Rank: 5 = Alternative Number: 5 Title: Advertising on Billboard

Rank: 6 = Alternative number: 4 Title: Advertising in the press

Rank: 7 = Alternative Number: 7 Title: Brochure

Rank: 8 = Alternative Number: 6 Title: Wall and distribution advertisements.

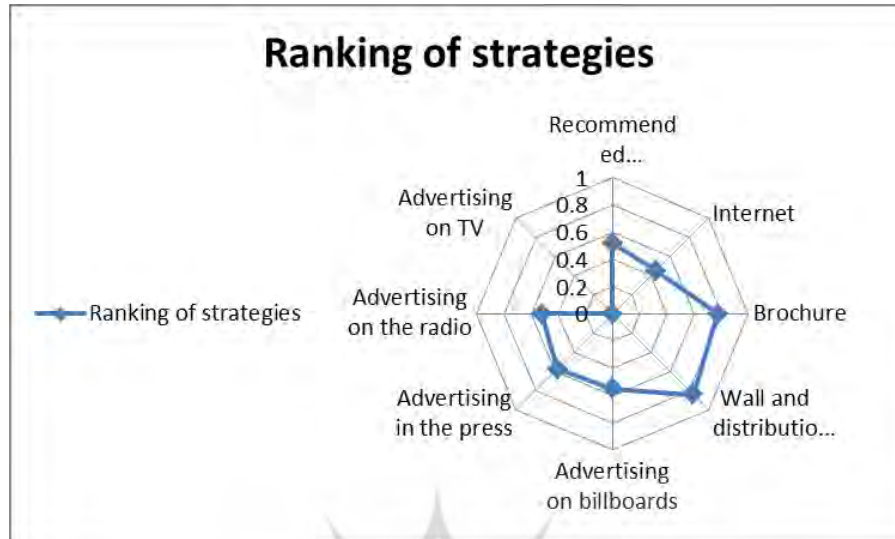


Chart 1. Ranking of strategies in Taxonomy

Conclusion

Due to the advantages and benefits of recommended advertising, the use and application of recommended advertising as one of the advertising strategies is expanding. Recommended advertising can be done in person, face-to-face, or electronically and online. Recommendation advertising has a positive effect on behavioral attitudes, shaping and directing customer behavior, the desire to buy, and finally, the brand image. Recommended advertising can create cognitive and emotional features in shopping. Recommended advertising on networks and social media platforms, such as Ita, Soroush, Rubika, and foreign ones like Telegram, Facebook, and Twitter, can be done online. Electronic advisory advertisements reflect the motivation of people in transmitting information and messages related to the characteristics of one or more products or special services in the virtual and electronic space.

Fifteen people in the sample had work experience of 5 to 10 years, 3 people had 10 to 20 years, and 5 people had 20 to 30 years of experience. Finally, 10 people had a bachelor's degree, 12 had a master's degree, and 1 had a doctorate. Additionally, there were 6 managers, 2 assistants, and 15 employees. In this research, 23 matrix questionnaires were distributed among the Sahib Zaran working in the Bank D branches located in the west of the country. The data obtained from the collected questionnaires were analyzed and compared using Taxonomy software. For calculations with

the Taxonomy technique, it is necessary to calculate the importance coefficient of the indicators.

According to the study and analysis of the data obtained from the opinions of experts in this research, trust and customer influence are, respectively, the most important effective indicators in ranking and evaluating advertising strategies. According to the results obtained from the analysis of information in the Taxonomy software, the electronic advisory advertising strategy, in forming the mental image of Bank Day customers, was ranked third among advertising strategies, after television advertising and internet advertising. The results of this research suggest the very important and growing role of electronic recommendation advertising, indicating the importance and effectiveness of this type of advertising strategy in the banking industry, especially at Bank Day in Iran. Many previous researches, such as Kudeshia and Kumar (2017), Irkan and Evans (2016), Sharifpour et al. (2016), Duffett (2015), Makundi et al. (2023), Lin et al. (2013), Zhou and Zhang (2010), Jalilvand and Samii (2011), Yang (2012), Haig et al. (2013), Leung (2015), Naiji and Abolghasmiyan Sichani (2015), Cheong Lee and Thandani (2009), Yap et al. (2013), Ghate and Sheikhalizadeh (2019), Zahmatkesh (2015), have emphasized the role of electronic recommendation ads in increasing the desire to buy, which aligns with the results of this study.

Based on the results of this research, it is recommended to the top managers of Bank Day to invest in recommended advertising and strengthen customer engagement incentives, especially in social networks, to increase the desire to buy among visitors and users. They should also receive and appreciate customer comments and suggestions and be responsive to criticisms and ambiguities. The content of e-recommendation advertisements should be honest, trustworthy, and convey useful and up-to-date information. In recommendation ads, it is better to establish emotional and friendly interactions mixed with trust. It is suggested that future research investigate the effective factors of electronic recommendation advertising as one of the types of recommendation advertising. In this context, it is also recommended that the dimensions and variables related to it be identified and examined in future studies. During advertising planning, many criteria can impact these plans, but according to the results of this research, it is recommended to focus more on the aspects of trust and customer influence for greater effectiveness.

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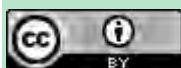
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