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# Measuring The Effects of Personalized Integrated Marketing Communication Tools on the Consumers' Intention to Purchase Credit Cards in the Private Banking Sector in Egypt

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**Abstract. Purpose-**The aim of this paper is to measure the effect of specific Integrated Marketing Communication (IMC) tools (direct marketing, personal selling) on consumers' intention to purchase a selected retail-banking product (credit cards) in the Egyptian private banking sector. **Design/methodology/approach-** This research is conducted in a quantitative form with a descriptive purpose and a correlation investigation. The primary data collection is through self-administrated questionnaires. Sample size and unit for this study is 445 participants from different demographic and socioeconomic backgrounds. **Findings-** The empirical findings indicated that all the factors in this study are important for creating an intention to purchase credit cards. The results showed that all the hypotheses in this study were positive and significant. The variables varied in its contribution and significance to the prediction of creating an intention to purchase. **Practical implications-**This research provides Marcom managers at private banks a clear picture for the implementation of personalized marketing communication channels. **Originality/value-**This research adds value to marketing academicians by providing an empirical combination that was not fully tackled in the previous marketing literature, which will add insights to the academic field of marketing.

**Keywords-** IMC, Direct marketing, Personal selling, Intention to purchase, Private banking, Credit Cards.

## 1 INTRODUCTION

Since the beginning of the 1990s, IMC (Integrated Marketing Communications) became a real hot topic in the field of marketing (Caywood *et al.*, 1991; Kitchen and Schultz, 1997, 1998, 1999; Belch and Belch, 2011). Marketing communications are the means by which firms attempt to inform, persuade and remind consumers. Directly or indirectly about the products and the brands they sell, so we can say that marketing communications represent the "voice" of the brand by which it can establish dialogue and build relationships with customers (Kotler and Keller, 2006). Marketing communications or promotion is one of the key 4Ps in the marketing mix - product, price, place and promotion- (Dibb *et al.*, 1994) and has such a key role to play in marketing success, as it is the main way to communicate with the target audience. Marketers may choose to employ any combination of advertising, personal selling, direct marketing, word of mouth, public relations/ publicity, sales promotion or any other tool that gains attention, awareness and creates an image (Pitta *et al.*, 2006).

Managing communication tools and messages is one of the key aspects of having a successful good or service. Regarding services, marketing communications is expected to be different than it is in goods. This is due to the different characteristics of services. Services are characterized as more intangible than goods, and this obviously will lead to some

variation in the application of marketing communications (Grove *et al.*, 2002). That is why service marketers face a significant challenge when it comes to communicating the intangible benefits of a service to their target audience (Mattilia, 2000). So effective marketing communications can provide valuable information and add tangibility to the service offer (Lane and Russel, 2001). Service industry is increasing dramatically worldwide. It represents more than half the gross domestic product (GDP) (Lovelock and Wirtz, 2009). Regarding the Egyptian economy, service industry accounts for almost 51% of the GDP (Encyclopedia of the nations, 2011).

The main objectives behind this study are testing the effectiveness of direct marketing media channels (telephone, mail and e-mail communications) in creating customer attitude, which will lead to purchase intention for credit cards. Examining the effect of personal selling, salespersons' characteristics (likeability, expertise and customer orientation) in creating customers trust in salespeople, which will lead to purchase intention for credit cards.

## **2 THEORETICAL BACKGROUND**

### **2.1 Marketing and Integrated Marketing Communications**

Marketing is the way companies strategically develop, promote, price, and distribute their products to increase customer attention, interests and attain organizational goals. Marketing mainly focuses on the idea of exchange. For exchange to occur there must be two or more parties to share and communicate something of value to each other (Tetteh, 2008). Promotion, or marketing communication, plays an important role in the exchange process by informing customers about the organization's products and persuading them of its ability to satisfy their needs and wants and remind them over time (Belch and Belch, 2011; Kotler and Keller, 2006).

The idea of integrating marketing and communications goes back to early marketing literature, but the term 'Integrated Marketing Communications' (IMC) only became popular during 1980s (Tetteh, 2008). By this time, many firms recognized their need to strategically integrate their promotional tools. As a concept, IMC has become well known on an international scale during the 1990s (Holom, 2006). IMC concept highlights the need to maintain a clear and consistent message throughout all marketing media channels and across all marketing communications messages. Marketing communications must be integrated to deliver a clear message and to achieve the strategic positioning of the organization (Kotler and Keller, 2006; Duncan and Moriarty, 1998; Tetteh, 2008; Duncan and Caywood, 1996). IMC today is shifted from traditional one-way marketing communications channels to two-way channels. These channels are characterized by customers participating through the communication process. They include personal selling, direct marketing, trade shows and exhibitions, events and sponsorships, customer loyalty programs, plant tours and other customer service activities (McGrath, 2005).

### **2.2 Direct Marketing as an Element in the Promotional Mix**

Direct marketing has been defined by the UK Direct Marketing Association (DMA) as "communications where direct contact is made, or invited, between a company and its existing and perspective customers, and results are measured to assess return on investment". Direct marketing is based on the idea of relationship marketing that was developed by Gronroos (1994) who clarified that relationship marketing is all about identifying, establishing, maintaining, enhancing and, occasionally, terminating relationships with customers. Relationship marketing cannot be achieved without a professional and focused database. Application of direct marketing and gathering customers' data in banks is not a difficult task. Customers provide data from account transactions, enquiries about products, online banking information, payments or transfers between accounts and finally visits to bank

branches (March, 2008). Direct marketing in all its forms (telephone, mail and e-mail) must share three common characteristics: the message must be customized, up-to-date and interactive (Kotler and Keller, 2006). Customers expect that organizations know about them and expect them to communicate message that is of importance to them. Thus, basics of direct marketing that practitioners and theorists agreed upon are: the development of database by collecting information about customers; personalization, to customize products, pricing and promotion to match customers needs; strategic customer relationships (March, 2008).

Direct marketing is considered a strategy and not merely a tactic. It is a careful and well thought out plan leading to successful customer interaction. If implemented properly, direct marketing achieves a great success, not only for large companies but for small companies as well (Thomas, 2007). Although direct marketing techniques have been around for a long time, it is only recently that banks have begun to utilize direct marketing techniques as a major component of their marketing strategies (Page and Luding, 2003). The benefit gained from direct marketing over other promotional tools is the ability to track customers' response and attitudes towards the directed message. Other major advantage is being cost effective, as promotion is directed to specific customers with relatively lower cost than mass media (Evans et al., 1995). From a consumer perspective, direct marketing is seen to offer a number of substantial benefits over traditional marketing such as greater convenience (Darian, 1987) and a more extensive product assortment (Gehrt and Carter, 1992). Customers' ability to manage and control the direct marketing channels is important in creating positive attitudes toward the marketed product or service. Also, companies must have the customers' permission to communicate with them by direct channels (Roach, 2009; Barnes and Scornavacca, 2004; Barwise and Strong, 2002; Bauer et al., 2005). Privacy plays an important role in creating customers' attitudes towards direct marketing. Many customers fear that marketers know too much about them and use the information irresponsibly (Lee, 2004).

### **2.3 Personal Selling as an Element in the Promotional Mix**

Personal selling involves selling through a person-to-person communications method. Thus, personal selling message can be more persuasive than advertising and publicity (Jaramillo and Marshall, 2004). Personal selling can be defined as a positioning tool for goods and services in consumers and prospects mind, rather than only a selling tool to increase companies' sales. Many changes have affected the personal selling applications in recent years. Customers have more of information, demand increased level of customer service and made show higher expectations. Nowadays, competition is stronger due to market globalization and technology is leading to more advanced tools, especially within the service industry (Roman et al., 2002). The role of salespeople has expanded beyond the generation of sales and more towards building relationships with customers (Weitz and Bradford, 1999; Wilson, 2000; Ingram et al., 2004). Therefore, proper implementation of personal selling can result in increased sales, greater customer satisfaction, loyalty, and a higher overall spending per customer (Levine, 1996). That is why enhancing the salespeople performance is one of the most urgent tasks managers face (Boles et al. 2001). Financial services are considered to have high "credence" attributes as most services. This is because the service offering cannot be easily evaluated in an accurate and efficient way by the service taker, as they do lack technical expertise to evaluate. Thus, the role of the additional "P", people of the service's marketing mix, is extremely important specifically in the financial service industry. (Levelok and Wirtz, 2009).

There are some individual-level variables affecting salespersons' performance as expertise, candor, adaptability, likeability, listening skills, and other interpersonal skills. In a general form, expertise can be described to be the salespersons' knowledge, technical competence and ability to give answers to customers' specific questions (Guenzi and Georges, 2010). Salespersons' expertise reduces customer uncertainty and unsecured feelings toward the communicated product/ service (Crosby et al., 1990). Likeability is defined as the degree to

which salespeople are perceived by customers to be friendly, courteous and pleasant (Guenzi and Georges, 2010). As a general fact, customers prefer dealing with salespeople they not only know but also like and feel a bond with. That is why creativity by salespeople nowadays is important in building rapport with customers. Nowadays personal selling is focusing on the adaptability of salespeople to customer needs, i.e. salespersons' customer orientation (Dwyer, 1995; Weitz, 1999). Salespeople should plan their sales presentation in a form of being customer oriented, which implies solving customers' problems, giving opportunities, solutions and adding value by increasing the benefits to customers over the costs being paid (Saxe and Weitz, 1982).

Because of the technical complexity of financial services and long term investment which requires a long term relationship to achieve satisfactory results, it is important to have trust (Roman et al., 2002). Trust is somehow mandatory for establishing a long-term, mutually beneficial relationship with customers. In this research, trust is referred to be the extent of buyers' confidence that they can rely on the salesperson integrity.

#### **2.4 Purchase Intentions**

Purchase intention continues to be an important concept of marketing from ancient time (Morrison, 1979). It is defined as the plan by consumers to purchase a particular good or service in the future (Business dictionary, 2011). Intention to purchase is generally based on the matching between purchase motives with attributes or characteristics of brands under consideration. Usually there is a time delay between the formation of intention and actual purchase, particularly if the product is categorized to be in complex to consumers as high involvement products and financial services. Intention to purchase is not the end of the consumer's buying cycle but, it is the step before purchase behavior or action; and for marketers, again it is not the last satisfactory step. Promotional mix's main aim as a whole is to persuade consumers to purchase the product being communicated, i.e. to create purchase intention and thus behavior (Morrison, 1979; Kotler and Keller, 2006; Belch and Belch, 2011).

### **3 RESEARCH DESIGN OVERVIEW**

This study is a conclusive research that has a descriptive purpose. The type of investigation of this research is correlational. Primary data collection method was quantitative, using self-administrated questionnaires. Participants filled the questionnaires either in English or in Arabic language (Egyptians native language). The extent of researcher interference was minimal interference, as the researcher did not influence participants when filling the questionnaire. The sample size was 445 questionnaires-950 questionnaires were distributed, out of which 640 were obtained and only 445 were ready for analysis. Which represents 67.4% response rate and 46.8% of the distributed questionnaires-. Regarding the research study setting, this research was non-contrived with field study And finally, the time horizon was single cross sectional as the data was collected only once over a period of two months (July and September 2011).

### **4 POPULATION FRAME**

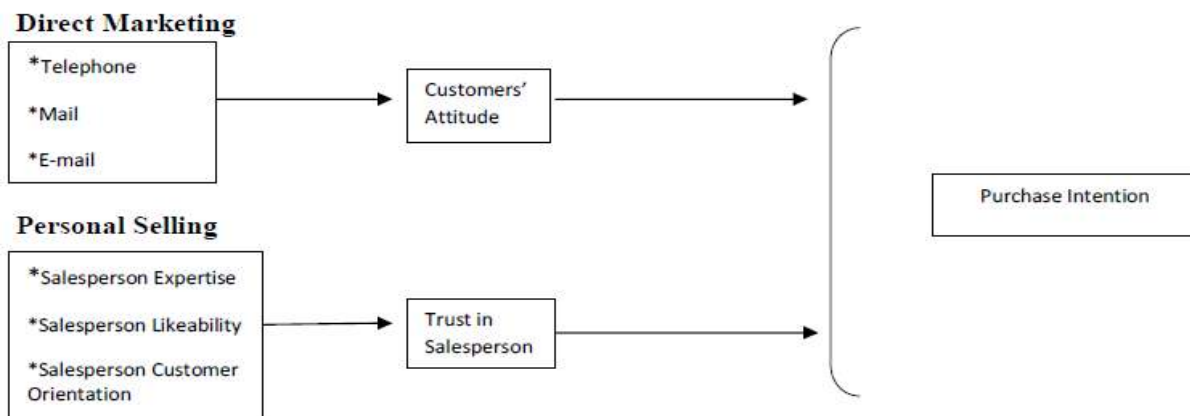
The respondents in this research include people of different demographic and socioeconomic backgrounds. The chosen sample must be aware and have a bank account in any of the selected private bank in Egypt. They also must be aware of the credit card product offered by banks, but it is not necessary to own a credit card as this research is only testing intention to purchase and not actual purchase behavior. Participants also must have a minimum income of 1000 Egyptian pounds, as this is the minimum income level accepted by most private banks

for credit cards issuance. Minimum age of 21 is a requirement as it is the minimum age accepted to issue an independent and not a supplementary credit card. Finally, all participants must have a specific job occupation, as it is a basic requirement by all banks to issue a credit cards.

To be more specific, an analysis of private banks ranking in the Egyptian market was conducted. To highlight the top 8 private banks operating in Egypt, based on the total assets for the year 2010, which are in order; Commercial International Bank (CIB), National Societe General Bank (NSGB). Arab African International Bank (AAIB), Hong Kong Shanghai Banking Corporation (HSBC), Bank of Alexandria (BA), Credit Agricole Egypt (CA), Barclays Bank, BNP Paribas (BNP). The data was obtained from The Africa Report that collates a list of the continent's Top 200 banks. In order to select the top 200 banks, The Africa Report circulates 665 questionnaires to financial institutions, whose feedback is used to create systematic rankings of Africa top 350 banks, based on their total assets. The Africa Report published 200 out of 350 top banks. All the data sent to The Africa Report is handled by the banks themselves or their parent companies. These rankings, published in October 2010, were based on banks' 2009 financial year. The sample chosen in this study was based in Cairo and Alexandria. The main reason behind choosing these two cities was the high concentrations of private banks branches therein. Based on the available data on the chosen banks' websites, more than 50% of their branches exists only Cairo and Alexandria, which in turn indicates that more than 50% of their customers and prospects also exists in these two major cities.

## 5 HYPOTHESIS DEVELOPMENT

The research model focuses on two personalized marketing communication tools and their effect on consumers' purchase intention, as a dependent variable.



Source: (Page and Luding, 2003; Guenzi and Georges, 2010)

The hypotheses in this study are projected with respect to the relationships between independent, moderating and dependent variables in the research model. Direct marketing media channels is the first model in this study. The most popular direct marketing medium of communication is mail followed by telephone (Rogers, 1996; Rosenfield, 1994), while communicating by e-mail via internet is increasing in popularity (Brooksbank et al., 1999; Close, 1999). Page and Luding (2003) represented the relationship between direct marketing media channels (mail, telephone and e-mail) and customers' attitude towards those channels. Hence:

**Hypothesis 1: There is a positive relationship between direct telephone promotion and customers' attitude.**

**Hypothesis 2: There is a positive relationship between direct mail promotion and customers' attitude.**

**Hypothesis 3: There is a positive relationship between direct e-mail promotion and customers' attitude.**

Customers' attitude towards direct marketing activities must be positive in order to form customers' intention to purchase. Page and Luding (2003) presented the positive relationship between customers' attitude and purchase intention. Hence:

**Hypothesis 4: If attitude towards the direct marketing channels is positive, there will be likelihood to express an intention to purchase.**

The second research model is presenting personal selling. Perceived expertise should be a predictor of customer trust in the salesperson (Crosby et al., 1990). Swan et al., (1999). In the specific context of services, Hennig-Thurau (2004) has recently shown that the "technical skills" of service employees (i.e. competence, knowledge and expertise) drive other relational outcomes, such as customer satisfaction, commitment and retention. Guenzi and Georges (2010) proved a positive relationship between expertise and trust. Hence:

**Hypothesis 5: There is a positive relationship between salesperson's expertise and customer trust in salesperson.**

In service contexts, "social skills" can foster customer satisfaction, commitment and retention (Hennig-Thurau, 2004). Guenzi and Georges (2010) presented the relationship between likeability and trust. The general findings provided a positive relationship between likability and trust by Swan et al. (1999). Hence:

**Hypothesis 6: There is a positive relationship between salesperson's likability and customer trust in salesperson.**

Previous researches introduced the importance of salesperson customer orientation in the services industry, and that customer orientation increases sales performance (Saxe and Weitz, 1882; Boles et al., 2001). Guenzi and Georges (2010) presented the relationship between customer orientation and trust in salespeople. Hence:

**Hypothesis 7: There is a positive relationship between salesperson's customer orientation and customer trust in salesperson.**

The previous literature showed the importance of trust in commercial relations, specifically in the financial services (Gundlach and Murphy, 1993; Morgan and Hunt, 1994). A significant relationship between trust and purchase intention was proven by Guenzi and Georges (2010). Hence:

**Hypothesis 8: Customer Trust in salesperson is positively related to customers' intention to purchase.**

## **6 MEASUREMENTS**

Different scales adopted from different sources were used to test the variables associated in this study. Nominal questions were used at the questionnaire start to stick to the

population frame selected; demographics were located at the last section in the questionnaire in a nominal scale form. All scales used were 5 point likert scale where 1= strongly disagree and 5= strongly agree. For direct marketing media channels variables, Page and Luding, 2003 scale was used to test all the three variables chosen. The questionnaire structure divided each variable to be tested alone. For telephone scale, the following statements were used: telephone promotions are not annoying, telephone promotions are trustworthy, telephone promotions carry enough banking information needed, telephone promotions provide enough information to judge banking service quality, and telephone promotions provide enough information to compare different banks services. The same scale was used to test mail and e-mail promotions. Donthu and Gilliland, 1996 scale was used to test customers' attitude towards direct marketing: phone promotions from banks don't attack my privacy, I enjoy receiving Junk E-mails from banks, I often go for bank products I receive direct mail from. Regarding personal selling variables, Doney and Cannon, 1997 scale was used for testing salesperson expertise and likeability. For expertise: bank salespersons are knowledgeable, bank salespersons know their product line very well, and bank salespersons are experts. For salesperson likeability: bank salespersons are friendly, bank salespersons are always nice to me, and bank salespersons are people I like to have around. Regarding salesperson customer orientation, Thomas et al., 2001 scale was used: bank salespersons tries to determine my needs, bank salespersons have my best interest in mind, bank salespersons take the problem solving approach in selling the credit card to me, bank salespersons recommend the credit card service to solve my problem, and bank salespersons try to find out which kinds of services would be most helpful to me. Trust in salespeople was tested using also Doney and Cannon, 1997: I think bank salespersons are completely open when dealing with me, bank salespersons are trustworthy, bank salespersons are frank in dealing with me, bank salespersons don't make false claims, bank salespersons seems to be concerned with my needs, and bank salespersons are not only concerned about themselves. For testing the purchase intention, the dependent variable (DV) Taylor et al., 1994 scale was used. The scale was customized based on the independent variable (IV) and the moderating variable (MV) of the relationship. For direct marketing: The next time I need the service of a credit card, I will choose because of my positive attitude towards the direct marketing promotions, If I had needed the service of a credit card during the past year I would have selected based on my positive attitude towards the direct marketing promotions, and In the next year, if I need the service of a credit card , I will select based on my positive attitude towards the direct marketing promotions. For personal selling: The next time I need the service of a credit card, I will choose because I trust the salesperson, If I had needed the service of a credit card during the past year, I would have selected because I trust the salesperson, and In the next year, if I need the service of a credit card I will select because I trust the salesperson.

## 7 RESULTS

SPSS software, version 18 was used for conducting the empirical analysis in this study.

### 7.1 Frequencies

For the first three questions in the questionnaire that filters out the population. First, Participants should have a bank account in either one of the top 8 private banks in Egypt. Participants showed 27.6% for CIB, 22.7% for NSGB, 14.8% for AAIB, 12.4% for HSBC, 3.6% for Bank of Alexandria, 7.4% for Credit Agricole, 6.3% for Barclays , and 5.2% for BNP Paribas. Second familiarity with credit cards, all selected participants are aware of the credit card product offered by private banks, which showed 100%. Finally, either participants own a credit card or not, the majority of participants, around 74% owned a

credit card while 26% did not. The research sample showed different demographic groups (age, gender, marital status, city of residence, occupation, and monthly income). All the analyzed questionnaires followed the population frame.

## 7.2 Reliability and Validity analysis

The reliability analysis employed Cronbach's Alpha, as a coefficient that indicated how well the items in a set were positively related to one another and that participants understood the scale. All scales showed a strong reliability in the test as it showed above 0.70., where the overall questionnaire reliability was 0.92. The validity test was conducted to ensure that the selected scales to test different variables tested what they suppose to test, this to ensure that all variables were tested correctly using the appropriate scales. The intrinsic validity was measured by squaring the root of the reliability for all IVs, MVs and the DV. All scales were suitable and valid as they showed an intrinsic validity above 0.70. The questionnaire overall showed a validity of 0.96.

Variable	No. of Items	Alpha in current study	Intrinsic Validity
<ul style="list-style-type: none"> <li>• <u>Direct Marketing</u> <ul style="list-style-type: none"> <li>○ Telephone</li> </ul> </li> </ul>	5	0.89	0.94
<ul style="list-style-type: none"> <li>• <u>Direct Marketing</u> <ul style="list-style-type: none"> <li>○ Mail</li> </ul> </li> </ul>	5	0.90	0.95
<ul style="list-style-type: none"> <li>• <u>Direct Marketing</u> <ul style="list-style-type: none"> <li>○ E-Mail</li> </ul> </li> </ul>	5	0.95	0.97
<ul style="list-style-type: none"> <li>• <u>Direct Marketing</u> <ul style="list-style-type: none"> <li>○ Attitude</li> </ul> </li> </ul>	3	0.82	0.90
<ul style="list-style-type: none"> <li>• <u>Direct Marketing</u> <ul style="list-style-type: none"> <li>○ Purchase Intention</li> </ul> </li> </ul>	3	0.91	0.95
<ul style="list-style-type: none"> <li>• <u>Personal Selling</u> <ul style="list-style-type: none"> <li>○ Expertise</li> </ul> </li> </ul>	3	0.92	0.96
<ul style="list-style-type: none"> <li>• <u>Personal Selling</u> <ul style="list-style-type: none"> <li>○ Likeability</li> </ul> </li> </ul>	3	0.85	0.92
<ul style="list-style-type: none"> <li>• <u>Personal Selling</u> <ul style="list-style-type: none"> <li>○ Customer</li> </ul> </li> </ul>	5	0.91	0.95



Orientation			
• <u>Personal Selling</u>	6	0.94	0.97
○ Trust			
• <u>Personal Selling</u>	3	0.97	0.98
○ Purchase Intention			

	1	2	3	4	5	6	7	8	9	10
1.Telephone	1									
2.Mail		1								
3.E-mail			1							
4.Attitude	0.374**	0.342**	0.490**	1						
5.P.I(Direct marketing)				0.694**	1					
6.Experties						1				
7.Likeability							1			
8.Customer orientation								1		
9.Trust						0.481**	0.417**	0.616**	1	
10.P.I(Personal selling)									0.678**	1

### 7.3 Correlation Coefficient Analysis

The correlation test was conducted to show how variables were related to each other. The researchers focused on the relationship between the independent variables and the moderating variables and the relation between the moderating variables and the dependent variable. The correlation is set to be weak from 0.10 -0.29, moderate from 0.30-0.49 and strong from 0.50-1. The following table displays the results of the test. H1,2,3,4,5,6,7,and 8 were supported with different correlation level.

### 7.4 Regression Analysis

A regression test was conducted for the research model as a whole. The test showed that the research model was significant with a value of 0.000 in the ANOVA chart. This study focused on the R square as an outcome of the regression test, which helped to express the variance in the moderating and dependent variables in the model. For the first model, direct marketing, the R square for the MV with IV is 32.2% and the DV with the MV is

48.2%. For the second model, Personal selling, the R square for the MV with IV is 41.6% and the DV with the MV is 45.9%.

## **8 CONCLUSION**

In our competitive markets, banks must endeavor to be differentiated in consumers' eyes. Retail banking products offered by various private banks are perceived as one and the same by customers, banks should be aware of this fact when designing their communication message and choosing the promotion tool. IMC in this regard plays an important role. IMC is considered the "Voice" of the brand. Thus, it can be the main way to create differentiation and positioning of the brand and company in consumers' minds. Building and establishing customers' relation through marketing communications can be one of the most powerful tools for the bank to create and maintain competitive advantage in the market. This study focuses on the importance of personalized IMC in the Egyptian private banking sector from the perspective of creating an intention to purchase credit cards as an example of the retail department products. A quantitative research was conducted to examine the research model and hypotheses; primary data was collected through the distribution of self-administrated questionnaires among Egyptian private banks customers. This study showed a positive relationship between all variables. Direct marketing in all its forms proved to create positive customers' attitude and thus an intention to purchase. All the salesperson's characteristics chosen proved to form customers trust in salespeople and thus an intention to purchase.

## **9 RESEARCH IMPLICATIONS**

This study confirmed the importance of studying and understanding IMC for improving private banks' performance when communicating with their target audience, and obtaining their purchase intention. The findings of this research proved that all the selected IMC tools create an intention to purchase credit cards through either forming a positive attitude or trust. The strength of all the variables under each IMC tool was either strong or moderate. This implies that banks should be able to professionally manage their communication messages. Thus, the results of the present study have a number of meaningful implications that could help banks improve their performance. First, the implementation of IMC can improve customers' understanding of the banks products and offers. Second, forming a positive attitude is an important step towards forming an intention to purchase. Third, customers' trust in salespeople is an important step towards forming an intention to purchase.

## **10 RECOMMENDATIONS**

IMC is an important source of strength and differentiation for banks, as it communicates the competitive advantage, which will result in acquiring new customers and retaining existing ones.

The results of the current study highlight some recommendations regarding the implementations of the selected IMC tools. In order to create and maintain customers' positive attitudes, it is recommended for banks to tailor their direct marketing tool to have three main characteristics: get customers' permission for communication, allow customers to have authority to control communication messages i.e. they can opt out whenever they want, and finally to ensure the relevancy of the message to the consumer i.e. customization (March, 2008). Banks should customize their message based on the target customers, as this is the main advantage for using direct marketing. They can implement customization

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professionally by applying Customer Relationship Management (CRM) software, which will defiantly enable better customers' relationship management.

Regarding personal selling, first, banks should carefully select candidates for sales position, investigating their attitudes and skills. Second, they should design training programs specifically aimed at helping salespeople develop their skills, abilities and competencies that are necessary for successfully adopting a customer orientation and developing strong expertise. Third, designing a reward system for salespeople is important to motivate, as motivation plays an important role in jobs dealing directly with customers. In "credence" services as banks, it is also demanded that personnel exert more effort to provide customers with extra care. Thus, fourth, it is recommended for banks to create two separate sales forces: a transactional one, for the daily operations and customers' care, and relational one, for managing relationship and the flow of communication. Finally, it is recommended for banks or companies using IMC and are integrating more than one communication tool, to maintain a clear, consistent, and unified message in order to gain all advantages that IMC can offer.

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