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Analyzing the Relationship Between Dimensions of Mental Image, Brand Awareness, and Brand Recognition in Customer Attraction Considering Electronic Service Marketing

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Abstract

Purpose: In the present research   the relationship between the dimensions of mental image, brand awareness and brand recognition in attracting customers, has been investigated and analyzed with   marketing of electronic services (the case study of Iran Postbank) especially taken into account. E-marketing has greatly facilitated the banking operation.

Method: This research is applied in terms of purpose and descriptive-survey and correlational as regards the nature of data collection. The statistical population of the research includes managers and senior supervisors of Iran Postbank. The sample size of the research is 168 people, and simple sampling method was used, and 117 people were selected for the research. A questionnaire was used to collect data. The validity of the questionnaire was confirmed through content validity and its reliability using Cronbach's alpha coefficient. To analyze the data, structural equation modeling was used with the help of PLS software.

Findings: The results of this research showed that the variables of mental

image, brand awareness and brand recognition have a significant and positive impact on the marketing of electronic services, also the marketing of services has a positive and significant impact on customer attraction and the marketing of electronic banking services will increase customer attraction.

Conclusion: Given the increasing competition among Iranian banks and the challenge of attracting new customers and keeping current customers, as discussed in this research, brand awareness is one of the most important factors affecting customer attraction in the bank.

Keywords: Mental Image, Brand Awareness, Brand Recognition, Customer Attraction, Electronic Service Marketing.

Introduction

In the past decade, various players have entered financial services – including fintech companies (specializing in technology-based financial innovation) and tech giants (large technology companies whose core business is platform-based digital services. (Crisanto et al., 2021). The presence of fintech and large technology companies in the arena of financial services is growing rapidly, especially in emerging markets and developing economies. In contrast, several existing banks and non-banking financial institutions are also moving towards digital transformation by making greater use of big data and automation to provide third-party services, such as digital payments, credit insurance, and wealth management (Aggarwal, 2021). Attracting and retaining customers require a change in the traditional business model of financial institutions, where companies seek to satisfy customer needs in the marketplace using electronic tools (Carlin et al., 2019).

Rapid changes in the environment and its ever-increasing complexities, customer demand, and level of competition have prompted business owners to focus more on the needs and demands of customers and seek to retain customers by providing better services, and then attracting new customers. Understanding how banks can have a long-term relationship with their customers is one of the basic issues of businesses, which requires research in this field (Almasi et al., 2020). Usually, banks have less knowledge about the factors affecting customer satisfaction, loyalty, and behavioral tendencies. The quality of the provided services and the mental image of the brand are among the most important factors affecting the customers' decision-making process, which is addressed in banks (Ingenhoff et al., 2018). Despite the widespread use and adoption of e-banking in the world, there is little literature on the use of e-banking as a marketing tool for banks and financial service providers (Croxson et al., 2022).

An important and fundamental topic in the field of brand and branding is brand image and strenght (Beck, 2020). A large number of studies shows that customers with strong loyalty to a brand have a great desire to create and spread information in support of that brand; In such a way that very loyal and motivated customers, like members of a brand community, are likely to spend a lot of efforts on their favorite brand through brand image and strength. A positive brand image reduces the perceived risk of the customer about the brand and increases the level of customer satisfaction and loyalty. Also, a brand that has a good

image in the customer's mind will go through the positioning process more easily. Because, a brand that has a strong and positive image is more easily imprinted in the customers' mind (Okten et al., 2019). Brand image and are indicators affecting the mental perception of customers and then customer behavior before purchasing a product/service. Researchers showed that brand image and having a strong brand have a positive effect on purchase intention by reducing perceived risk. (Esfandiari et al., 2018). Banks, especially banks active in the virtual world, use the brand as a quick way to identify and differentiate their services and products, to create a favorable image and a strong brand in the minds of customers and make them loyal. Brand image makes customers recognize the differences between the company's brand among the brands in the market (Yao et al., 2019).

The effort of financial and banking institutions worldwide is to increase efficiency and attract customers. Therefore, one of the goals of management is to increase the bank's resources, and this can be considered one of the responsibilities of marketing management of banks. The task of marketing management in the digital platform of bank services is personnel training, conducting research, planning, designing, and proposing the production of new services, and strategy formulation. The main goal of bank marketing management is to attract new customers and attract liquidity at their disposal (Attaranzadeh & Haddadian, 2017). In the digital age, it is necessary to use electronic tools in digital marketing (Hematabadi et al., 2020).

In this regard, the banking industry is one of the growing industries. Due to the increase in the number of different banks and of course the increase in competition in the market, it is necessary to conduct a diverse research and obtain the results of variable relationships that enable progress in this competitive and, of course, evolving market by adopting better and more deliberate strategies and decisions. Therefore, despite the prevailing competitive environment and digital developments and the increase of digital marketing tools in this area in the coming years to gain a suitable position in the minds of customers, paying attention to the category of customer loyalty is an obvious factor in the success of a bank's business, and conducting the present research into Postbank was fruitful. Among other things, it has quickened the introduction of this brand in the eyes of customers, which is very important for the organization. Therefore, this research looks for an answer to the following question: what are the relationships between

the dimensions of mental image, brand awareness, and brand recognition in customer attraction, considering electronic service marketing?

Literature review
Mental image
The mental image of a brand is the customers perceptions about the brand, which are reflected in the mental associations accumulated in his/her memory. The brand mental image includes three dimensions: emotional mental image, behavioral mental image, and cognitive mental image. Brand image is defined as the customer's mental image of the received service and includes symbolic concepts that the customer associates with a specific feature of the product or service (Behboudi et al. 2017). Factors affecting the mental image include communicative and meaningful capabilities, development and expansion, adaptation and creativity, positive mental imagery, and finally, cognitive distortions that can have a negative effect on the mental image of the brand (Krishnamurthy et al., 2018).

The brand image or mental image of the brand is known as a key concept in marketing, which many researchers have worked on in the past and each of them tried to explain it by presenting a model and finding out how it is formed in the minds of customers. They believe that brand image is effective on customer buying behavior (Moradi & Ghafari, 2017). A brand image that can communicate well with customers helps to create a good position for the brand and protects the brand in the competition, increases the brand's effectiveness in the market, and plays an integral role in building long-term equity for the brand. Keller (2003), in the book entitled " Strategic Brand Management", which is known as the Bible of Branding, says that the image of the brand can be formed in different ways from the point of view of the customer (Parsia et al., 2018). On the other hand, Eger (1996), defines brand image as how the brand is perceived by the customer. It can be said that image means that products, like people, have personality, and this personality can stabilize that brand in the market or remove it (Huang et al., 2018).

Brand awareness

Brand awareness means whether a customer can remember or recognize a brand (Kim et al., 2018). Due to the continuous changes in the internal and external environment, to connect a brand to a product, an advertising strategy can promote brand knowledge and create brand awareness through recognition or recall. Advertisements can also increase brand association such as the mental image of the brand and create a brand perspective and experience (Almasi et al., 2020). The researchers showed that brand awareness also plays an important role in the process of creating special value. Brand awareness has many benefits for companies, because it reduces the company's vulnerability in competitive activities, reduces company costs, increases financial margins, and increases effective marketing communications. (Heinberg et al., 2018). One of the well-known ways to inform the customer about the brand is through advertising and media. As past researches show that advertising affects the buying behavior of customers. (Koosheshi & Faryabi, 2021).

Brand recognition

Brand recognition means that the customers of a brand, when dealing with the brand's characteristics, quickly identify the brand and remember that they have encountered this brand before and recognize it (Hafezi, 2019). It means that when a person comes across a brand name or logo, he can easily confirm that he was familiar with this name and logo before and knows it. Effective factors for brand recognition include the quality of the offered product and the price commensurate with its quality, as well as effective and efficient advertising, easy access to the product, the history of the brand, etc. Today's customers are looking for assurance, and high speed, and providing exceptional service around the sale is very important. When creating an online store, customer service can become an important factor in the final purchase decision. High quality will increase brand recognition. Bank customers, like all customers, want to have information about the brand, and trust the bank (Rundle-Thiele & Russell-Bennett, 2018).

Customer attraction

Research shows that a relatively large investment is required to attract new customers compared to retaining existing customers. Also, it costs six to nine times more to acquire a new customer than to retain an

existing customer. Therefore, one of the main tasks of the marketer is customer retention. Succeeding in providing customer service requires full commitment to the customer, and bank employees must understand the philosophy of customer service and try to improve it. In this way, they can keep their customers. For this purpose, bank employees should treat customers politely and respectfully and make them aware of the unique benefits of the products (Abib Saleem et al., 2016).

Customer attraction, retention, and loyalty processes can be defined separately based on the activities related to each process, and by analyzing each activity, the efficiency and effectiveness of the results can be improved. Determining customer rating criteria and evaluating customer criteria will be effective in determining the differentiating factors and differences in the mental patterns of customers (Safarnia et al., 2017).

Marketing electronic services
The marketing department, as the beating heart and driving engine of banks and economic institutions, by constantly monitoring the market, is aware of the needs of society and customers, updates and improves the productivity of other departments and ultimately a financial institution. Therefore, the interaction and communication between the marketing department and other departments of a financial institution are decisive and very important (Shafayani, 2021). The different types of electronic marketing services of the bank are shown in the figure below:

Figure 1. Marketing of electronic banking services

The marketing of electronic banking services includes three basic pillars which once established correctly, they will revolutionize the country's banking services (Khosravian, 2021). Electronic marketing is the use of electronic channels to communicate with customers to publish marketing messages. This type of marketing tries to attract the audience to the organization by using its special tools and achieving the ultimate goal of marketing (making a profit). On the other hand, in the current competitive situation, banks can take advantage of the special value of their brand to maintain and improve their position against other banks and to influence the way their customers choose some services over some other services.

Below, in table (1), the internal and external backgrounds have been examined in line with the research objectives:

Table 1. summary of research background

Researcher	Title	Result
Shirvani et al.(2021)	Designing a model to improve the mental image, awareness and recognition of Iran Postbank brand in attracting customers	Based on the paradigm model, the conceptual model of the research was developed The results of the research confirmed the fit of the conceptual model and a comprehensive model was presented to design a model for improving the mental image, awareness and recognition of the Postbank brand in attracting customers and making investments and other services.
Mu et al. (2021)	Vendor marketing capacity, brand reputation and customer journey in e-commerce platforms	It shows the positive and increasing impact of marketing capacity on consumer journey outcomes. This research also indicates a more nuanced view of brand reputation in e-commerce environments and shows the differential U-shaped effects of brand reputation on consumer journey outcomes.
Han et al. (2020)	The importance of creating a brand in active banks in customer attraction and loyalty	Cognitive and emotional factors are significantly related broadly speaking; Such associations had a significant effect on brand loyalty, along with brand satisfaction and communication; And brand satisfaction was the most important factor in creating brand loyalty.
Amari et al. (2019)	Evaluating the mediating effect of brand mental image on the formation of brand value	In terms of total effect size, brand personality is a key construct in creating brand equity. Managers should put more emphasis on brand personality in evaluating, developing and building brand equity.
Baseri and Akbari (2019)	Investigating the relationship between the mental image and brand value from the consumer's point of view, to the satisfaction and loyalty of Bank Mellat customers (case study: Ahmadabad Mashhad branch)	The findings indicate that there is a significant effect of customer satisfaction, trust, special value and brand image on customer brand loyalty.
Akhavanfar et al. (2017)	Investigating the relationship between	The findings showed that there is a positive and significant relationship

Researcher	Title	Result
	service quality and student loyalty, considering the mediating role of perceived value, student satisfaction, and brand image	between service quality and student loyalty, and perceived value, student satisfaction, and brand image mediate the relationship between service quality and student loyalty.
Yogansan et al. (2015)	The effect of relational marketing orientation on special brand value in banks	The trend of relationship marketing positively increased the development of brand equity in banks. From the dimensions of the relational marketing trend, trust, communication, shared value and empathy significantly increase the special value of the brand.

Therefore, based on the conducted surveys, it is necessary to investigate the importance of electronic service marketing in this field by examining different dimensions of the brand, including mental image, brand awareness, and brand recognition. The research hypotheses are:

Mental image in the dimension of trust in management has a significant effect on customer attraction considering electronic service marketing.
- Mental image has a significant effect on customer attraction considering e-services marketing.
- Brand recognition has a significant effect on customer attraction considering e-services marketing.
- Brand awareness in the dimension of loyalty has a significant effect on customer attraction considering electronic service marketing.
- Electronic service marketing has a significant effect on attracting customers.

Method
The research is a descriptive survey in terms of practical purpose and method. The structural equation model was used to test the research hypotheses. The statistical population of this research includes managers or senior supervisors of Iran Postbank. The total number of members of the statistical community is 168 people. The number of samples was estimated to be 117 according to Cochran's formula. According to the law of chance and probability, the selected people should have the same general characteristics for which they were selected.

Data collection in the survey section has been done through a questionnaire. The questionnaire contains several descriptive items including people's history, age, education, etc. Also, the questionnaire has 5 specialized sections, which include the mental image questionnaire with the dimensions of trust in management and operations, trust in employees, satisfaction and loyalty (Elrich, 2009), brand awareness (Beale and Martins, 2013), brand recognition (Aker, 1996), customer attraction (Gibb, 2005) and service marketing (Yaqoubi et al., 2019).

The second criterion for checking reliability is Cronbach's alpha coefficients, whose values are presented in table (2). Cronbach (1951) introduced 0.7 as the limit of acceptable Cronbach's alpha coefficient. Considering that Cronbach's alpha values for all variables were higher than 0.7, therefore Cronbach's alpha criterion for all variables has an acceptable value.

Table 2. Cronbach's alpha coefficient

Variable name	Cronbach's alpha	Composite reliability	Rho
Mental image	0.805	0.768	0.839
Brand awareness	0.764	0.741	0.811
Brand recognition	0.791	0.804	0.793
service marketing	0.831	0.774	0.803
Customer attraction	0.908	0.853	0.826

The third criterion for checking the reliability of the index is composite reliability, whose values are presented in Table 4. Considering that the composite reliability value of 0.7 and above (Nionally, 1978) indicates adequate internal stability and a value less than 0.6 of this criterion indicates the absence of reliability (Nionally and Brentin, 1994). Therefore, this criterion also has an acceptable value for all variables, and overall the reliability of the index for the measurement model is confirmed. Convergent validity: The second criterion for checking the fit of measurement models in PLS is convergent validity, which is calculated based on the values of Average Variance Extracted (AVE) coefficients of the constructs. Fornell and Larcker (1981) introduced the AVE criterion to measure convergent validity and set the critical value as 0.5 so that values above 0.5 indicate acceptable convergent validity. The values of the AVE coefficient for the variables based on the research model are shown in Table (3).

Table 3. AVE coefficients for the first-order hidden variables of the research model.

Variable name	AVE	Conclusion
Mental image	0.527	The fit of the model is good
Brand awareness	0.692	The fit of the model is good
Brand recognition	0.537	The fit of the model is good
service marketing	0.801	The fit of the model is good
Customer attraction	0.608	The fit of the model is good

As it can be seen in the table (5), the value of AVE coefficient for all components is greater than 0.5, which indicates high convergent validity for the hidden variables of the first order of the research.

Findings

In this section, the descriptive analysis of the demographic data of the research has been discussed. Table (4) presents the frequency and frequency percentage of demographic characteristics.

Table 4. Frequency and frequency percentage of demographic characteristics of the research sample

Demographic characteristics		Frequency	Percentage
education	diploma	12	10.3
	Associate Degree	7	6.0
	Masters	40	34.2
	Masters	42	35.9
	Doctorate	11	9.4
	unanswered	5	4.3
	Total	117	100
gender	Male	64	54.7
	Female	49	41.9
	unanswered	4	3.4
	Total	117	100
marital status	married	77	65.8
	Single	36	30.8
	unanswered	4	3.4
	Total	117	100
Age	Less than 30 years	6	5.1
	31 to 40 years	48	41.0
	41 to 50 years	40	34.2
	50 years and more	19	16.2
	unanswered	4	3.4
	Total	117	100

According to the results obtained in Table 2, the highest education of the sample of 42 people (35.9 percent) is a bachelor's degree. Most of

the sample included 64 (54.7%) men and 49 (41.9%) women. Since marriage, the highest percentage of sample people (65.8%) were married. In addition, the highest percentage of sample people (41%) were in the age group of 31-40 years and the lowest percentage of people were in the age group of less than 30 years.

Divergent validity

The third criterion for checking the fit of the measurement model is the criterion of divergent validity, which is the degree of relationship between a construct and its indicators in comparison to the relationship of that construct with other constructs so that the acceptable divergent validity of a model indicates that a construct in the model interacts more with its indicators than with other structures. In order to check divergent validity, Fornell and Larcker's (1981) matrix method was used, the results of which are shown in Table (5).

Table 5. matrix of divergent validity assessment by Fornell and Larcker method of the research model

	Customer attraction	service marketing	Brand recognition	Brand awareness	Mental image
Mental image	0.863				
Brand awareness	0.871	0.850			
Brand recognition	0.850	0.860	0.861		
service marketing	0.730	0.760	0.798	0.820	
Customer attraction	0.650	0.714	0.740	0.780	0.834

In table (5), the values on the main diameter of the root matrix are the AVE values of the first-order hidden variables and the values below the main diameter of the correlation between variables. As it can be seen in the above table, the values of the main diameter are higher than the values below it, and this indicates the appropriate divergent validity and appropriate fit of the measurement models.

Construct validity

As stated, the external model is equivalent to confirmatory factor analysis. That is, in order to check the model, firstly, the external model has been used to measure the relationships between the hidden variables

and their measurement items. The external model examines the relationship between the items or questions of the questionnaire with the constructs.

Table 6. Validity of model constructs.

Item	sign	factor load	Significance level
Price	VAR00001	0.465	0.000
Value	VAR00002	0.462	0.000
the quality of service	VAR00003	0.833	0.000
Choice and facilities	VAR00004	0.767	0.000
Brand awareness	VAR00005	0.681	0.000
Brand goals	VAR00006	0.802	0.000
Competitive advantage of the brand	VAR00007	0.878	0.000
Emotional recognition	VAR00008	0.714	0.000
Logical cognition	VAR00009	0.830	0.000
Communicative cognition	VAR00010	0.802	0.000
Customer retention	VAR00011	0.749	0.000
Customer satisfaction	VAR00012	0.682	0.000
Customer loyalty	VAR00013	0.646	0.000
Customer committment	VAR00014	0.570	0.000
Content preparation	VAR00015	0.749	0.000
Electronic customer relationship management	VAR00016	0.763	0.000
Company transactions with customers	VAR00017	0.771	0.000

As it can be seen in Figure (2), all significant coefficients of t are greater than 1.96, which shows the significance of all paths and the appropriateness of the structural model.
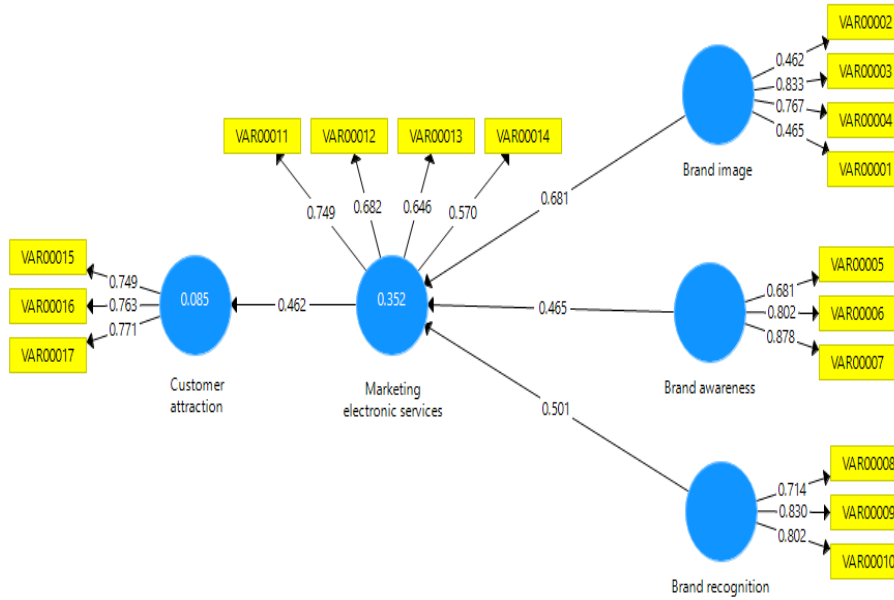
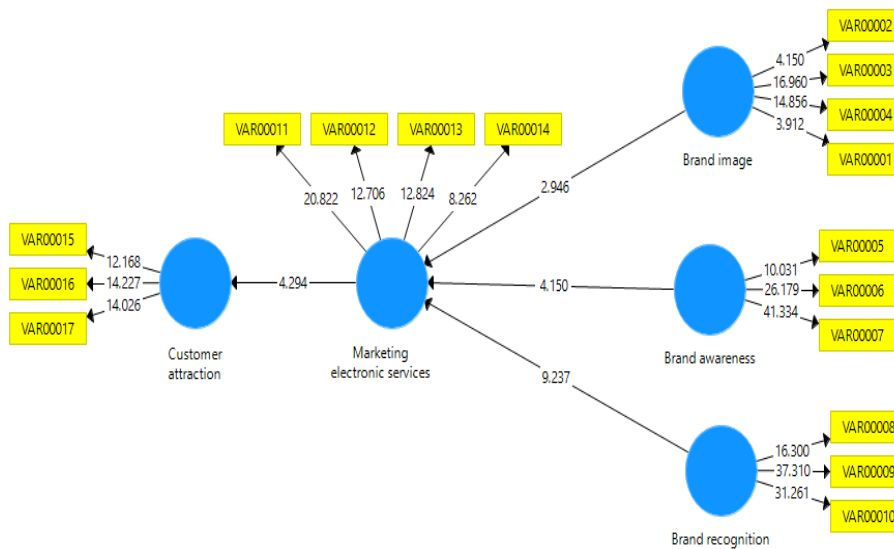**Figure 2. factor load of the research model**

Figure 3. t-statistics of the research

The second criterion for measuring the fit of the structural part of the model is the R^2 coefficient. This coefficient is related to the hidden

endogenous variables of the model and shows the influence of an exogenous variable on an endogenous variable. Table (7) shows the values of R^2 related to the dependent variables of the model. Considering that three values of 0.19, 0.33, and 0.67 are introduced as the criterion value for weak, medium and strong values of R^2 and considering the values presented in table (7) which shows that the value of R^2 for all components is greater than 0.19, the appropriateness of the model fit is confirmed.

Table 7. R^2 values in the structural fit of the research model

Variables	Coefficient R^2
service marketing	0.352
Customer attraction	0.085

The third criterion for measuring the fit of the structural part of the model is Q^2, which determines the predictive power of the model. The value of Q^2 should be calculated for all the endogenous structures of the model and the result should be expressed in the interpretation section of the model. If the value of Q^2 becomes zero or less than zero in the case of an endogenous construct, it indicates that the relationships between other constructs in the model and that endogenous construct are not well explained, and as a result, the model needs to be modified (Davari and Rezazadeh, 2015). Hensler et al. (2009) have determined three values of 0.02, 0.15 and 0.35 regarding the predictive power of the model regarding endogenous structures.

Table 8. Q^2 values in the structural fit of the research model

Variables	Coefficient Q^2
Mental image	0.414
Brand awareness	0.641
Brand recognition	0.457
Service marketing	0.459
Customer attraction	0.391

Testing the research hypotheses

Test of the first hypothesis

H1: Mental image has a significant effect on customer attraction considering e-services marketing.

Table 9. Estimation of the coefficients of the first hypothesis

Relationship between variables	Effect coefficient	t statistic	Significance level
A mental image on customer attraction considering e-services marketing	0.681	2.946	0.000

At the 95% confidence level, considering that the significance level is less than five percent ($p \leq /05$), assuming that other factors are constant, it can be stated that the mental image with the dimension of trust in management has a significant effect on service marketing. Also, considering that the relationship between service marketing and customer attraction is positive and significant, it can be said that the first hypothesis is accepted.

Test of the second hypothesis
H2: Brand recognition has a significant effect on customer attraction considering e-services marketing.

Table 10. Estimating the coefficients of the second hypothesis

Relationship between variables	Effect coefficient	t statistic	Significance level
Brand recognition effect on customer attraction considering e-services marketing	0.501	9.237	0.000

At the 95% confidence level, considering that the significance level is less than five percent ($p \leq /05$), assuming that other factors are constant, it can be said that the mental image in the dimension of trust in employees has a significant effect on service marketing. Also, considering that the relationship between service marketing and customer attraction is positive and significant, it can be said that the second hypothesis is accepted.

Test of the third hypothesis
H3: Brand awareness has a significant effect on customer acquisition considering e-services marketing.

Table 11. Estimate the coefficients of the third hypothesis

Relationship between variables	Effect coefficient	t statistic	Significance level
Brand awareness effect on customer attraction considering e-services marketing	0.462	4.294	0.005

At the 95% confidence level, considering that the significance level is less than five percent (p≤/05), assuming that other factors are constant, it can be stated that mental image has a significant effect on service marketing in terms of satisfaction. Also, considering that the relationship between service marketing and customer attraction is positive and significant, it can be said that the third hypothesis is accepted.

The fourth hypothesis test

H4: Service marketing has a significant effect on customer acquisition.

Table 12. Estimation of coefficients of the fourth hypothesis

Relationship between variables	Effect coefficient	t statistic	Significance level
Service marketing effect on customer attraction	0.465	4.150	0.014

At the 95% confidence level, according to the significance level being less than five percent (p≤/05), assuming that other factors are constant, it can be stated that the mental image has a significant effect on service marketing in terms of loyalty. Also, considering that the relationship between service marketing and customer attraction is positive and significant, it can be said that the fourth hypothesis is accepted.

Conclusion

Information technology has gone beyond the intellectual and practical boundaries in traditional societies and has provided a suitable field for the growth of ideas and creativity and dynamism of business. Human efforts to optimize business affairs in all current and long-term jobs and activities have become almost impossible without the use of information technology. The transition from the industrial age to the age of communication and information has produced interesting and profound results in organizations. Organizations and economic enterprises, due to not staying away from competitive processes, are

among the places that always accept the most or rather the first impacts in transition processes and align themselves with changes. Business development based on electronic technologies requires a set of infrastructural, technical and management components. Due to the chain relationship of factors and indicators of e-business, it is necessary to reach the appropriate level of knowledge of using these services in order to optimize their use. Indicators such as e-commerce, e-marketing, e-banking, smart card technology, relationship management with CRM customers, organizational resource planning, organizational intelligence and supply chain management may be different in terms of efficiency and nature whereas they are very related in terms of implementation and application.

In the growing world and with the increase of competitiveness among economic enterprises and due to the awareness of customers about the changes and developments in the financial markets, the managers of every business try not to lose their customers first and in the second stage to attract customers. Also, in the era of direct marketing or, better to say, person-to-person marketing, business managers try to increase their share of e ach customer rather than increasing their customers; Because attracting a new customer costs much more than keeping a customer. Given these issues, it becomes important for business managers to understand why each customer is lost, or what factors have led to a change in the behavior of a customer who is no longer willing to cooperate with his company. The increase of competition in the service sector has caused managers to pay more attention to maintain existing customers and try to attract new customers. Meanwhile, the issue of awareness and image of the brand and identification of the factors influencing it has gained double importance. Athashree (2019), also confirmed the importance of e-marketing in brand image. Habes et al. (2020) also showed that banking based on social media capabilities is a suitable platform for attracting customers. The mental image of the brand strongly influences the behavior of customers towards it, so that the special value of the brand of organizations is influenced by the organization's ability to evaluate how customers interpret the image of the brand and how the organization controls this mental image. This brand image is more important from the customer's point of view in the banking industry due to its competitive environment, the strategic role of banks, etc. In view of the increasing competition among Iranian banks and the challenge of

attracting new customers and keeping current customers and creating a mental image and proper recognition of the bank for them in such a competitive environment, banks should seek to identify the factors affecting the awareness and recognition of the bank brand and implement the necessary strategies in this field. As discussed in this research, brand awareness is one of the most important factors affecting customer attraction in the bank. If we consider banks and monetary and credit institutions as one of the pillars of the economic system of any country, any issue facilitating trade and commerce ultimately accelerates economic development. The easiest way to increase profitability is to reduce costs, and if we continue with this assumption, increasing profitability will mean obtaining new resources and obtaining this opportunity through cost reduction will imply that we will have the ability to increase activities, and this will eventually even on a small scale result in economic development. For further enhancement of the brand of the bank in the mind of the customer, it is suggested that:

- The bank should use electronic media and digital platforms to promote the special value of its brand
- Artificial intelligence and smart techniques should be applied in proportion to customer needs.
- Postbank of Iran can take an effective step in attracting customers by following the example of global electronic banking.
- Digital marketing tools should be used in the development and introduction of services.

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