

### **Short Communication**

## **The Impact of Agricultural Bank Advertisement and Identification of the Most Significant Factors in Increasing Impact of Advertisement in Mazandaran Province**

**<sup>1</sup>Seyed Reza Mousavizadeh and <sup>2</sup>Vahid Esmailpour Souteh**

<sup>1</sup>Department of Management,  
Payame Noor University (PNU). Tehran, Iran  
<sup>2</sup>I.T. expert in Agricultural bank, Tehran, Iran

### **ABSTRACT**

The aim of this study is a survey about the impact of Agricultural bank advertisement and identification of the most significant factors in increasing impact of advertisement in Mazandaran province. The fundamental hypothesis of this study consists the commercial advertisement of Agricultural bank in Mazandaran province is influential. The applied model in order to assay the impact of advertisement is A.I.D.A model that includes 4 aspects of attracting attention, making interest, making tendency, and encouraging the customers towards purchasing. This study is a descriptive survey with a practical goal. The statistic society of this study includes all of the clients of Mazandaran Agricultural bank branches who know about the Agricultural bank advertisement. The survey sample is acquired by accidental cluster sampling as well as a questionnaire. Justifiability of the survey questionnaire is acquired by nominal (experts' opinions) justifiability, and its perpetuity is obtained 0.88 by Cronbach's alpha. Also, for clarifying of normality of its questions, the Kolmogorov–Smirnov test is used. The acquired result of comparing average of a society displayed that the clients of Mazandaran Agricultural bank branches totally think the advertisement of Agricultural bank is not influential. However, the oral commercial (in all 4 aspects), and then, TV commercial (just in 2 aspects) are influential, but radio, network and billboard commercials are not effective. On the other hand, for ranking the commercial devices Friedman test is applied.

Keywords: impact, advertisement impact, A.I.D.A model, agricultural bank

### **1-INTRODUCTION**

Today advertisement is so powerful that most of companies have figured out its importance and considered an annual expense for it. Therefore, most of the companies have a marketing and advertisement part by which they introduce their products and consequently, they increase their sale. The most significant point is this problem that by considering the whole various means of advertisement, companies should measure the impact of their applied methods. Because, in one hand, the accurate advertisement can guarantee the companies' profit and success, and on the other hand, when the expensive expenses of advertisement are not well-managed, they will

cause terrible consequences for the companies. Besides, advertisement means and devices in different ways or different shapes communicate with different ethnic, occupational, traditional, social groups of people and play various roles in the society. By expanding of these devices, their responsibility range will be increased. The problem that in this study is discussed as a survey about the impact of Agricultural bank advertisement and identification of the most significant factors in increasing impact of advertisement in Mazandaran province. Since advertisement is done by means of various devices such as TV, radio, virtual networks,

billboards, brochures, and etc., therefore, perception of the impact of advertisement devices is very significant. In this case, the researchers have offered some models to measure the characteristics and impact of advertisement that consist DAGMAR model, AIDA model, Krisp technique, mental tests techniques, encouraging technique and attitude technique (polling). However, the researcher in this study has applied AIDA model. This model includes 4 aspects of attracting attention, making interest, making tendency, and encouraging the customers towards purchasing (Pine Nash, 2012, according to Spencer, 2013).

But the most fundamental matter in this study is this question that whether the commercial advertisement of Agricultural bank in Mazandaran province is effective. And also, is there a meaningful difference among the impact of commercial advertisements of Agricultural bank in Mazandaran province?

We live in an expense-benefit world. "Each institute which starts advertisement should be able to achieve its goal i.e. attracting customers as well as compensating its sustained expenses"(Morley, 2007). By considering the whole matters which are already mentioned about the importance of advertisement, and its expensive costs in companies, it is necessary to do it in a way that not only compensate the spent expenses, but also as a long-term project have some benefits for the institution. Moreover, "the crises of shortcoming in financial resources of companies and the existence of strong rivalry among them have increased the sensitivity towards the advertisement expenses and revealed the necessity of researching for the impact of advertisement " (Boo and colleagues, 2009). However, it is hard to evaluate the various impacts of an advertisement project, but its results for planning, reforming and balancing the advertisement activities will be so useful. By analyzing the impacts of advertisement and its relation to the goals of institutions, we can make some changes in advertisement expenses, content of messages, type of media and correlation

channels, and even in the time and condition of advertisements towards a more useful and effective advertisement.

Therefore, since everyone during a day will be faced with plenty of advertisements, so scientific recognition of advertisement is certainly essential. But, beside this importance and necessity, unfortunately "advertisement in our country is not cared scientifically and its aesthetic aspects are not considered exactly, and the companies have proceed it just as long as a short commercial clip or film"(Madandar, 2009). On the other hand, one of the most important anxieties of the companies about advertisement is choosing the effective and useful channels, because each channel or device may have unique ability to convey information to the people. Although, the researches about the impact of companies' advertisement are sufficient, but there is not a comprehensive research about the differences between advertisement devices in companies; the matter that can help companies to achieve their goals in finding effective channels to gain more benefits and have more influence.

The main goal of this study is to determine the impact of Agricultural bank advertisement in Mazandaran province, and the subordinate goals are:

1. To determine the rate of attracting attention by means of commercial advertisement of Agricultural bank in Mazandaran province
2. To determine the rate of making interest by means of commercial advertisement of Agricultural bank in Mazandaran province
3. To determine the rate of making tendency by means of commercial advertisement of Agricultural bank in Mazandaran province
4. To determine the rate of encouraging the customers towards purchasing by means of commercial advertisement of Agricultural bank in Mazandaran province

The main hypothesis of this study is: Commercial advertisement of Agricultural bank in Mazandaran province is effective, and the subordinate hypotheses are:

1. Commercial advertisement of Agricultural bank in Mazandaran province causes attracting attention.
2. Commercial advertisement of Agricultural bank in Mazandaran province causes making interest.
3. Commercial advertisement of Agricultural bank in Mazandaran province causes making tendency.
4. Commercial advertisement of Agricultural bank in Mazandaran province causes encouraging the customers towards purchasing.

## **2-The History of Agricultural Bank**

Agricultural bank is a special bank in agricultural field which is approved by the Central bank of Islamic Republic of Iran. The mission of this bank is supporting the agricultural section and its sub-sections. This bank was established in June 11<sup>th</sup>, 1933. Now, this bank with more than eighty-one-year experience of giving service to the people is a pathfinder in offering bank services to the people of the whole country. In some periods of time, the name of the bank has partly changed, and sometimes its statute and missions are altered or completed in order to financial supporting of agricultural section and its sub-sections as one of the influential sub-sections on country's economic and producing generator which leads to economical growth. Since the late 1990s, in order to self-dependency, this bank started to attend in financial centers of the country and to advance its services of civil branches to use the existing resources of business centers pro development of agricultural section. Today, Agricultural bank has 1914 branches that its 1153 branches are offering special rural-agricultural services, and 761 branches are presenting business services in cities, as well as 36 branches which are giving international and currency services.

## **3-Definitions**

### **3-1-Commercial Advertisement**

Advertisement and commercial are the main elements of these days' economic, and the number

of its income and impacts is one of the great numbers of global trade. Commercial advertisement includes each advertisement that might be occurred in 'public-municipal', 'country-environmental', 'written, audio, visual media' atmosphere such as radio, television and etc., with the purpose of introducing and offering goods, giving information and services by means of related devices in restricted or vast levels. 'Communicational advertisement' is unilateral and non-personal that is usually planned and distributed by means of business, governmental institutions which are of public utility or individuals, of course, by paying money to the media in order to give information (introducing), encourage (attitude encouraging), attract (obtaining practical support), or remind (keeping) a large group of audiences who are associated with the goods, services, institutions, organizations, places and ideas (Golestan, 2003, according to Esmi, 2011). Advertisement is one of the 5 major factors of communication in which audio and visual messages are conveyed to the people to influence on them to buy the goods or use the services and attract their tendency and interest towards the considered thoughts, opinions, authority and individuals (Mohammadian, 2009).

### **3-2-Advertisement Impact**

The meaning of advertisement impact is conveying the message of company to the customers in order to give information, remind, compete and answer to the rivals (Vorold, 2011, according to Spencer, 2013).

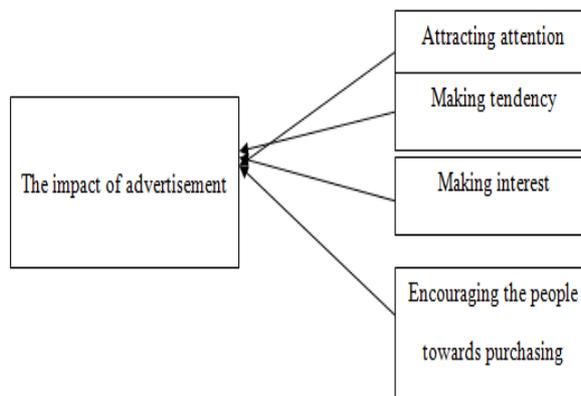
### **3-3-AIDA Model**

One of the most well-known models of measuring the impact of advertisement is AIDA model. This model was designed at first by means of George Galob and Claud Robinson for personal sale in 1961. In 1992, it also was considered by advertisement experts' society. The present model includes 4 contents for evaluating the advertisement impact that by determining indicator by means of an expert for each content, evaluates the advertisement. These 4 models are (kotler, 2005):

- **Attracting people’s attention:** is the first responsibility of a commercial advertisement and it means being accurate and exact in obtaining information. Shocking or jangling issues, photos of cute people like children, special effects like every attractive, different and significant item could be a way to attract people (Haghighi and his colleagues, 2011, according to Geranmayepour and Shourchehi, 2012 ).
- **Making tendency:** is harder than attracting attention. The rhythm and language of advertisement should be matched with the aim customers’ experiences and attitudes. Pictures and issues should be designed and arranged so that they lead the eyes of viewers all through the propaganda. The more successful advertisement in this process is more powerful to absorb the eyes of viewers (Dindar Farkoush, Heidarbeigi, 2012).
- **Making interest (Stimulating):** Stimulator should know about the aim customers’ way of thinking. Advertisement message should convince the customer that the goods which it offers would be able to fulfill his/her needs (Haghighi and his colleagues, 2011, according to Geranmayepour and Shourchehi, 2012).
- **Encouraging the people towards purchasing:** Potential customers should see the function of the goods they want to buy as well as knowing about its place and characteristic in their life. Uncertainty after purchasing sometimes may occur for some buyers, so one of the most important goals of advertisement is guaranteeing the customers’ purchase to washout their suspicions and concerns about the goods they want to buy (Dindar Farkoush, Heidarbeigi, 2012).

In this study, the variants of attracting attention, making tendency, making interest and encouraging the people towards purchasing are independent, and the impact rate is considered dependent. Therefore, by means of balancing this model, the researcher is

trying to evaluate the impact of advertisement of agricultural bank.



**Figure1-**Research model, derived from AIDA model (Spencer, 2013)

#### 4-Research Approach

Since in this study, researcher tries to test model variants by means of statistics, this study is a quantitative approach. And because it is about the impact of advertisement of Agricultural bank, therefore, its suggestions and results can directly help this bank and as a result, it is a practical approach, too.

In this study, two approaches of comparative-scientific and descriptive-survey are applied. The comparative-scientific approach is used to compare the impacts of various advertisements of the bank. The descriptive-survey approach also is used because the researcher, by means of doing a type of survey on a sample or the whole society, tries to describe the society’s attitudes, characteristics and behaviors.

The statistic society of this research is the entire customers of Agricultural banks of Mazandaran province who have got familiar with the advertisements of agricultural bank. Therefore, we can say that the research society is an indefinite society.

In this study and for sampling, the Kokaran sampling indefinite society formula is applied. According to the following formula, the sample volume equals:

$$n = \frac{(Z_{\alpha})^2 \times pq}{d^2}$$

In this relation,  $Z_{\alpha/2} = 1.96$  is from the normal standard distribution table and according to the 95% certainty coefficient. Also, in this formula  $p$  is the estimate of variant by means of already studies,  $q = 1 - p$ . When the amount of  $p$  is not available, you can suppose it 0.5. In this condition, the variance amount reaches to its highest amount i.e. 0.25 (Sarmad, BazarganT Hejazi, 1998). When the accuracy of estimate ( $d$ ) equals 0.05, the sample amount equals:

$$\frac{1.96 \times p \times q}{0.05^2} = 384$$

Therefore, research statistic sample is 384 people. The researcher selected this number by means of random-cluster sampling approach (In fact, the cluster sampling approach is a classified random sampling approach based on geographical areas). Therefore, in this study, the researcher divides Mazandaran province into 3 Eastern, Central, and western parts, and choose 3 cities in each part. Then he distributed almost 43 questionnaires in each city which is stated in the following table:

**Table 1-**The share of each statistic society levels for sampling

Members	Society	Number of samples
	Behshahr	43
East of Mazandaran	Sari	43
	Neka	42
	Babol	43
Center of Mazandaran	Qaemshahr	42
	Amol	43
	Noshahr	43
West of Mazandaran	Chalous	43
	Tonekabon	42
The entire	Questionnaire	384

Visionary contents of this study are collected by means of library approach and using documents, essays and books. Besides, the obtained information from individuals who answered to the research questions is collected by means of a questionnaire and field approach. The mentioned questionnaire includes 15 questions which by means of Likurt spectrum and consequently with

very much, much, average, little, and very little options, and by classification of 1, 2, 3, 4, 5 are measured.

Because the questionnaire was a researcher-made one, for its assurance in conveying the accurate questions, researcher began to analyze the justifiability of questionnaire by means of nominal justifiability, so that the questionnaire was rechecked by bank experts and they were asked to give their opinions about the evaluating the related goal, and consequently, they had some slight reformations on it and finally they approved the justifiability of the questionnaire. On the other hand, by means of Cronbach's alpha, the perpetuity of the questionnaire was 88%.

### 5-Sociology Traits of Statistic Sample

Sociology condition of those who answered the questions, such as their age, sex, education, and their information about Agricultural bank is summed as:

**Table 2-** Redundancy of customers' sex

Customers' sex	Redundancy	Percentage
Female customers	139	36%
Male customers	245	64%

**Table 3-** Redundancy of customers' age

Customers' age	Redundancy	Percentage
Under 20	69	18%
21 to 30	100	26%
31 to 40	84	22%
41 to 50	76	20%
Above 50	55	14%

**Table 4-** Redundancy based on customers' awareness about advertisement of Agricultural bank

Customers' awareness	Redundancy	Percentage
TV commercial	92	24%
Radio commercial	42	11%
Internet commercial	47	12%
Billboard commercial	134	35%
Oral commercial	69	18%

**Table 5-** Redundancy based on customers' education

Customers' education	Redundancy	Percentage
Under Diploma	23	6%
Diploma	46	12%
Upon Diploma	57	15%
Bachelor's	241	63%
Master's and PhD	17	4%

### 6-The Research Statistic Hypotheses Test

In this study, the impact of Agricultural bank advertisement in Mazandaran province is surveyed. Therefore, one main hypothesis and four subordinate hypotheses are tested which these four hypotheses are derived from AIDA model.

So, the average test of a society is applied for the test of this hypothesis, because this test is used for recognizing the impact of a variant (or some variants) in a certain condition, so that if the average of each variant were more than a certain amount, that intended phenomenon is supposed to be influential. Since this questions of this study are based on Likurt's 5 spectrums and its average is 3, so the average of advertisement should be compared with number 3.

The main hypothesis of this study includes: Commercial advertisement of Agricultural bank in Mazandaran province is effective.

This hypothesis is defined in shape of a statistic hypothesis as follows:

$$H_0: \mu = 3 \quad H_1: \mu \neq 3$$

$H_0$  = Commercial advertisement of Agricultural bank in Mazandaran province is not effective.

$H_1$  = Commercial advertisement of Agricultural bank in Mazandaran province is effective.

**Table 6-** Test of comparing average of a society for the main hypothesis of the research

The effectiveness	Average	Calculated error	Result
TV commercial	3.13	0.00	Effective
Radio commercial	2.93	0.36	Ineffective
Internet commercial	2.96	0.59	Ineffective
Billboard commercial	3.04	0.44	Ineffective
Oral commercial	3.41	0.00	Effective
Total	3.09	0.39	Ineffective

The first subordinate hypothesis of this study includes: Commercial advertisement of Agricultural bank in Mazandaran province causes attracting attention.

This hypothesis is defined in shape of a statistic hypothesis as follows:

$$H_0: \mu = 3 \quad H_1: \mu \neq 3$$

$H_0$  = Commercial advertisement of Agricultural bank in Mazandaran province does not cause attracting attention.

$H_1$  = Commercial advertisement of Agricultural bank in Mazandaran province causes attracting attention.

**Table 7-** Test of comparing average of a society for the first subordinate hypothesis of the research

Attracting attention	Average	Calculated error	Result
TV commercial	3.57	0.00	Attracts Attention
Radio commercial	2.90	0.72	Does not A. A.
Internet commercial	3.00	1.00	Does not A. A.
Billboard commercial	3.07	0.79	Does not A. A.
Oral commercial	4.20	0.00	Attracts Attention
Total	3.34	0.00	Attracts Attention

The second subordinate hypothesis of this study includes: Commercial advertisement of Agricultural bank in Mazandaran province causes making interest.

This hypothesis is defined in shape of a statistic hypothesis as follows:

$$H_0: \mu = 3 \quad H_1: \mu \neq 3$$

$H_0$  = Commercial advertisement of Agricultural bank in Mazandaran province does not cause making interest.

$H_1$  = Commercial advertisement of Agricultural bank in Mazandaran province causes making interest.

**Table 8-** Test of comparing average of a society for the second subordinate hypothesis of the research

Making interest	Average	Calculated error	Result
TV commercial	3.23	0.00	Makes Interest
Radio commercial	3.04	0.54	Does not M. I.
Internet commercial	2.98	0.78	Does not M. I.
Billboard commercial	3.07	0.19	Does not M. I.
Oral commercial	3.41	0.00	Makes Interest
Total	3.14	0.03	Makes Interest

The third subordinate hypothesis of this study includes: Commercial advertisement of Agricultural bank in Mazandaran province causes making tendency. This hypothesis is defined in shape of a statistic hypothesis as follows:

$$H_0: \mu = 3$$

$$H_1: \mu \neq 3$$

$H_0$  = Commercial advertisement of Agricultural bank in Mazandaran province does not cause making tendency.

$H_1$  = Commercial advertisement of Agricultural bank in Mazandaran province causes making tendency.

**Table 9-** Test of comparing average of a society for the third subordinate hypothesis of the research

Making tendency	Average	Calculated error	Result
TV commercial	2.99	0.84	Does not M. T.
Radio commercial	2.94	0.31	Does not M. T.
Internet commercial	3.01	0.61	Does not M. T.
Billboard commercial	3.08	0.19	Does not M. T.
Oral commercial	3.49	0.00	Makes Tendency
Total	3.10	0.07	Does not M. T.

The fourth subordinate hypothesis of this study includes: Commercial advertisement of Agricultural bank in Mazandaran province encourages people towards Agricultural bank. This hypothesis is defined in shape of a statistic hypothesis as follows:

$$H_0: \mu = 3$$

$$H_1: \mu \neq 3$$

$H_0$  = Commercial advertisement of Agricultural bank in Mazandaran province does not encourage people towards Agricultural bank.

$H_1$  = Commercial advertisement of Agricultural bank in Mazandaran province encourages people towards Agricultural bank.

**Table 10-** Test of comparing average of a society for the fourth subordinate hypothesis of the research

Encouraging people	Average	Calculated error	Result
TV commercial	2.91	0.49	Does not E. P.
Radio commercial	2.90	0.09	Does not E. P.
Internet commercial	2.95	0.61	Does not E. P.
Billboard commercial	3.01	0.69	Does not E. P.
Oral commercial	3.22	0.00	Encourages people
Total	2.99	0.91	Does not E. P.

#### Classification of advertisement devices

In this section of the study, advertisement devices are surveyed based on Fridman's test. Based on this goal, the following statistic hypothesis will be written:

$H_0$  = Advertisement devices of Agricultural bank have the same rank.

$H_1$  = Advertisement devices of Agricultural bank have different ranks.

**Table 11-** The comparison of advertisement devices based on Frida's test

	Attracting attention	Making interest	Making tendency	Encouraging	Advertisement effectiveness
TV commercial	4.01	3.98	3.23	3.15	3.94
Radio commercial	3.37	3.11	3.21	3.14	3.49
Internet commercial	3.43	3.23	3.28	3.33	3.60
Billboard commercial	3.56	3.39	3.45	3.54	3.67
Oral commercial	4.71	4.12	4.01	3.79	4.16
Calculated error	0.00	0.00	0.00	0.00	0.00

According to the above table i.e. classification of commercial devices of Agricultural bank within 95% certainty distance, it can be declared that these devices does not own the same ranking and

influence, so that the oral commercial in all 4 levels of effectiveness of advertisement (attracting attention, making interest, making tendency and encouraging people towards purchasing) owns the highest average and ranking (the first rank), TV commercial owns the second rank, billboard commercial owns the third rank, internet commercial owns the fourth rank and also radio commercial in all for levels owns the lowest average and ranking (the fifth rank).

## **DISCUSSION AND CONCLUSION**

Advertisement is one of the most important devices of business. Success of many organizations and companies is depended on the quality of their commercial activities. It is obvious that once the customer feels and believes the advertisement details, the continuity and development of selling goods and giving services would be possible.

In this research, the effectiveness of commercial advertisement of agricultural bank was surveyed. Therefore, 4 hypotheses were tested which two of them (attracting attention and making interest) were accepted and two others (making tendency and encouraging people for purchasing) were rejected.

Also, the results of data analyses displayed that according to the people of Mazandaran province, the advertisement of Agricultural bank is not effective.

In this section, the results of this research will be compared with other researches in this area. One of these researches belongs to Qouchani and his colleagues (2014). In a research, named 'The impact of various media advertisement on sedan cars buyers', they defined that the different types of visual, audio, and written advertisement are influential on sedan cars buyers' behavior. The result of their research is opposed to the hypotheses of this study, but this can be as a result of differentiation in the types of products or the condition of markets and its rivals. Borojerdi Alavi and Haddad had a research, named 'The impact of Iran's TV commercial for selling foods to the children and teenagers'. Esmi and his colleagues

(2011), Boynton and his colleagues (2003), Morely (2007), Pine Nash (2002), and Coon and colleagues (2001) also obtained the same results as Borojerdi Alavi and Haddad (2013). Their results showed that by means of stimulating and evoking the children and teenagers' unconscious and emotions, they could convey their message and in one word they could gain their trust. The result of their research is matched with the first two subordinate hypotheses of this study. Bichranloo and Yasini (2013) had a survey about the impact of commercial advertisements of Persian TV/ satellite channels which are focused on the women of Tehran city. The results showed that these advertisements influence on consuming behaviors of its audiences. The result of their research is opposed to the hypotheses of this study. And it could be as a result of choosing women, the type of advertised product or even the selected city. Dindar, Farkoush and Heidarbeigi (2012) achieved to the same results of Bichranloo and Yasini's research (2013). Geranmayepour and Shourchei (2012) in a research, studied about new styles and approaches of impact of TV commercials on consuming behavior of the women of north and south of Tehran. The results of their research totally show that Tabarrok products gradually lost their audiences and could not proceed as well as their rivals. The results of their research are matched with all 4 hypotheses of this study. But, one of the closest researches to this study is Rasouli and Palangi's research (2011) in which they studied the comparative analysis of attracting audiences' motives in TV commercials of Mellat-Parsian banks. The results of this research display that, however, the methods of advertisement were different for these two banks, but they followed a similar general goal which led to encourage, satisfy and convince their audiences to use their services. Karroubi (2011) had a research about the analysis of marketing experts' attitude about the impact of media advertisement in tourism activities. The acquired results show that newspaper, because of attracting attention and being always available and

having superficial attractiveness, is more effective. The results show that as a result of making interest factor, newspaper is more effective, but by considering the factor of stimulating to purchase, internet will be more effective. However, when you want to encourage someone to purchase something, the best and most effective method is oral method. Khoshbouei (2009) with the title of "An analysis of commercial advertisement on consumers' behavior in Iran's hygienic industries, A.B.C. and Banoo brands of detergent powder" tried to analyze the impact of TV, radio and environmentally advertisements of detergent products of A.B.C. and Banoo brands on their audiences. The researcher studied the consumers' sex, education and monthly salary. The acquired results are as follows: Commercial advertisement of detergent products of A.B.C. and Banoo brands was too much (60%) effective in giving information and making interest, in average (35%) in making tendency for purchasing, and too low (5%) in purchasing. In general, the advertisement of these products was more effective on women than men. Also, it was more effective to aware low-income people and to encourage high-income people to purchase. The results of this research are matched with the 4 hypotheses of this study.

This study suggests that the managers of Agricultural bank should:

- 1- be more updated than other banks in presenting useful and practical information
- 2- convey the bank's main plans, exact programs and correct news to the clients obviously to attract more audiences
- 3- have a more novel content and method than their rivals, especially in radio commercials
- 4- be in search of a key-word, a picture or number in billboard commercials, despite paying too much attention to the text and words
- 5- use e-mail and practical messages to send for the special audiences rather than sending for everyone; because, most of the internet audiences do not pay too attention to commercial messages (information and program

details just should be conveyed to the major clients)

- 6- have a survey about the clients' favorite music, color, design, poetry and special sentences that can get along with commercials and have more influence on the bank's clients
- 7- realize the clients' needs and requirements and then in messages try to show that those requirements will be fulfilled soon
- 8- Make tendency in the clients by means of TV commercials, and show that what would happen if they do not have an account in this bank, especially elderly people. Or tempt them by giving them some information about the bank's lottery, easy and safe transmitting of the money and etc.
- 9- Make some processes more convenient, such as opening an account, enforcing electronic banking and cell-phone banking, increasing the gifts of the lottery and etc., and mention to these conveniences in commercials and encourage the clients to choose this bank despite others.

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