

Impact of Marketing Communication on Customer Satisfaction: A Study of Selective Private Banks of Bhopal City

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ABSTRACT

Marketing Communication plays a vital role in the present aggressive business conditions. It becomes compulsory for the banks to evaluate how they can participate under stiff competition successfully against other monetary and financial institutions. This has driven them to pay due significance to marketing communication procedures. Marketing Communication systems perform two unique functions for example primarily it attracts the deposits and secondly it pulls in the borrowers and clients of availing financial services and benefits. In banking industry marketing communication components are particularly vital as, they help to make amazing pictures and a feeling of believability, certainty and confirmation in the perception of clients. In this way it is a base to assess every one of the components of communication procedure that are utilized in banking administration segment. The present examination assesses and analyzes the factors of marketing communication techniques and their impact on customer satisfaction in the private sector banks. Hence the examination evaluates the customer satisfaction against Advertising, Sales promotion, Personal selling, Direct marketing and Publicity and Public relations based on these five parameters. The investigation is exploratory in nature and 250 respondents from private banks of Bhopal is selected. A standard likert 5 point scale was utilized to quantify the reaction of the chosen clients and was additionally exposed to classification and investigation. So as to make legitimate and logical determinations and deductions of the examination the study used factor and regression analysis.

INTRODUCTION

Banking organizations development relies upon powerful marketing; Marketing depends vigorously on efficient and effective communication stream between the bank and the clients. Assembling services and making it accessible in the market isn't just a job of the banks. It is similarly essential to make it available to the clients that the services are accessible in the market. In an aggressive market, where private banks are endeavouring to prevail upon clients, it isn't sufficient if the accessibility of an item or administration just is made known to clients. It is additionally basic to engender the unmistakable highlights determinations of the services timely and perfectly. The procedure does not finish here (Owomoyela et al., 2013). The banks ought to likewise get criticism on how the clients acknowledge its product and services through a viable, consistent, and two-path stream of data between the bank and the clients. The banks endeavour's to speak with the client through quality confirmation of the items, brilliant bundles, composed messages, pictures and images, appealing ambiance and productive charismatic skills.

At the point when these different services are availed and utilised by the client, marketing communication justifies its existence. The communication likewise includes input from the client to the organization, on how the allotted items offer the organization is received and perceived by the clients in the market. By and large considering the idea of administration industry, the difficulties it conveys to the associations and the need to pursue all encompassing marketing way to deal with

adequately interface with clients features the significance and essentialness of marketing communication exercises (Miles, 2015). In administration division, marketing communication instruments are particularly critical to help make amazing pictures and a feeling of believability, certainty, and consolation.

Indian financial system generally undergoes through five phases: 1). pre-independence, 2). Post-independence, 3). Pre-nationalization, 4). Nationalization and 5). Post-liberalization organizes in every one of these stages, other than the last stage, marketing was constantly considered not to be every one's cup of tea. In any case, today it is viewed as an essential administration work in the financial area. Banking is an industry that is based on trust. Clients store their cash with a bank just on the off chance that they trust the bank and the bank offers credits to the clients just when it confides in them. Banks work with clients' cash by tolerating stores from them and by giving advances on enthusiasm for any bank to lead business; at first the trust matters, not the capital it possesses. Making persuasive communication with the clients is the essential angle in administration marketing and along these lines banking division. One of the up's of marketing blend advancement is otherwise called marketing communication.

Banks need to speak with their current client just as potential client about what they are doing and what they are about to deliver in future. Marketing communication is vital and in the meantime difficult in banking sector as the idea of managing as described by immaterialness of managing services which is a choice to persuade clients on the estimation of rendering quality services. Marketing communication gives data that assumes essential task in increasing the value of managing services. Clients need data about the highlights of managing, its cost, and the ways by which they can get to those administrations, to settle on an all-around services and products. In this manner, if the clients can get the vital data about the management of items on interest and satisfactorily, they may feel that they are purchasing quality item or services (Rajgopal, 2012). This implies having great and compelling communication increases the value of the administration of an organization or association as clients have the certainty on their buy. Marketing communication methods are particularly essential; they help to make ground-breaking pictures and a feeling of believability, certainty and confirmation in the clients mind. In this manner it is fundamental to assess every one of the components of Communication blend that is utilized in banking administration division:-

Advertising: - Advertising assumes a noteworthy job in advancing a bank's items and management on a vast scale. Anyway creating promoting efforts for administrations is a troublesome perspective in light of the impalpable property of administration. Banks ought to include bleeding edge worker in structuring the publicizing effort as administration staff specifically connect with clients amid the way toward marketing. A bank can improve its image picture and brand value with the assistance of publicizing. It likewise helps the bank in separating and situating its administrations from those of contenders.

Sales Promotion: - Sales promotion is regularly utilized by the banks to improve the offers of an item or administration either by urging the current clients to utilize the administration all the more much of the time or by drawing in new clients to utilize their administration. Banks likewise expect to dismantle clients to utilize their administrations by pulling in them with free offers, coupons, money limits, guarantees; prizes and so forth.

Personal Selling:- Due to the qualities of banking administrations, individual selling is the manner in which that most banks incline toward in growing selling and utilization of their administrations .It happens in two different ways. First happens such that client and financier perform eye to eye

connection with one another a branch office. In this procedure work force, bank representatives, boss and office supervisor, participate in selling. Second happens such that bank's delegate go to client's places. Bank's agents are expert in bank's administrations and have refresh learning about the banks administrations to be offered and they shape the connection among bank and client.

Publicity and Public Relations (PR):- Banks use attention crusades to realize in mindfulness their ideas among the current and potential clients .It includes utilizing the data in a way that actuates enthusiasm towards an organization, occasion or individual. Advertising in banking helps in:- 1) Establishing best communication system.2) Creating compassion about connection among bank and customer.3) Giving broadest data about exercises of bank.

Direct Marketing:- Direct Marketing includes reaching the current and potential clients specifically through telemarketing, standard mail, and web based marketing (email and authority sites) without utilizing any mediators all the while. The clients of banking administration need some particular data or a redid change in the offering of the bank, with the goal that the bank faculty can best fulfill him while the go-between probably won't be in a situation to react to consumer loyalty's.

Every bank undergo variety of marketing activities that communicate and dictate terms to its clients in terms of satisfaction. The study will compare the factors of marketing communication affecting customer satisfaction towards private banks in Bhopal city. Apart from this the study will use regression and impact on customer satisfaction will be observed out of the calculated factors.

LITERATURE REVIEW

Berry, Kehoe and Lindgreen's (1980) found that most frustrating aspects of bank marketing were a) lack of management support, b) lack of interdepartmental cooperation c) crisis management d) government intrusion e) advertising and media. **Subba Rao (1982)**, conducted a study to find out the influence of different media of advertisement and different forms of personal selling on the deposit mobilization of commercial banks both in urban and rural areas. The study suggested that the medium of English News papers need not be used widely as its impact is very little on urban customers and it is almost negligible on rural depositors. Personal selling or direct contact has been suggested as the best method, since it educates the potential rural customers into the bargain. **Singh J D (1983)**, in his study examined the trends in bank advertising in these venties in India. The study revealed that the bank advertisements were created seemingly for the sake of advertising rather than for creating the market or serving the customer satisfactorily. There is lack of professionalism in bark advertising and marketing. Suggestions were made to give stress on 'positioning the bank' rather than on selling the products afier identification and prediction of customer requirements.

La Londe, Cooper and Noordewier (1988), found customer service as a separate mix of elements and sees the logistics function as being subsumed within the customer service activity. The result of this study shows the relative importance of customer service contrasted with other elements of the marketing mix including advertising, promotion of sales effort. Most respondents rated customer service ahead of advertising. Promotion and sales effort in terms of importance and ranked third behind product and price.

Dr.Chidambaram (1994), studied the promotional mix available to banker's for the marketing of services such as direct marketing, public relations, social banking and customer meets. The study concludes that a good promotional mix is one that a) that takes into account the objectives of the bank

and lays emphasis on those services which are of current significance, b) reaches various customer segments very effectively, c) creates a desire to seek out the services offered, d) builds a positive image for the bank, and e) strike a balance between cost and effectiveness. **Kusumakara ,Tlebbbar (1988)** studied marketing strategies of banks aimed at inculcating the habit of thrift among the people. The suggestion is that keeping the rural branches open on Sundays can augment savings. Direct marketing is also suggested to reduce waiting time and enhance customer satisfaction. Rude behavior of the employees, suspicious looks of the staff, vague knowledge of the products, un-dynamic promotional methods etc., may hamper the banking business in rural areas." **Andersen P.H (2001)** studied marketing communication using three classical rhetorical elements, and found communication process as developing an understanding of the communicator's intentions and qualities (ethos) and the communication climate (pathos). Both of which are necessary for engaging in constructive dialogues with customers (logos). On this basis, the study outlined a model for integrating practices of marketing communication with relationship building and illustrated the model using a case study from a Danish bank as an elective device.

Evren Ors (2003), in his article "The Role of Advertising in Commercial Banking" examined the role of advertising in commercial banking. He found that advertising plays a pro-competitive role in banking. An increase in advertising appears to lead to an increase in profitability. According to him minority-owned banks advertise less, possibly because they have a captive clientele whereas efficient banks advertise less. **Rajasekhara (2008)**, in his article "Assessment of Effectiveness of Marketing communications mix elements in Ethiopian Service Sector" stated that creative effective communication with customers is most important aspect in services marketing. He evaluates the effectiveness of advertising and personal selling practices of Ethiopian service sector in communicating with its customers with the aim of finding solutions to improve the existing communication and customer satisfaction. He found that marketing communication mix elements viz. Advertising and personal selling are moderately effective in providing information, creating awareness and changing attitude whereas ineffective in building company image and enforcing brand loyalty.

Gupta, and Mittal (2008), in their article "Comparative Study of Promotional Strategies of Public and Private Sectors Banks in India" stated that a well -designed promotional strategy is very important to promote banking services effectively .They studied that the promotional strategies of private and public sector banks are almost similar. Both types of banks take the help of almost all type of media to promote their services. The major difference in the promotional strategies adopted by banks is in the two techniques of the promotion and they are "Personal Selling" and "Direct Marketing". The difference is that public sector banks do not adopt the strategies of promotion as personal selling and direct marketing; on the other hand the same are adopted by private sector banks. **Mehta, Suresh (2010)**, in his article "Personal Selling-A Strategy for promoting Bank Marketing" examined that lack of Marketing Communication in Banks. He suggested adopting banks marketing promotion for better business. He emphasized the need of adoption of personal selling as a strategy for marketing promotion in Banks.

Kola and Akinyele (2010) in their article "Evaluation of Effectiveness of Marketing Communication mix element in Nigerian Service Sector" state that Creating effective communication with customers is the most important aspect in services marketing. The effectiveness of advertising and personal selling practices of Nigerian service sector in communicating with its customers with the aim of finding solutions to improve the existing communication and customer satisfaction was accessed. Five parameters 1) Providing Information 2)Creating Awareness 3)Changing Attitude 4)Building company

Image 5) Enforcing Brand Loyalty were considered in the study. The research revealed that both these elements are moderately effective in providing information, creating.

Keeping in mind the forgoing illustrations as marketing communication a pilot study was planned in the areas of Bhopal to meet the underlying objectives and verify necessary hypothesis.

The study is exploratory in nature and private banks namely ICICI, HDFC, Indus Ind, Kotak banking sector respectively were selected. A non-probability sampling technique was used comprising of 250 respondents. The sampling technique may be referred as a simple convenience sampling. The respondent units were customers of the given banks respectively. A well structured questionnaire was prepared for the collection of necessary primary data on different aspects of marketing communication strategies as adopted by the two banks. A standard likert 5 point scale was used to measure the response of the selected customers and was further subjected to tabulation and analysis. In order to draw logical and scientific conclusions and inferences of the study necessary statistical tools were applied and the results are discussed.

OBJECTIVES

- To study the factors responsible for customer satisfaction towards marketing communication.
- To study the effect of customer satisfaction towards marketing communication.
- To compare customer satisfaction towards marketing communication provided by leading private banks.

RESEARCH METHODOLOGY

HYPOTHESIS

H₀₁: There is no significant impact of Reliability on customer satisfaction factors of marketing communication towards leading private banks.

H₀₂: There is no significant impact of Advertising on customer satisfaction towards leading private banks.

H₀₃: There is no significant impact of Sales Promotion on customer satisfaction towards leading private banks.

H₀₄: There is no significant impact of Personal selling on customer satisfaction towards leading private banks.

H₀₅: There is no significant impact of direct marketing on customer satisfaction towards leading private banks.

H₀₆: There is no significant impact of Publicity and Public relations on customer satisfaction towards leading private banks.

H₀₇: There is no significant relation among Advertising, Sales promotion, Personal selling, Direct marketing and Publicity and Public relations on customer satisfaction in leading private banks.

THE SAMPLE

The sample can be selected from a larger group of persons, identified as the population, or can simply refer to the group of subjects from whom the data are collected. Sampling techniques offer a range of methods to reduce the quantity of data that needs to be collected by considering only data from a subgroup rather than all possible cases. For this study random sampling method has been selected as

the chance of probability of each Case being selected from the population is known with the former which makes it possible to estimate statistically the characteristics of the population from the sample. For effective coverage and lower cost, purposive Sampling Technique was used to select the participating respondents.

THE SAMPLE SIZE

Total 250 customers were selected for this study on the purposive random sampling basis from Bhopal region. For choosing the respondent’s from a leading public sector bank were considered.

TOOLS USED

The study involves Reliability analysis, Factor Analysis and Regression analysis to compare the impact and effect of variables under the study. The tools are applied using SPSS-18 and E Views- 8 statistical software’s.

RESULTS AND ANALYSIS

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.825	.828	37

Source: Reliability Analysis calculated SPSS

The Reliability analysis was carried on the data of private bank and the value of Cronbach’s Alpha in the study was 0.828. This indicates that the data is highly reliable and fit for further study of Factor analysis, and Regression analysis.

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.579
	Approx. Chi-Square	4700.955
Bartlett's Test of Sphericity	Df	666
	Sig.	.000

Source: KMO and Bartlett’s Test calculated using SPSS

The KMO and Bartlett's Test, value for SBI was 0.579 and this indicates that the data is model fit for and factors extraction is possible. According to Kaiser Criterion only seven factors can be extract for continuing the study further and have a subsequent contribution towards research.

Factor Analysis & Factor Load Public Banks (Table)							
Name Of Factor	Factor No.	Question No.		Load	Total		
Customer Satisfaction	3	8	The brand (image of the bank) is appealing to you.	0.751	9.959		
		9	Mission and vision statements of the bank rightly define its commitment towards customers.	0.7			
		10	The location of the ATM's are convenient to you	0.646			
		16	Bank provides you sufficient information through internet and mobile.	0.576			
		17	The bank provides ATM's at several prominent locations	0.406			
	4	26	You wish to continue with the bank as you are satisfied with it.	0.731			
		25	The products and services offered by the bank are satisfactory.	0.681			
		27	The general ambience and comfort level of the bank is satisfactory	0.677			
		29	The sales promotion technique adopted by bank is competitive enough.	0.67			
		34	Bank advertising help you to choose correct products and offers	0.361			
	7	35	Bank publicize true and fair information to its customers	0.707			
	9	7	The bank has clear objectives to satisfy customers.	0.713			
		6	Employees of bank instill confidence in you regarding products and services offered.	0.587			
		5	Employees in the bank are skilled & competent.	0.681			
	11	28	It takes a long time to resolve your problems.	0.619			
		32	The rates of interest charged on the loans are satisfactory.	0.453			
	Advertising	1	13	Bank provides Brochures and pamphlets		0.792	3.575
			12	Bank use Print advertising		0.761	
15			Billboards are well maintained in bank	0.692			
14			Indoor posters are displayed in banking area	0.685			
11			Bank Ads on Radio and TV advertising	0.645			
Publicity and Public Relations	2	21	Bank publish articles about the product in the business press	0.757	3.967		
		20	Bank sponsors Event for promotion	0.747			

		23	Bank publishes its Magazine	0.6 37	
		22	Bank holds Press conferences for promotion	0.6 36	
		18	Bank organize Donation camps	0.6	
		19	Bank publish its News release	0.5 9	
Sales Promotion	5	31	Bank participate in Fair and tradeshows	0.7 76	2.5 53
		33	Bank services were accompanied by gifts (Calendar, Diary, Planner etc.)	0.6 55	
		30	Contests and Prizes are part of bank promotion	0.6 16	
		36	Bank product was supported-advertised by opinion leaders	0.5 06	
Direct Marketing	6	1	Banks directly post brochures and pamphlets	0.9 35	2.2 65
		37	Banks update via E-mail marketing	0.9 22	
		2	Banks opt for Telemarketing	0.4 08	
Personal Selling	8	24	The sales force inform you about the product through —cross-sellingl	0.2 82	1.7 18
		4	Bank make selling efforts at customer sites	0.8 1	
		3	Bank organize Sales presentation, seminars and meetings for promotion	0.6 26	

Source: Rotated Component Matrix calculated using SPSS

The factor analysis is explained on the basis of cumulative factor load and depends on the maximum load cumulatively shared by the explained variables. The factors that are extracted for research are:

Advertising, Sales promotion, Personal selling, Direct marketing and Publicity and Public relations

1. Customer Satisfaction (CS)
2. Publicity & Public Relations
3. Advertising
4. Sales Promotion
5. Direct Marketing
6. Personal Selling

Factor 1: Customer Satisfaction (Factor Loading: 9.959)

Customer Satisfaction is one of the most important factor that should be considered by the banks. In a competitive environment where service is a key constraint for sustainability banks should focus on the priority of customer satisfaction. Hence marketing communication plays a significant role in creating

customer base for the banks. This means that banks should communicate with its clients so as to give its clients endless services and products. Communication is important for both the clients and bank in order to imbibe satisfaction in the thought process of customers.

Factor 2: Publicity and Public Relations (Factor Loading: 3.967)

The first factor that affects customer satisfaction is publicity and public relations. It plays a significant role in marketing communication by way of direct interaction with the customers and working on feedback generated by clients. The banks use to improve its services and focus more on new product development along with innovation in service quality. Hence it is important factor with all increased quality in services.

Factor 3: Advertising (Factor Load: 3.575)

The second factor that affects customer satisfaction is advertising is the most important component of the marketing mix since it makes utilization of the market communications, for example papers, TV, radio, magazines, transport hoardings and bulletins. Mass utilization and geologically scattered markets make advertising especially proper for items that depend on sending the equivalent limited time message to huge gatherings of people. A large number of the targets of advertising are just acknowledged in the more extended term and in this manner it is to a great extent a vital promoting instrument. The goals of advertising are more extensive than that of specifically animating deals volumes. Since clients have progressed toward becoming sagacious to print and electronic media it is vital for organizations to venture up their endeavors and attempt to make it mix significantly more consistently with the goal that clients are perusing the commercials without acknowledging it and they are bound to recollect the organization positively in the event that they have a related thing they utilize each day. An advertising system can be estimated as far as both correspondence and deals shows impacts.

Factor 4: Sales Promotion (Factor Load: 2.553)

Sales Promotion are transient motivating forces, for example, unconditional presents, cash off coupons, item tests, etc, to empower the deal or availing bank services. Sales Promotion might be focused on either at customers or individuals from the channel of circulation, or both depicts Sales Promotion as any action expected to produce an impermanent lift in deals. This incorporates a few interchanges exercises sought after trying to give added esteem or motivating forces to clients, wholesalers, retailers or other authoritative clients to invigorate quick deals. Such endeavors are normally adapted towards invigorating item intrigue, preliminaries or buy. It is explicitly intended to help deals and at last make dedication.

Factor 5: Direct Marketing (Factor Load: 2.265)

The increasing utilisation of direct marketing by banks over recent years has been significant and appreciable. It signals a shift in focus and target from mass to personalised communications of banking cliental base. In particular, the use of direct mail, telemarketing and the fast- developing area of interactive communications represents the strength of bank to customer communications. Direct marketing attempts to build a one-to-one relationship with clients and bank where communicating with the customers on a direct and personal basis help the penetration of services and products of banks. If the bank chooses to use direct marketing then it has to incorporate the approach within a marketing plan.

Factor 6: Personal Selling (Factor Load: 1.718)

This can be portrayed as a relational impact process including a business' limited time introduction directed on an individual to-individual premise with the imminent purchaser. Personal selling characterizes individual offering as eye to eye interaction with at least one forthcoming buyers to make introductions, responding to questions and securing orders. Personal selling noticed that this two-way correspondence implies that the vender can recognize the particular needs and issues of the purchasers and tailor the business introduction in the light of this information. Personal selling as an apparatus was new from the financial business. Gone are the days when clients needed to line up to open a financial balance or other financial administration. Presently bank advertisers go to your entryway step and offer their financial administrations. Likewise banking exchanges should be possible in the limits of the clients room. Showcasing specialized strategies goes far to contributing in the development of business in numerous perspectives whenever rehearsed proficiently like increment in volume of offers, mount consequently on venture and look after altruism.

CORRELATION ANALYSIS

	ADV	CUSSAT	DMKT	P_PR	PS	SP
ADV	1.000000	0.286907	0.224767	0.180420	0.224960	0.236726
CUSSAT	0.286907	1.000000	0.491069	0.260127	0.581379	0.542639
DMKT	0.224767	0.491069	1.000000	0.041220	0.328117	0.663100
P_PR	0.180420	0.260127	0.041220	1.000000	0.146661	0.036384
PS	0.224960	0.581379	0.328117	0.146661	1.000000	0.568907
SP	0.236726	0.542639	0.663100	0.036384	0.568907	1.000000

Source: Correlation table calculated using E- views 8

The correlation analysis in the table reveals that there is a high correlation among Customer satisfaction with Personal Selling 58.13% and Sales Promotion 45.26% whereas moderate correlation is observed with Direct marketing 49%. The study unfolds low correlation with Advertising 29%, and Publicity and Public Relations 26% respectively. Hence the hypothesis stating

no correlation is rejected and it can be said that there is relationship among the studied variables and the null hypothesis is rejected.

REGRESSION ANALYSIS

The regression analysis applied on Customer satisfaction as dependent variable and Advertising, Sales promotion, Personal selling, Direct marketing and Publicity and Public relations as independent variable. In the table below it is revealed that there is a high impact of Advertising, Personal selling, Direct marketing and Publicity and Public relations over customer satisfaction as the p value is less than 0.05 on Customer satisfaction. Whereas Sales promotion variables have low impact as the value is greater than 0.05. The r^2 value is 0.785 indicating the combined variables contribute 78.5% effect on the dependent variables. The p value is 0.00 indicating all the variables are good enough to lay down impact as the p value as less than 0.05.

Dependent Variable: CUSSAT
Method: Least Squares
Date: 01/01/05 Time: 02:06
Sample: 1 249
Included observations: 249

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.715139	0.119568	5.981006	0.0000
ADV	0.064789	0.038445	1.685266	0.0432
DMKT	0.160414	0.039447	4.066597	0.0001
P_PR	0.106627	0.028837	3.697586	0.0003
PS	0.239946	0.036235	6.621977	0.0000
SP	0.096841	0.051138	1.893698	0.0595
R-squared	0.785567	Mean dependent var		2.267068
Adjusted R-squared	0.634982	S.D. dependent var		0.553060
S.E. of regression	0.400737	Akaike info criterion		1.032779
Sum squared resid	39.02344	Schwarz criterion		1.117537
Log likelihood	-122.5810	Hannan-Quinn criter.		1.066896
F-statistic	45.87289	Durbin-Watson stat		2.028118
Prob(F-statistic)	0.000000			

Source: Regression Analysis table calculated using E- views 8

Conclusion

The study concludes that independent variables namely Advertising, Sales promotion, Personal selling, Direct marketing and Publicity and Public relations are key to customer satisfaction while marketing communication is considered. Banks tend to work hard to achieve milestone and targets in the economy if they communicate well with its clients. Banks are also termed as major contributor to society as they are custodian of their funds and communicate feedback to clients on regular basis. In order to render quality services banks focus upon providing corrective and timely information support to its clients and make them grow in terms of profitability. The factors are derived out of factor

analysis and clubbed together for further analysis. The correlation concludes that these variables are tightly combined with each other and have positive relation with customer satisfaction. The banks focusing on customer satisfaction should work in the light of the extracted factors and try to maximize profit. The regression analysis studies the impact of these variables collectively and in majority of circumstances these variables contributes towards the development of customer relationship. Hence it is inferred that banks can only grow and sustain in the market if they provide information timely, communicate new products and innovate financial instruments that can help increase investments of its customers and can make profits. Home is a dream of every individual and through proper services public can avail the facility and make their dreams come true.

Suggestion

The study suggested that private banks should focus on marketing communication to work efficiently and make its customers happy. If they could do this it will create confidence and the banks can have better access to clients in the market. Marketing communication is the backbone of banking system and helps the system to grow. Proper communication of product and services creates confidence among the clients and this helps in increase of investment in banks.

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