

# Measuring Customer Satisfaction with Respect to Marketing Strategies of SBBJ : A Case Study of Rajasthan State

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## Abstract

Customer satisfaction is seen as a key differentiator and increasingly has become a key element of business strategies in a competitive market place where businesses compete for customers. Banks also assess the level of customer satisfaction for formulating their marketing strategies. The most successful marketing strategies are developed only after an organization learns about customer satisfaction. The main objective of the present study is measuring customer satisfaction with respect to marketing strategies (product strategies, Promotion strategies, pricing strategies, and distribution strategies) adopted by the State Bank of Bikaner and Jaipur (SBBJ). For the purpose of the study, 500 customers of SBBJ from seven divisions in Rajasthan state were approached according to numbers of branches in each division. One sample t-test has been conducted to confirm the significance of the customer satisfaction. 21 variables were included in this study. Customers are satisfied or not with marketing strategies of bank were analyzed in this paper. The study further point out that the banking services providers should prepare their marketing strategies on the basis of customer satisfaction.

**Keywords:** Customer Satisfaction, Marketing Strategies, Banks

## Introduction

The banking industry is highly competitive, banks not only competing among each other but also with non-banks and other financial institutions. Therefore, customer satisfaction is potentially an effective tool that banks can use to gain a strategic advantage and survive in increasing banking competitive environment. Satisfaction is a major driver of customer's retention and loyalty therefore achieving high consumer satisfaction is a key goal of practitioners (Oliver, 1997). In support of the above, Ranaweera and Prabhu (2003) state that satisfaction is important to the marketer because it is generally assumed to be a significant determinant of repeat sales, positive word of mouth and customer loyalty. They argued that the more satisfied customers are the greater their retention will be. This is why business organizations like banks must strive to extremely satisfy or delight their customers as a means of retaining them. Banks also assess the level of customer satisfaction for formulating their marketing strategy. If bank assess the level of customer satisfaction with their banking products, price, promotion and place than they can find out their best marketing strategies in competitive market. The most successful

marketing strategies are developed only after an organization learns about customer satisfaction.

Marketing strategy is a process that can allow an organization to concentrate its limited resource on the greatest opportunities to increase sales and achieve a sustainable competitive advantage. Marketing strategy involves the plans, budgets and controls needed to direct a firm's production, promotion, distribution and pricing activities (Shimp 1996). The marketing strategy includes (a) a very clear definition of target customers, (b) the development of a marketing mix to satisfy the customers at a profit to the bank, (c) planning for each of the 'source' markets and each of the 'use' markets, and (d) organization and administration (Jain, Alok Kumar, 1997.).

In this study we conduct customer survey with respect to marketing strategy of SBBJ in Rajasthan State .

About State Bank of Bikaner and Jaipur (SBBJ): State Bank of Bikaner and Jaipur is an associate bank of State Bank of India. As of 2015, SBBJ had 1361 branches, mostly located in the State of Rajasthan, India. Its branch network out of Rajasthan covers all the major business centers of India. Bank offers a wide array of financial products and services to its customers across the nation.

### Review of Literature

According to Cohen, Gan, Yong and Choong (2006) customer satisfaction has for, many years been perceived as a key determinant of why customers leave or stay with an organization. According to Anderson, Fornell and Lehman (1994) satisfaction is an overall evaluation of performance based on all prior experiences with a firm. Brady and Robertson (2001) conceptualized customer satisfaction as an individual's feeling of pleasure or disappointment resulting from comparing a product or service perceived performance (or outcome) in relation to his or her expectations. Kohli and Jaworski (1990) Customer satisfaction can be considered the essence of success in today's highly competitive world of business. Thus, the significance of customer satisfaction and customer retention in strategy development for a market oriented and customer focused firm cannot be underestimated.

Sharma et al (2004) in their studies found that in the regional rural banks, customer satisfaction refers to the customer judgment on marketing of bank products/ services in rural settings by comparing pre-purchase expectations with accumulated experience with the banks having maximum transactions. The customers having low income residing in rural areas are showing "just satisfactory" attitude towards all the rural banking services, where as those having higher income show "above average". In both the cases the level of satisfaction goes in descending order concerning to 4p's of marketing mix, viz. product, place, price and promotion

respectively. The study suggests five steps of strategic action for rural banks, namely identification, measurement, creation, maintenance and monitoring customer satisfaction by keeping higher level of rating in measurement scale. Christian, Kuester, Krohmer (2009) Marketing strategy comprises all basic and long-term activities in the field of marketing that deal with the examination of the strategic initial situation of a company and the formulation, evaluation and selection of market-oriented strategies and therefore adds to the goals of the company and its marketing objectives.

The marketing strategy literature present evidence that a firm's strategic orientation as a market-driven company as a significant indicator of its performance, which includes management's perception of the success of products (Cooper 1994; Narver and Slater 1990; Slater and Narver 1994). Pricing also affects other marketing strategies such as product strategy, promotional strategy and distribution strategy. A pricing strategy is a course of action designed to achieve pricing objectives (William M. Pride, Robert J. Hughes and Jack R. Kapoor). Promotion is the direct way an organization tries to reach its publics. This is performed through the five element of the promotion mix including advertising, sales promotion, personal selling, public relations and the direct marketing (Czinkota & Ronkainen, 2004). Udel (1968) identified marketing promotion as the most important facet of marketing strategy leading to effectiveness. Kristina (2006) recommends that promotional strategies should be designed as per the nature of services to be promoted. The role of promotion has been redefined into managing long-term relationship with carefully selected customers, including construction of learning relationship where the marketer maintains a dialogue with an individual customer (Dawes & Brown, 2000). The role of distribution is to provide to a company the accomplishment of the task of delivering the product at a right time, place, and quantity at a minimum cost (Bucklin, 1966). The distribution strategy is possibly more difficult to manage than the other elements of the marketing mix because its operational decisions involve other functions to a greater extent (Osugwu, 2001).

### Research Methodology

#### Objective of the Study

To study the customers satisfaction with respect to marketing strategies adopted by the State Bank of Bikaner and Jaipur

- To study the bank customers satisfaction with respect to product strategy.
- To study the bank customers satisfaction with respect to price strategy.

- To study the bank customers satisfaction with respect to promotion strategy.
- To study the bank customers satisfaction with respect to distribution strategy.

**Research Design:** This research has been designed into three stages: Experience Surveys, Literature Review and Pilot Study.

**Sample Design:** To collect the customer's opinion, customers were selected according to the number of branches which are located in seven divisions of Rajasthan. SBBJ operations are divided in seven division of Rajasthan that are Ajmer, Bikaner, Bharatpur, Jaipur, Jodhpur, Kota and Udaipur.

### Data Collection

1. Primary data has been collected through well structured comprehensive questionnaires. The set of questionnaires were developed for the SBBJ customers of Rajasthan state. The questionnaires were filled by selected customers in a direct, undisguised form so as to avoid confusion and to get the best possible, reliable and honest answers. The bank customers were selected via convenient sampling technique to fill the questionnaires.
2. The survey was based on the opinion of the customers of Public Sector Bank only. For the purpose of the study, 500 customers of SBBJ bank in Rajasthan State were approached. To make sample truly representative, customers belonging to different demographic groups like gender, age, qualification, profession and income were contacted. Out of total 500 questionnaires, 462 usable responses were received.
3. Bank Annual Reports, Manuals and Brochures of Bank and Websites are main sources of secondary data.

**Research Techniques:** One sample t-test has been applied in this study. One sample t-test has been conducted to confirm the significance of the customer satisfaction with respect to marketing strategy of bank.

**Hypotheses:** The hypotheses and sub hypotheses used in this study for marketing strategies of bank are as follows.

**H1:** Customers are not satisfied with respect to marketing strategies of bank.

**H1a:** Customers are not satisfied with respect to product strategies of bank.

**H1b:** Customers are not satisfied with respect to pricing strategies of bank.

**H1c:** Customers are not satisfied with respect to promotional strategies of bank.

**H1d:** Customers are not satisfied with respect to place (distribution) strategies of bank.

**Limitation of the Study:** SBBJ delivers their banking services to large number of customers in Rajasthan but results are based on 462 bank customers due to limited resources and time availability at hand. So the result could not be generalised for all the customers of bank in Rajasthan. It is also hoped that the results of the present study may give some insight in the customer opinion/ behaviour/ expectation about the services provided by the banks.

### Data Analysis and Interpretation:

Customers Satisfaction with Respect to Marketing Strategies of Bank. In this study Product strategies, price strategies, promotion strategies and place (distribution) strategies of bank are used as a proxy of marketing strategies of bank under consideration because these strategies came in to main marketing strategies of bank. 21 variables were included in marketing strategies of bank. Customer satisfactions were recorded by using the 5-point Likert scale: 5 - highly satisfied, 4 - satisfied, 3 - neutral, 2 - dissatisfied, and 1 - highly dissatisfied.

One sample t-test was used to test H1a to H1d with respect to marketing strategy of bank. The one sample t-test has been conducted at 95% confidence interval. The exact perceptions of respondents were ascertaining through the comparisons of hypothesized mean value (expected value) '4' and computed mean value. The results of the significance test are based on the mean differences of hypothesized mean value and computed mean value. Whether the mean differences are significant or not, a one sample t-test was used to test them.

### The procedure for testing the hypothesis:

#### 1. The null hypothesis:

$H_0: \mu = 4$  [satisfied or highly satisfied]

$H_1: \mu < 4$  [highly dissatisfied, dissatisfied or neutral]

#### 2. Statistical test and significance level: One sample t-test, Significant at 0.05

#### 3. Critical value: Confidence interval and p-value

#### 4. Decision rule: null hypothesis was rejected under two conditions, using the mean difference and the confidence intervals. The mean difference is significant where the corresponding significant value (p-value) is less than the chosen significant value of 0.05 ( $p < 0.05$ ). On the other hand, the mean difference is not significant where it is more than the chosen significant value ( $p > 0.05$ ). A significantly positive mean difference with positive confidence intervals means that customer satisfaction is significantly more than the expected that

means customers are satisfied. While a significantly negative mean difference with negative confidence intervals means that customer satisfaction is worse than expected, that means customers are not satisfied. Then, a negative mean difference with positive upper value of confidence interval means that customer satisfaction is at least is equal to expectation, so in this case it is concluded that customers are satisfied. Expectation level is '4'.

Customers Satisfaction with Respect to Product Strategies of Bank. Financial service providers like banks have been in business for long. They have been designing products and selling them ever since they have been established. But times have changed and customer preferences have also changed. However the existing products still does satisfy a segment of the market that has been accustomed to these products but the changing environment, preferences, liking and disliking of the customers may necessitate to analysis customer satisfaction with product strategies of bank. For the study of customer satisfaction with respect to product strategies six variables were included in study.

**MS1** - Bank understands your specific needs and provides the product that best suits you

**MS2** – Bank provides innovative and exceptional products & services

**MS3** – Bank provides prompt and reliable information about new products and services

**MS4** – Get fully aware about new services of the bank

**MS5** – Bank provides new products and services to market more quickly

**MS6** – Overall quality and reliability of product and services provided by the bank

The one sample t-test was used to test H1a. The null hypothesis assumes that customers are satisfied with respect to product strategies of bank. The results of the significance test are based on the mean differences of hypothesized mean value (4) and computed mean value. Whether the mean differences are significant or not, a one sample t-test was used to test them. The results are presented in table 1 and 2.

**Table 1 One Sample t- test for Customer Satisfaction with Respect to Product Strategies of Bank**

Variables	N	Mean	Std. Deviation	Std. Error Mean
MS1	462	3.70	1.050	.049
MS2	462	3.93	1.009	.047
MS3	462	3.78	.942	.044
MS4	462	3.94	.941	.044
MS5	462	3.63	1.005	.047
MS6	462	3.96	.902	.042

**Table 2 One Sample t- test for Customer Satisfaction with Respect to Product Strategies of Bank**

Variables	Test Value = 4						Assessment of Null Hypothesis
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		
					Lower	Upper	
MS1	-6.070	461	.000	-.297	-.39	-.20	Reject
MS2	-1.567	461	.118	-.074	-.17	.02	Do not Reject
MS3	-5.035	461	.000	-.221	-.31	-.13	Reject
MS4	-1.285	461	.199	-.056	-.14	.03	Do not Reject
MS5	-7.915	461	.000	-.370	-.46	-.28	Reject
MS6	-.928	461	.000	-.039	-.12	.04	Do not Reject

Source: Primary Data

The results in the table 1 and 2 shows that customer satisfaction with respect to variables MS1, MS3 and MS5, the mean differences are (- 0.297, - 0.221 and - 0.370) with p-value of 0.000 imply that the means are significantly less than hypothetical mean (4) and corresponding negative

confidence interval provides strong evidence to reject the null hypothesis i.e. customers are not satisfied. Therefore we can conclude with 95% confidence that customers are not satisfied with product strategies variables (Bank understands their specific needs, bank provides prompt and

reliable information about products and services, bank provides new products and services to market more quickly).

In case of variables MS2 and MS4 the mean differences are (- 0.074 and - 0.056) with p-values of 0.118 and 0.119 respectively implying that mean differences are not significant but the positive upper limits of confidence interval (0.02 and 0.03) provides evidence to do not reject the null hypothesis i.e. customer satisfaction is at least equal to expectation. Therefore we can concluded that customers are satisfied with bank provides innovative and exceptional products and they get fully aware about new services of the bank.

For variable MS6 mean difference is (- 0.039) with p-value of 0.000 imply that mean difference is significantly less than hypothetical mean "4" but corresponding positive upper limit of the confidence interval provide a strong support to do not reject the null hypothesis. So we can conclude with 95% confidence that customer satisfaction is at least equal to expectation with 'Overall quality and reliability of products and services of the bank'.

#### Customers Satisfaction with Respect to Pricing strategies of Bank

Price in banking sector means interest rate and service charges. Due to complexity of pricing structure in loans, maintaining transparency without hidden charges is an

essential prerequisite for differentiating bank services. In Indian banking industry where differentiation is not much in terms of prices and it is required to be fair and transparent without hidden charges. Many of the purchasing decision are taken mostly based on price so that the pricing policy of bank effects the purchasing decision of customers. Pricing policy of bank analyzed on the basis of customers satisfactions. For the study of customer's satisfaction with respect to pricing strategies five variables have included in study.

**MS7** – Bank provides convenient service charges

**MS8** – Bank perceived more reliable with lower rates of interest

**MS9** – Extra charges for personalized services (ATM/mobile banking /Internet banking etc)

**MS10** – New services are generally fairly priced

**MS11** – Overall pricing policy of financial services of bank

The one sample t-test was used to test H1b. The null hypothesis assumes that customers are satisfied with respect to pricing strategies of bank. The results of the significance test are based on the mean differences of hypothesized mean value (4) and computed mean value. Whether the mean differences are significant or not, a one sample t-test was used to test them. The results are shown in table 3 and 4.

**Table 3 One Sample t- test for Customer Satisfaction with Respect to Pricing Strategies of Bank**

Variables	N	Mean	Std. Deviation	Std. Error Mean
MS7	462	3.91	.895	.042
MS8	462	3.61	1.035	.048
MS9	462	4.15	.761	.035
MS10	462	3.77	.954	.044
MS11	462	3.97	.910	.042

**Table 4 One Sample t- test for Customer Satisfaction with Respect to Pricing Strategies of Bank**

Variables	Test Value = 4						Assessment of Null Hypothesis
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		
					Lower	Upper	
MS7	-2.131	461	.034	-.089	-.17	.00	Do not Reject
MS8	-8.134	461	.000	-.392	-.49	-.30	Reject
MS9	4.094	461	.000	.145	.08	.21	Do not Reject
MS10	-5.123	461	.000	-.227	-.31	-.14	Reject
MS11	-.818	461	.414	-.035	-.12	.05	Do not Reject

Source: Primary Data

Table 3 and 4 indicates that with a hypothetical mean (4), the mean differences for variables MS8 and MS10 are (- 0.392 and - 0.227) with p-value of 0.000 imply that the mean differences are significantly less than the hypothetical mean (4) and corresponding negative confidence interval provide strong evidence to reject the null hypothesis i.e. customers are not satisfied. Therefore, it can be concluded that the customers are not satisfied with 'bank provide lower rates of interest' and 'new services are fairly priced'.

For variable MS7 mean difference is (- 0.089) with p-value 0.034 imply that mean difference is significantly less than the hypothetical mean (4) but the corresponding positive upper limit of the confidence interval (0.00) provides a strong evidence to do not reject the null hypothesis that customers satisfaction is at least equal to expectation. So it is found that customers are satisfied with 'bank provides convenient service charges'.

In case of variable MS9 the mean difference is (0.145) with p-value 0.000 imply that mean difference is significantly more than the hypothetical mean (4) and the confidence interval is also positive value. This provide strong evidence to do not reject the null hypothesis i.e. customers are satisfied. Therefore it is concluded that customers are satisfies with 'extra charges for personalized services'.

Mean difference of variable MS11 is (- 0.035) with p-value 0.414 shows that mean difference is not significant but the positive upper limit of confidence interval (0.05) provides strong support do not reject the null hypothesis. So we can conclude with 95% confidence that customer satisfaction is at least equal to expectation. Customers are satisfied with 'Overall pricing policy of financial services of bank'.

#### Customers Satisfaction with Respect to Promotional Strategies of Bank

Promotion has different aspects for different industries products and services. Its final goal is to communicate positive word of mouth among existing and potential customers about the corporate product and service. In banking the customers must be ensured that services provided by a particular bank have been designed to give them maximum value of their money. There is direct relationship between promotions and sales; we can say that promotional programs are towards the target customers pay to the marketer.

For the study of customer's satisfaction with respect to promotional strategies of bank four variables were included in study.

**MS12** – Bank widely advertise their products and services

**MS13** – Advertisement necessary to provide information about new products and services

**MS14** – Information provided in advertisements are authentic and reliable

**MS15** – Overall satisfaction with promotional activities of bank

The one sample t-test used to test H1c. The null hypothesis assumes that customers are satisfied with respect to promotional strategies of bank. The results of the significance test are based on the mean differences of hypothesized mean value (4) and computed mean value. Whether the mean differences are significant or not, a one sample t-test was used to test them. The results are presented in table 5 and 6.

**Table 5 One Sample t- test for Customer Satisfaction with Respect to Promotional Strategies of bank**

Variables	N	Mean	Std. Deviation	Std. Error Mean
MS12	462	4.09	.887	.041
MS13	462	4.16	.789	.037
MS14	462	3.99	.871	.041
MS15	462	4.15	.884	.041

**Table 6 One Sample t- test for Customer Satisfaction with Respect to Promotional Strategies of bank**

Variables	Test Value = 4						
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		Assessment of Null Hypothesis
					Lower	Upper	
MS12	2.254	461	.025	.093	.01	.17	Do not Reject
MS13	4.424	461	.000	.162	.09	.23	Do not Reject
MS14	-.214	461	.831	-.009	-.09	.07	Do not Reject
MS15	3.580	461	.000	.147	.07	.23	Do not Reject

Source: Primary Data

Table 5 and 6 reveals that the mean differences for variables MS12, MS13 and MS15 are (0.093, 0.162 and 0.147) with p-values of 0.025, 0.000 and 0.000 respectively imply that the mean is significantly more than the hypothetical mean value (4) providing strong evidence to support the null hypothesis that customers satisfaction is more than expected. Therefore we can conclude with 95% confidence that customers are satisfied with variables (bank widely advertises their products and services, advertisement necessary to provide information and overall promotional activities of bank).

In case of variable MS14, the mean difference is (-0.009) with p-value of 0.831 imply that the mean difference is not significant but the positive upper limit of confidence interval (0.07) provides a strong evidence to support to do not reject the null hypothesis that customer satisfaction is at least equal to expectation. So it is found with 95% confidence that customers are at least equal to the satisfaction with 'Information provided in advertisements are authentic and reliable'.

#### Customer Satisfaction with Respect to Place (Distribution Strategies)

The place (distribution) of the marketing mix is where the customer receives the product or service. Place in case of services determine where is the service product going to be located. The starting point for the marketing of financial services to the customer is his local branch. Because the business of a bank is largely centralized through its individual branches, it is important to select the most

promising locations wherever it is possible. In marketing, place is the means through which a seller makes his product available to the buyer. Place are also important with the view point of safety and security provision. However, banking today is not about where the branch is but where the customer is and banks are resorting to the use of technology so that customers can access their accounts from remote locations. For the study of customer satisfaction with respect to Place (distribution strategies) six variables were included.

**MS16** – Bank has approachable branch location and distribution channel

**MS17** – Bank has advancement in technology (computerization, mobile, internet banking, ATM)

**MS18** – Bank provides safe deposit locker, safe custody of articles and remittance facilities

**MS19** – Bank has suitable working hours

**MS20** – Bank provide safety and security to consumers deposits

**MS21** – Bank maintains confidentiality

The one sample t-test used to test H1d. The null hypothesis assumes that customers are satisfied with respect to product strategies of bank. The results of the significance test are based on the mean differences of hypothesized mean value (4) and computed mean value. Whether the mean differences are significant or not, a one sample t-test was used to test them. The results are shown in table 7 and 8.

**Table 7 One Sample t- test for Customer Satisfaction with Respect to Place**

Variables	N	Mean	Std. Deviation	Std. Error Mean
MS16	462	4.37	0.845	0.039
MS17	462	4.25	0.781	0.036
MS18	462	3.97	0.922	0.043
MS19	462	3.98	0.998	0.046
MS20	462	4.19	0.826	0.038
MS21	462	4.24	0.816	0.038

**Table 8 One Sample t- test for Customer Satisfaction with Respect to Place**

Variables	Test Value = 4						Assessment of Null Hypothesis
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference		
					Lower	Upper	
MS16	9.356	461	.000	.368	.29	.45	Do not Reject
MS17	6.861	460	.000	.249	.18	.32	Do not Reject

<b>MS18</b>	-0.606	461	.545	-0.026	-.11	.06	Do not Reject
<b>MS19</b>	-0.420	461	.675	-0.019	-.11	.07	Do not Reject
<b>MS20</b>	6.387	461	.000	.242	.17	.32	Do not Reject
<b>MS21</b>	5.070	461	.000	.195	.12	.27	Do not Reject

**Source:** Primary Data

Table 7 and 8 indicates that with hypothetical mean value (4), the mean differences in variables MS16, MS17, MS20 and MS21 are (0.368, 0.249, 0.242 and 0.195) with p-value of 0.000 imply that the mean are significantly more than the hypothetical mean value (4) providing strong evidence to do not reject the null hypothesis i.e. customer satisfaction is more than the expected. Therefore, we can Safely concluded that customer satisfaction is more than customer expectation with respect to variables that bank has approachable branch location and distribution channel, advancement in technologies, safety and security to consumers deposits and bank maintains confidentiality.

For variables MS18 and MS19 the mean differences are (-0.026 and -0.019) with p-values of 0.545 and 0.675 respectively imply that the mean differences are not significant but the corresponding positive upper limit of the confidence intervals (0.06 and 0.07) provide a strong support to do not reject the null hypothesis that customer satisfaction is at least equal to the expectation. So it is concluded that customers are satisfied with variables 'bank provides safe deposit locker, safe custody of articles and remittance facilities and bank has suitable working hours'.

### Conclusions and Suggestions

Bank marketing strategy directly or indirectly related to the customers satisfaction so that banks should formulate their marketing strategy on the basis of the customer satisfaction. One sample t-test has been conducted to confirm the significance of the variables included in this study and concluded.

**Product strategies:** The results of customer satisfaction with respect to Product strategies of bank concluded that customers are satisfied that with variables (bank provide innovative and exceptional products, they get fully aware about new services of bank and quality and reliability of products and services of bank). Customers are not satisfied with variable (bank understands their specific needs, provide prompt and reliable information about new products and services and provides new products and services to market more quickly).

**Pricing strategy:** It is concluded that customers are not satisfied with variables 'bank perceived more reliable lower rates of interest and 'new services are fairly priced' but they are satisfied with 'convenient service charges' and 'overall pricing policy of financial services' of bank.

**Promotional strategies:** It is found from the results that customers are satisfied with 'overall promotional activities of bank'.

**Distribution strategies:** Customer satisfaction with respect to distribution strategies of bank is more than and equal to the expectations of customers. So that it is concluded that customers are satisfied.

Based on the find out, following suggestions can be provided that bank must conduct regular customer surveys to assess the customer's satisfaction with marketing strategies of bank. Bank must concentrate on customer satisfaction. Not only customer satisfaction but also the concept of customer delight is now the emerging area in Indian banking system by which the banking services providers should prepare their marketing strategy and offer more than their customers expect from them.

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