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The evaluating promotion mix activities of banks operating among clients of commercial banks in Palestine

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Abstract

This study aims to describe and analyze the Promotion Mix activities of banks in the West Bank by identifying techniques, raters, tools, objectives of the process, and difficulties from the administration's point of view. Also, it aims to evaluate promotion mix activities from clients' points of view by asking them about their preference for promotion mix activities and the importance of each activity of the promotion mix. The researcher adopted the exploratory, descriptive approach to achieve the study's main objectives. Data were processed using statistical techniques (SPSS). The study population includes a random sample of 300 marketing managers, commercial bank employees, and clients in the surveyed Banks, Businessmen, and students. The statistical analysis results of the data collected through the questionnaire tool prepared for this purpose showed a difference and apparent disparity between clients and management regarding the relative importance of the promotion mix activities.

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1. Introduction

Research on the banking section has a long tradition. Globalization and its associated openness and market competition, including financial services and banking, have brought significant challenges. To attract customers, it has become crucial for commercial banks to develop promotional strategies that are essential requirements for growth and expansion (Gamage *et al.*, 2020). The rapid technological developments in recent decades have changed the business environment and the banking industry's requirements. Banks must diversify and innovate to increase efficiency, improve their ability to compete, respond to customers' needs, and strengthen their competitiveness (Mohsin *et al.*, 2023). Bank marketing has gained considerable attention from academics and practitioners due to many factors that have increased banks' sensitivity to their markets. This impacts The view of marketing activities in banking services has changed from merely announcing the bank's services to adopting and intensifying other promotional activities like advertising, public relations, personal selling, sales promotion, and direct marketing, which together form the "promotional mix activities" (Elia *et al.*, 2020). The services sector contributes the highest proportion to Palestine's GDP, accounting for 20.9%, while the banking sector represents 3.3% of financial mediation activities. The Palestinian banking sector is vital as it drives economic growth and forms the backbone of the financial industry. Thus, a competitive banking sector that offers diverse and high-quality financial services is required to build the Palestinian economy's self-sufficiency (Salem *et al.*, 2019).

The promotional mix is one of the most crucial elements in the marketing process for satisfying customers and maintaining their loyalty. According to Kotler and Keller (2015) in their book "Principles of Marketing," the marketing mix is a framework for developing a strategy for each market. The promotional mix is a set of variables offered to the customer, including product features, availability, the product's image, and its Price. Evaluating promotional activities gives banks a competitive edge, helps them earn customer loyalty and trust, and builds customer loyalty to the bank and its services. Success in promotional activities indicates the effectiveness of promotion in a competitive Environment. This study examines the state of the promotional mix in Palestinian banks and the evaluation methods used from both management and customer perspectives.

Based on the foregoing, the study aims to understand the effectiveness of promotional activities in achieving the bank's goals and identifying areas needing more attention. Continuous evaluation of promotional mix activities helps identify errors and make corrections, ensuring optimal use of resources.

The study's primary question is: What is the current state of evaluating promotional mix activities from the customer's perspective? This question leads to the following sub-questions:

1. What is the relative importance of each promotional mix activity from the customer's perspective?
2. How does upper management evaluate each element of the promotional mix?
3. Who are the authorities overseeing the evaluation of promotional activities in Palestinian banks?
4. What tools does the administration use to evaluate promotional activities?
5. What do customers think of the promotional activities in Palestinian banks?

The study aims to achieve the following goals

- Understand the current state of evaluating promotional mix activities in banks operating in Palestine from the perspectives of upper management and customers.
- Identify the methods used to evaluate promotional activities from the perspective of management.
- Identify the authorities responsible for evaluating promotional mix activities.
- Understand the objectives of evaluating promotional mix activities.
- Understand the tools used to evaluate promotional activities.
- Understand customer perspectives on promotional activities in Palestinian banks.

The importance of this study lies in the fact that promotion is one of the essential activities in the banking sector, which can increase the volume of banking operations by customers. Thus, evaluating promotional activities from upper management's and customers' perspectives is essential to identify differences in viewpoints, as management cares about customer opinions to improve promotional methods (Zhang *et al.*, 2022).

Literature Review

Marketing is an exchange process between two parties to meet needs and desires, and it's directed toward achieving mutual satisfaction (Kotler & Keller, 2015). Kireev *et al.* (2016) defined marketing as creating a product, pricing it, promoting it, and distributing it to consumers to satisfy their needs in the long term. Bala and Verma (2018) viewed

marketing as a social and administrative process through which individuals and groups obtain what they need and want by creating and exchanging products and values. According to Cizmeci (2015), it constitutes the final definition of marketing, which is concerned with marketing activity in banks and seeks bank activity in drawing up the bank's marketing to satisfy customers and achieve profits. Its evaluation process is considered effective in helping the Zawya Center in banks prepare a marketing strategy for its major, short-term, and long-term types to achieve this (Balasubramanian *et al.*, 2021).

The evaluation initiative enables management to seize the available opportunities or diagnose them. At the same time, evaluate them and know the extent of their success in understanding the actual and clear achievements to achieve more results. The final results can be revealed and corrected (Su & Cheng, 2014). The term was applied to an integrated group of marketing activities in the bank, which includes four marketing activities that constitute the marketing concept. These are subscription service, price, distribution and promotion (Kalaiganam *et al.*, 2020). At the same time, Pansari and Kumar (2016) believe that a marketing process begins with "a group of scientific experiments with benefits inherent in the tangible and intangible elements provided by the bank. It stopped due to their beneficial features and values , which had multiple sources to engage them, and their current and future financial and credit desires. Currently, there is no source of the bank's profits through mutual exchange between the two parties" (Michel & Hudon, 2015).

Methodology

The study used a descriptive-analytical methodology to describe the reality of evaluating promotional mix activities in Palestinian banks from the perspectives of management and customers. The descriptive-analytical approach uses qualitative and quantitative methods to achieve the study's objectives of exploring a phenomenon without enough information within a specific period. A quantitative method was adopted for collecting and analyzing data. The sample consisted of 300 customers of banks operating in the West Bank, including those from private, public, and student sectors.

Validity and Reliability of Questionnaire Tools

The tool's validity refers to the degree to which the scale measures the purpose for which it was designed (Clark & Watson, 2019). The validity of the quantitative research tool was verified by presenting it to a group of experts and specialists who provided some feedback on it. Accordingly, the questionnaire was finalized in its current form. Furthermore, the tool's validity was checked by calculating the Pearson correlation coefficient for the study's questions against the total score, as shown in Table (1).

Table 1: Results of Pearson correlation coefficient for the correlation matrix of the study tool questions with the total score.

Questions	(r) Value	Statistical Significance	Questions	(r) Value	Statistical Significance
q1	0.493**	0.000	q27	0.622**	0.000
q2	0.525**	0.000	q28	0.577**	0.000
q3	0.483**	0.000	q29	0.632**	0.000
q4	0.559**	0.000	q30	0.516**	0.000
q5	0.561**	0.000	q31	0.530**	0.000
q6	0.525**	0.000	q32	0.514**	0.000
q7	0.553**	0.000	q33	0.682**	0.000
q8	0.525**	0.000	q34	0.608**	0.000
q9	0.425**	0.000	q35	0.664**	0.000
q10	0.517**	0.000	q36	0.662**	0.000
q11	0.555**	0.000	q37	0.573**	0.000
q12	0.535**	0.000	q38	0.571**	0.000
q13	0.524**	0.000	q39	0.490**	0.000
q14	0.562**	0.000	q40	0.523**	0.000
q15	0.592**	0.000	q41	0.489**	0.000
q16	0.548**	0.000	q42	0.556**	0.000
q17	0.596**	0.000	q43	0.432**	0.000
q18	0.596**	0.000	q44	0.442**	0.000
q19	0.580**	0.000	q45	0.519**	0.000
q20	0.452**	0.000	q46	0.549**	0.000
q21	0.547**	0.000	q47	0.536**	0.000
q22	0.627**	0.000	q48	0.495**	0.000
q23	0.575**	0.000	q49	0.448**	0.000
q24	0.648**	0.000	q50	0.536**	0.000
q25	0.616**	0.000	q51	0.423**	0.000
q26	0.675**	0.000			

The data in Table (1) indicates that all the values of the correlation matrix of the study tool's questions with the total score are statistically significant. This shows the internal consistency of the tool's questions, and they collectively measure the evaluation of promotional mix activities in Palestinian banks based on the theoretical framework on which the scale was built.

Reliability of the Tool

The tool's reliability refers to the degree of consistency and stability in the results (Saunders & Lewis & Thornhill, 2012). The reliability was calculated using internal consistency by calculating the Cronbach Alpha reliability equation, and the overall score for the questionnaire was (0.95). This result indicates that this tool is reliable and meets the purposes of the study, as shown in Table (2).

Table 2: Cronbach Alpha results for the reliability of the study tool

Axis	Number of Cases	Number of Questions	Alpha Value
Evaluation of advertising by customers	300	9	0.86
Evaluation of bank employee activity	300	11	0.92
Evaluation of public relations activities from customers' perspective	300	9	0.89
Evaluation of direct marketing activities by customers	300	10	0.89
Evaluation of sales promotion activities from customers' perspective	300	10	0.77
Overall Score	300	51	0.95

After collecting the questionnaires and ensuring they were suitable for analysis, they were coded (assigned specific numbers) to prepare them for entering into a computer for appropriate statistical processing and analyzing the data according to the study's questions. Statistical data analysis was performed to extract arithmetic averages and standard deviations for each question using SPSS (Statistical Package for Social Sciences).

Study Results

This section presents the study results that the researcher achieved regarding the study's subject of "Evaluation of

promotional mix activities in banks operating in Palestine" through the responses of the sample individuals to the study tool and the statistical analysis of the obtained data.

Analysis of Survey Results Analyzing the Survey Axes

Main Question: What is the state of evaluating promotional mix activities from the customer's perspective?

To answer the main question, the following sub-questions were formulated:

What is the relative importance of promotional mix activities in attracting customers to local and foreign banks from the customer's perspective?

Importance of Advertising Activities in Attracting Customers to Local and Foreign Banks:

Table 3: Importance of Advertising Activities in Attracting Customers to Different Banks from the Customer's Perspective

Type of Bank	Importance of Advertising Activities in Attracting Customers	Total
	Not Important	Moderately Important
Local	16	56
	10.6%	37.1%
Foreign	19	51
	12.8%	34.2%
Total	35	107
	11.7%	35.7%

The data in Table (3) shows that advertising activities significantly attract customers, regardless of whether the banks are local or foreign. Advertising was very important to 52.3% of local bank customers and moderately important to 37.1% of them, while only 10.6% found it unimportant. For foreign bank customers, 53.0% found advertising very important, 34.2% found it moderately important, and only 12.8% found it unimportant.

Importance of Bank Employees (Customer Service, Direct Sales Staff) in Attracting Customers to Local and Foreign Banks

Table 4: Comparison of the Importance of Bank Employees in Attracting Customers between Local and Foreign Banks from the Customer's Perspective

Type of Bank	Importance of Bank Employees in Attracting Customers	Total
	Not Important	Moderately Important
Local	9	46
	6.0%	30.5%
Foreign	7	35
	4.7%	23.5%
Total	16	81
	5.3%	27.0%

The data in Table (4) shows that bank employees play a significant role in attracting customers, with 63.9% of local bank customers finding them very important and 30.5% finding them moderately important, while only 6.0% finding them unimportant. For foreign bank customers, 71.8% found them very important, 23.5% found them moderately important, and only 4.7% found them unimportant.

Importance of Public Relations Activities in Attracting Customers from the Customer's Perspective:

Table 5: Comparison of the Importance of Public Relations Activities in Attracting Customers between Local and Foreign Banks from the Customer's Perspective

Type of Bank	Importance of Public Relations Activities in Attracting Customers	Total
	Not Important	Moderately Important
Local	10	76
	6.6%	50.3%
Foreign	24	57
	16.1%	38.3%
Total	34	133
	11.3%	44.3%

The data in Table (5) shows that public relations activities play a significant role in attracting customers, with 50.3% of local bank customers finding them moderately important and 43.0% finding them very important, while only 6.6% finding them unimportant. For foreign bank customers, 45.6% found them very important, 38.3% found them moderately

important, and only 16.1% found them unimportant.

Importance of Direct Marketing Activities for the Bank in Attracting Customers from the Customer's Perspective:

Table 6: Comparison of the Importance of the Bank's Website in Attracting Customers between Local and Foreign Banks from the Customer's Perspective

Type of Bank	Importance of Direct Marketing Activities for the Bank in Attracting Customers	Total
	Not Important	Moderately Important
Local	16	58
	10.6%	38.4%
Foreign	14	47
	9.4%	31.5%
Total	30	105
	10.0%	35.0%

The data in Table (6) shows that direct marketing activities play a significant role in attracting customers, with 51.0% of local bank customers finding them very important and 38.4% finding them moderately important, while only 10.6% finding

them unimportant. For foreign bank customers, 59.1% found them very important, 31.5% found them moderately important, and only 9.4% found them not important.

Importance of Sales Promotion Activities like Incentive Gifts for Customers, the Bank's Location, and ATMs in Attracting Customers from the Customer's Perspective:

Table 7: Comparison of the Importance of Sales Promotion Activities like Incentive Gifts for Customers, the Bank's Location, and ATMs in Attracting Customers Between Local and Foreign Banks from the Customer's Perspective

Type of Bank	Importance of Sales Promotion Activities like Incentive Gifts for Customers, the Bank's Location, and Free Bank Services in Attracting Customers	Total
	Not Important	Moderately Important
Local	7	63
	4.6%	41.7%
Foreign	15	40
	10.1%	26.8%
Total	22	103
	7.3%	34.3%

The data in Table (7) shows that sales promotion activities like incentive gifts for customers, the bank's location, and free services significantly attract customers. For local bank customers, 53.6% found them very important, 41.7% found them moderately important, and only 4.6% found them unimportant. For foreign bank customers, 63.1% found them

very important, 26.8% found them moderately important, and only 10.1% found them unimportant.

Evaluation of Promotional Mix Activities in Banks Operating in Palestine from the Customer's Perspective

Table (4-15): Arithmetic Means, Standard Deviations, and Percentages for Evaluating Promotional Mix Activities in Banks Operating in Palestine from the Customer's Perspective

Axis	Number	Arithmetic Mean	Standard Deviation	Percentage	Grade
Evaluation of Advertising by Customers	300	3.52	0.71	70.4%	Medium
Evaluation of Bank Employee Activity	300	3.24	0.84	64.8%	Medium
Evaluation of Public Relations Activities from Customers' Perspective	300	3.27	0.82	65.4%	Medium
Evaluation of Direct Marketing Activities by Customers	300	3.45	0.72	69.0%	Medium
Evaluation of Sales Promotion Activities from Customers' Perspective	300	3.56	0.71	71.2%	Medium
Overall Score	300	3.40	0.61	68.0%	Medium

The data in Table (4-15) shows that the evaluation of promotional mix activities in all study areas and the overall score were medium, with the highest being sales promotion activities, followed by advertising evaluation, then direct marketing activities, then public relations activities, and lastly bank employee activity.

Axis 1: What are the most important advertising-related promotional activities from the customers' perspective? The data in Table (4-16) indicates that the most common aspects related to advertising evaluation from the customers' perspective were:

- Advertising contains clear and attention-grabbing illustrations to convey the advertising message, with a mean score of 3.67.
- The bank maintains its advertising signs from damage and neglect, with a mean score of 3.61.

The bank's advertisements are characterized by simplicity and clarity in the language and phrases used, and the bank's advertising sign appears in clear display places, with a mean score of 3.60 each.

Table 4-16: Arithmetic Means, Standard Deviations, and Percentages for Evaluating Advertising Activities from Customers' Perspective

Questions	Arithmetic Mean	Standard Deviation	Percentage	Grade
9	Advertising contains clear and attention-grabbing illustrations to convey the advertising message	3.67	1.03	73.4%
8	The bank takes care of maintaining its advertising signs from damage and neglect	3.61	1.05	72.2%
3	The bank's advertisements are characterized by simplicity and clarity in the language and phrases used	3.60	1.05	72.0%
7	The bank's advertising sign appears in clear display places	3.60	1.07	72.0%
5	The bank renews and changes the idea and method of advertising display	3.55	0.97	71.0%
2	The bank's advertisements take enough time to display the advertising message	3.52	0.90	70.4%
4	The bank's advertisements are repeated in all different communication media, whether audio, readable, or visual, to	3.47	1.01	69.4%

convey the advertising message in close intervals				
1	The bank's advertisements reflect my needs with credibility and transparency (e.g., advertising for a home loan, scholarship, car loan, distinctive savings programs, Distinctive programs for customers, etc.)	3.39	1.09	67.8%
6	I remember the advertisement, repeat its phrases, and know exactly what service is advertised	3.30	1.08	66.0%

The least common aspects were:

- Remembering the advertisement, repeating its phrases, and knowing what service is advertised, with a mean score of 3.30.
- The bank's advertisements reflect my needs with credibility and transparency, with a mean score of 3.39.
- The bank's advertisements are repeated in all different

communication media to convey the advertising message in close intervals, with a mean score of 3.47.

Axis 2: What are the most important public relations-related promotional activities from the customers' perspective?

Table 4-18: Arithmetic Means and Standard Deviations of Questions Related to Evaluating Public Relations Activities from Customers' Perspective, Ranked by Importance

Questions	Arithmetic Mean	Standard Deviation	Percentage	Grade
12	The bank issues brochures and booklets to provide customers with information about its services and activities	3.56	1.00	71.2%
10	The bank uses appropriate means of communication to contact customers and inform them about updates in the bank's status and services at close intervals and continuously	3.54	1.16	70.8%
13	The bank showcases its achievements through media outlets like television, radio, and others	3.42	1.04	68.4%
11	The public relations department motivates different audiences to deal with the bank through field visits	3.30	1.17	66.0%
16	I feel that the bank management takes into account the suggestions it receives from customers during the evaluation process to improve banking services	3.19	1.19	63.8%
17	I feel that the public relations department cares about the customers' interests	3.19	1.10	63.8%
18	Public relations activities have formed a good image of the bank for me	3.10	1.17	62.0%
14	The bank conducts workshops to discuss its services and new programs	3.06	1.13	61.2%
15	The bank fulfills its social responsibility to serve the community's needs reasonably by participating in building some public facilities, supporting the education sector, and allocating programs to support Palestinian women	3.03	1.16	60.6%

The data in Table (4-18) shows that the most common promotional activities were:

- The bank issues brochures and booklets to provide customers with information about its services and activities, with a mean score of 3.56.
- The bank uses appropriate means of communication to contact customers and continuously inform them about updates in the bank's status and services at close intervals, with a mean score of 3.54.
- The bank showcases its achievements through media outlets like television, radio, and others, with a mean

score of 3.42.

The least common promotional activities were:

- The bank fulfills its social responsibility to serve the community's needs reasonably by participating in building some public facilities in the community, with a mean score of 3.03.
- The bank conducts workshops to discuss its services and new programs, with a mean score of 3.06.
- Public relations activities have formed a good image of the bank for me, with a mean score of 3.10.

Axis 4: What are the most important direct marketing-related promotional activities evaluated by customers?**Table 4-19:** Arithmetic Means, Standard Deviations, and Percentages of Questions Related to Evaluating Direct Marketing Activities Evaluated by Customers, Ranked by Importance

Questions	Arithmetic Mean	Standard Deviation	Percentage	Grade
19	The bank provides its services through its website in a completely safe and private manner	3.79	0.95	75.8%
28	The bank intensifies its activities on social media platforms like Facebook, Instagram, and YouTube	3.61	1.01	72.2%
26	The bank uses an easy-to-access website that is easy to deal with regarding electronic banking services	3.55	1.07	71.0%
20	I receive brief and sufficient messages via email about the bank's services and advertising campaigns	3.53	1.08	70.6%
23	The bank issues brochures or booklets with the prices of the services it provides via email, phone, and social media	3.31	1.15	66.2%
24	I receive the bank's messages on my mobile phone with illustrations about the bank and its nature of work and services	3.27	1.14	65.4%
27	There is an evaluation form for evaluating the bank's website when I browse the bank's website	3.27	1.17	65.4%
25	The bank sponsors television programs that allow viewers to interact with these programs through phone calls	3.15	1.16	63.0%
21	I get a quick response to my inquiries about the bank's work and services through its email	3.12	1.16	62.4%
22	The bank employee calls me from time to time to inform me of everything new	2.97	1.26	59.4%

The data in Table (4-19) shows that the most common promotional activities were:

- The bank provides its services through its website in a completely safe and private manner, with a mean score of 3.79.
- The bank intensifies its activities on social media platforms like Facebook, Instagram, and YouTube, with a mean score of 3.61.
- The least common promotional activities were:

- The bank employee calls me occasionally to inform me of everything new, with a mean score of 2.97.
- I get a quick response to my inquiries about the bank's work and services through its email, with a mean score of 3.12.

Axis 5: What are the most important sales promotion-related promotional activities evaluated by customers?**Table 4-20:** Arithmetic Means and Standard Deviations of Questions Related to Evaluating Sales Promotion Activities from Customers' Perspective, Ranked by Importance

Questions	Arithmetic Mean	Standard Deviation	Percentage	Grade
29	ATM usage procedures are easy and clear	4.02	0.94	80.4%
30	I see that the bank's internal design is organized and integrated	3.72	1.01	74.4%
31	Credit card procedures are simple and fast	3.61	1.09	72.2%
32	The bank's branches and ATMs are distributed in geographical areas suitable for me	3.57	1.26	71.4%
33	The bank organizes draws for prizes for its programs and services	3.55	1.12	71.0%
34	I see that the bank's working hours are suitable for me	3.46	1.22	69.2%
35	When I open my account with the bank, I get an ATM card for free and easily, allowing me to withdraw at any time	3.45	1.37	69.0%
36	I have the feature of depositing through the ATM, which saves me time and effort	3.35	1.27	67.0%
37	The procedures for obtaining a bank loan are simple and fast	3.28	1.29	65.6%
38	The bank offers incentives and prizes for its customers	2.97	1.26	59.4%
39	I use a credit card everywhere in the world	3.35	1.27	67.0%

The data in Table (4-20) shows that the most common promotional activities were

- ATM usage procedures are easy and clear, with a mean score 4.02.
- The bank's internal design is organized and integrated, with a mean score of 3.72.

Conclusion

The results showed differences in the management and customers' perspectives regarding the importance of

promotional mix activities. From the management's perspective, the importance was high, while customers rated the importance as medium. The management's evaluation of the promotional mix activities involves numerical indicators like profitability rates, sales growth rates, and market share increase rates. It also measures the personal sales staff's activity based on targets (i.e., the extent to which the employee achieves their financial goals) and uses qualitative indicators like customer opinions about the promotional mix activities.

The entities overseeing the evaluation of the promotional mix activities in Palestinian local banks include the Palestine Monetary Authority, the marketing department in upper management, branch managers, direct supervisors, internal and external auditors, and self-evaluation by the personal sales staff. For foreign banks, the entities involved in the evaluation process are the Central Bank, the marketing department in upper management, branch managers, internal and external auditors, self-evaluation by the personal sales staff, and evaluation of personal sales staff activity by their direct supervisor, and customer evaluations of promotional mix activities.

The most commonly used tools for evaluating promotional mix activities include surveys, suggestion and complaints boxes, mystery shoppers, the compliance department, internal studies, focus groups, and customer surveys conducted through staff.

Furthermore, from the management's perspective, the objectives of evaluating promotional mix activities lie in identifying the strengths and weaknesses of each activity, measuring the effectiveness of each activity through clear financial indicators, understanding the current situation and correcting it, identifying the most effective promotional mix activities in attracting customers and using them. The importance of evaluation is evident at four levels: at the level of the Monetary Authority, to protect the customer and achieve supervisory goals; at the management level, to achieve strategic, supervisory, and financial goals; at the manager level, for development and evaluation purposes, communication, and supervision goals; and at the personal sales staff level (self-evaluation) to achieve development and evaluation goals.

There are many difficulties facing management in evaluating promotional activities, such as managers not providing accurate evaluations, especially of personal sales staff, due to biases towards specific employees, timing issues with evaluations, the difficulty of surveying all customers, and the absence of a dedicated committee and department for each promotional mix activity.

The results showed weaknesses in some promotional mix activities from the customers' perspective. The findings also highlighted differences and variations in customers' perspectives on evaluating promotional mix activities in local and foreign banks. Notably, the results showed that the personal sales element is missing in some banks, indicating discrepancies in evaluating promotional mix activities between management and customers.

The study showed that the evaluation of promotional mix activities in all study areas was medium overall, with the highest being sales promotion activities, followed by advertising evaluation, direct marketing activities, public relations activities, and bank staff activity.

The researcher explained that the differences in importance ratings between management and customers are due to several reasons, such as the type of service the customer wants and their occupation. For instance, customers, especially traders and government and private-sector employees who have dealt with the bank for over five years, care about interest rates, the promotional programs offered by the bank, like loans and prizes, and sales promotions. However, other customers aren't interested in other promotional activities because they only use the bank for deposits and foreign transfers or because their salaries are paid through a specific bank. On the other hand, management

is highly interested in all promotional mix activities to attract customers, as attracting customers is a strategic goal for management, and they pay significant attention to each element to influence customer opinions and attract them to the bank.

The study aligns with Manisha's (2012) and Karim's (2011) study regarding the importance of each promotional mix element from the management's perspective. All promotional activities were considered highly important, with advertising being the highest, followed by sales promotion, bank staff, public relations, and direct marketing activities.

Recommendations

Recommendations include adopting customer perspectives on evaluating promotional mix activities and conducting periodic surveys to assess customer satisfaction with the bank's promotional activities for continuous improvement. Banks' marketing departments should enhance and intensify personal sales staff activities (customer service and direct sales) by increasing staff to reduce waiting times and educating bank employees, especially those directly interacting with customers, about similar services and prices, especially those offered by competing banks.

Regarding public relations activities, the marketing and public relations departments should intensify activities by focusing on social responsibility, like building public facilities to serve the community and conducting workshops to inform customers about new banking services and programs.

Advertising activities should be improved and intensified by repeating advertisements across all communication channels to convey advertising messages at close intervals.

Sales promotion activities should be improved by simplifying loan procedures, providing ATM deposit functionality, reducing fees for new customer services, and expanding the bank's branch network to remote rural areas.

Direct marketing activities should be intensified by making phone calls from time to time to inform customers of bank updates, appointing staff to respond to customer inquiries, especially on the website promptly, and sponsoring television programs that allow viewers to interact with these programs. Finally, banks should organize training courses and meetings to help employees develop social skills, positively impacting their performance. Meeting customers with a smile should also be encouraged to provide customers with a positive experience when they enter the banvegak.

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