

Investigation the relationship between Informing and advertising costs of bank with the level of trust, satisfaction and loyalty of customers (Case Study: Tejarat Bank)

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Abstract: Since advertising is a powerful tool for identifying a product, service, thought and idea, so it's seems necessary to pay attention for increasing advertising as an essential component in the communication and its role in economic – social development. The main objective of this study was to investigate the relationship between. The research period was 2010 and 2013. The population of this study was Tejarat Bank customers. To determine the sample size, 70 questionnaires out of sample size were distributed and collected and after calculation the standard deviation of questions, 344 people were selected as statistical sample. Statistical sample members' election was based on the cluster method. Method of analysis is based on correlation and mean difference test. To test the normality of the variables, Kolmogorov–Smirnov test (KS) is used. Results showed that there is a direct and significant relationship between informing and advertising costs with confidence, satisfaction and loyalty of customers in Tejarat Bank and confidence, satisfaction and loyalty of customers in 2013 has risen than 2010. Average costs for advertising and informing of bank in 2013 is equal to 1,546,834,600 and in 2010 is equal to 489,683,580. Overall, the table shows the average of trust, satisfaction and loyalty of customers has increased in 2013 than 2010. Among behavior of customers, the average customer confidence amount IS lower than all other aspects. This means that banks must take steps toward building trust for customers to the banks and research in this field should be done to identify what factors affect the confidence of customers towards banks.

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1. Introduction

Nowadays, severe struggle is going on in the world of industry and commerce. In the fight over the sale of goods and services to people, it's unclear when and by whom is started, as no one can be expected the end for it. What is known is the fact that for a long time all businesses want to sell more of their goods and services to obtain more profit this way. The competition gets tougher every day for various reasons, some competitors are out of the competition, but instead, more rivals appear (Whittier, 2010).

Since advertising is a powerful tool for identifying a product, service, thought and idea, so it's seems necessary to pay attention for increasing advertising as an essential component in the communication and its role in economic – social development. On the other hand seem to have accepted that they need to achieve more profit in some way to advertise their goods and services, the factors that influence consumers' purchasing behavior has had enough and many do not limit this practice. Today, capitalist societies, corporations organized in such a moment to realize their own interests. Advanced societies competition is in fact a way to

plan for future profits the basic requirements of a successful business is to pay attention to these companies so that they can be eliminated from the competition. So, companies to stay competitive world economy inevitably spending for goods and services that are known to be a form of advertising. In fact, advertising is a social institution that focuses on people, structures, culture and society as a whole is effective (Wells & et al, 2012).

Advertise on media dominate today's world, with immense power and widely expectations (standards) and gives the public a rare entity that is truly one of the guides and templates to specify (Stewart, 2007).

The goal of the advertising campaign was to introduce products to customers and clients based on quality, price and service companies are met. This will allow the customer to purchase, select products through advertising information that it gained. Therefore, the direct effect of advertising on sales and increased sales of the company's profit conservation is necessary (Meeds, 2010).

The simplest definition of advertising that can be presented is: an attempt to sell more advertising by a firm or an industry (Malhotra, 2011). One of the key elements of the company's advertising slogans programs. Advertising program in Iran in recent years due to intense competition in the banking industry is very important. Structure and content of a slogan for bank could draw more attention to the audience and advertising effectiveness (Azizi et al, 2012).

An important element of the marketing to mix and promotion of its subsets, is namely advertising. The main function of marketing communication campaigns to achieve three objectives: to inform about the features and products, persuade customers to buy products and services and continually remind products and services to market (Kotler & Kotler, 2012, p.504). The more the market becomes more competitive, the role of advertising is increasingly important.

Of the banking industry as one of the basic elements of the national economy in recent years highly regarded commercial banks, financial institutions, and credit and loan institutions located. The main reason for this is intensification of competition in the new space and the presence of private banks on the one hand and on the other hand, is the privatization of some state banks (Azizi et al, 2012).

L. Rice, a famous writer and collaborator of Jack Throat in a speech to the American banks

reported that two big mistakes. First mistake of trying to illustrate the point that everyone in the bank to bank and market segments, and the second mistake of promoting services (Tanja, 2011). These two errors in advertising and advertising messages are slogans and the same two problems for Iranian banks are also observed. All walks of life and different parts of the Reserve Bank introduced and emphasized more on your services. If the Director of Marketing and Publicity Banks know that audiences and what they like characteristics in bank slogans, advertising slogans are able to produce and deliver distinctive, and their effectiveness (Anderson & Jonson, 2011).

Study the relationship between information and advertising costs, banks trust, satisfaction and loyalty of our customers, has not been studied so far in the world, few studies have been conducted in this area. Hence, the role of informing and slogans branding and strategic importance of the banking industry and deep implications that will affect customers; this research sought to understand the questionnaire delivered to customer banking system "costs for advertising and informing customers' behavior is what?

Accordingly, the main question of this research will be as follows:

What is the relationship between informing and advertising costs, the level of trust, satisfaction and loyalty of customer of Tejarat Bank?

2. Theoretical Research

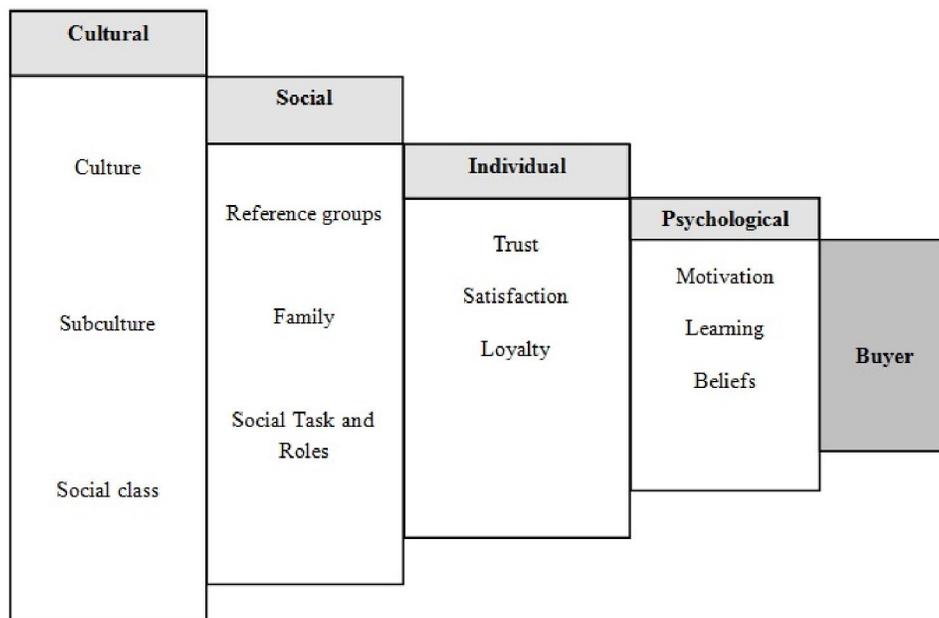


Figure 1: Factors influencing customers' behavior

Kotler and Armstrong argue that the four categories of individual characteristics affecting consumer behavior include cultural factors, social factors, personal factors and psychological factors. Although marketers can no influence on many of these factors may, however, be able to identify the potential buyers of products and services that can meet these needs, such factors are important. The figure below illustrates the factors influencing consumer behavior (Kotler, 2006, p. 179).

Propaganda is a form of communication used to persuade customers to purchase or to consume more of a particular product or service is done. Since different ads for different products sales and reputation have been built around the world. So many times, the Business sector other than your advertising message also provides real information. With all the mainstream media and public evangelism is considered (Anderson & Jonson, 2012).

Nowadays, the concept of communication, competition and customer orientation have been linked together by advertising as an element of the marketing mix, role in the preservation and conservation organizations through the identification and introduction of products plays, they touted as one of the known tools of marketing to expand and penetrate the market. Because commercials are intermediaries between the producer and consumer will stimulate sales and boost sales, product development and rising national income will bring. Through other institutions, economic, trade and social media as a tool to expand the sphere of influence and attract audiences and consumers of commodities, goods, services, ideas and have placed their support in this regard television as the most widely social media can be a suitable carrier of information and ideas and desires are directed provided that it utilizes the unique characteristics compared to other television media, effective communication to interact with customers. It's ultimately could lead to the maintenance and development of target markets (Azizi et al, 2012).

3. Background research Foreign Researches

Krishnan Guru et al. (2012) in a study in order to measure advertising effectiveness on bank clients, the development of media advertising mutations cause a change in the banking sector in Malaysia have been introduced. The results of this research have been used extensively on television advertising. This advertiser has been made in order to satisfy customers. (Guru et al., 2012)

Jean-Michel Sahut (2012) in a study to examine the factors influencing the uptake of e-banking customers has been studied. Based on this

research, the process of understanding customer behavior factors in attracting desired factors are known to the bank. To increase reliability and customer satisfaction, advertising and information acquisition has the highest ranking among the factors studied (Sahut, 2012).

Stewart and Clarke (2010) in a study to evaluate the effectiveness of advertising media and customer ratings see these ads began. The results suggest a positive association between positive attitudes of customers and advertising media company. The television advertisement in the mass media was the highest ranking (Stewart and Clarke, 2010).

Esther (2012) also study various ways of advertising propaganda, concluded that television has the greatest impact on consumers' purchasing behavior (Esther, 2012).

Lee (2011) in their study concluded that the relationship between advertising and consumer confidence and increased profitability is positively significant (Lee, 2011).

Comanor & Wilson (2011) examined the impact of advertising on customers' loyalty. Their results showed a strong positive relationship between advertising and customer loyalty there. (Comanor & Wilson, 2011)

Nickell & Metcalf (2012), using information from British firms concluded that there is a positive relationship between advertising and profitability. (Nickel and Mytkalf, 2012)

Han and Manry (2007), the relationship between advertising spending and stock prices of companies in South Korea during the years 1988 to 1998 were reviewed. Their results showed a negative relationship between advertising spending and stock prices there (Han and Manry, 2007).

Graham & Frankenberger (2011) the relationship between advertising and profitability of U.S. companies during the years 1985 to 1994 were reviewed. Their findings show that advertising has a positive effect on profits of up to three years and most effective in the year that advertising is done and with time it becomes less impact. Also, they concluded that a more detailed analysis companies and commercial services, the impact of advertising up to two years for manufacturing firms according to firm size and advertising to four years (Graham & Frankenberger, 2011).

Domestic Studies

Rasouli and Palangi (2011) in a comparative study paid to motivated audience in television commercials of Mellat and Parsian Bank. This study aimed to identify the components and the structural features of television commercials and

Mellat and Parsian Bank and compare them to achieve important factors in motivating clients have tried approach to using both quantitative and qualitative content analysis of messages between banks via surveys to examine a TV commercial. The results of this study showed that both banks, despite the discourse of choice, ad type, style, presentation, and view the different attractions, based on the results of the hypotheses for the audience to follow a general purpose that persuasion, persuasion and ultimately more convincing audiences of the facilities and services provided by banks and their spiritual and material needs are satisfied (Rasouli and Palangi, 2011).

Mehrani et al. (2011) in a study to evaluate the effectiveness of advertising media production Akhavan Jam Company and ratings have clients see these ads. The results indicate a positive relationship between advertising clients and Media Company (Mehrani et al., 2011).

Sehhat et al., (2011) have studied and examine the central role of advertising in the insurance industry paid. The results showed that the insurance industry has been extensive publicity and advertising, if taken as a whole. Also, the three main aspects of advertising, awareness, encouragement and reminders of special attention are considered (Sehhat et al., 2011).

Aghazadeh and Bakhshizadeh (2010) in a study to evaluate the effectiveness of electronic advertising industry began. Results showed a strong direct relationship between advertising slogans to attract customers in the garment industry there. (Aghazadeh and Bakhshizadeh, 2010)

Ahmadpoor (2008) studied the foundations of research through paid advertising messages. Results showed significant impact on attracting customers will have the desired message. (Ahmadpoor, 2008)

Farhangi et al. (2008) studied the effectiveness of advertising in the Gas Company of Iran. This study attempts to evaluate the effectiveness of a template by selecting the successful accomplishment of any television company in the winter of 2007, overall effectiveness of these programs will also be examined. For this purpose, a sample of domestic gas consumers in Tehran, select the desired data among them has been collected from the questionnaire survey. The results showed that although some programs have successful results in the TV ad is the National Gas Company, but the totality of these programs failed to induce changes in

consumption patterns to provide an appropriate manner (Cultural and others, 2008).

4. Research hypotheses

The main hypothesis: there is relationship between the cost of information and advertising with respect to the behavior of bank customers.

Sub-hypotheses:

1. There is relationship between changes in the cost of information and advertising clients with the confidence that there is a relationship business bank.
2. There is relationship between changes in the costs of information and advertising business relationship with customer satisfaction in banks.
3. There is relationship between changes in the costs of information and advertising, with loyal customers of the Bank.

The population of this study is a Tejarat bank customer. The population is infinite, such as the number of similar studies has proven Nahnadi and Zarei (2012) who performed the sampling, the following formula can be used indefinitely.

$$N = \frac{Z^2_{\alpha/2} * \delta^2}{d^2}$$

The population of this study was Tejarat Bank customers. To determine the sample size, 70 questionnaires out of sample size were distributed and collected and after calculation the standard deviation of questions, 344 people were selected as statistical sample.

Methods used to collect data, survey methods. Information has been collected through a questionnaire. After collecting data using spreadsheet software, Excel, calculations and data classification is performed to test the hypothesis. The SPSS software is used for hypothesis testing.

5. Research Methodology

This descriptive study - correlation and the target is applied, because the purpose of applying these results to be made in the capital market. In this study, in 2010 and 2013 a comparative approach in the Tejarat bank executives and changes in the cost of advertising and information to influence customer behavior.

6. Research model

This conceptual model is as follows:

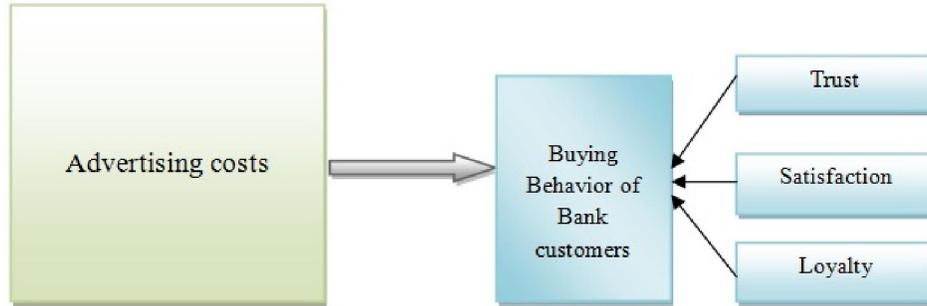


Figure 2- Conceptual model based on customer buying behavior of individual agents Kotler and Armstrong (2008)

The dependent variable in this study is based on Kotler and Armstrong research (2008) individual factors influencing buying behavior of customers, three factors including satisfaction, loyalty and trust of customers, the bank is selected. Independent variables included are the costs of information and advertising.

1. Buying behavior of customers:

1-1- Trust: Rotter (1967) says about trust: trust that "believing he was a dependable person and he will not perform his obligations in a brief business relationship" (Asadi, 2008). Morgan & Hunt (1994) argue that trust occurs when a person has established a business relationship with another comfortable (Azizi et al, 2012).

Mayer & et al (1995), argue that the risks of harm to another person's trust in a commercial transaction, the expected success of the grant (Forouzandeh and Parsaeian, 2006).

2-1- Satisfaction: Customer satisfaction is a major factor in the success of many organizations and several studies related to the relationship between customer satisfaction and word of mouth, loyalty,

repeat purchase and increase profit organizations are mentioned (Fernandez- Gonzalez & Prado, 2007: 500) customer satisfaction evaluation, he is buying a service, which is derived from the consumption experience (Sharma and Patterson, 2000: 474).

3-1- Loyalty: Loyalty to engage in a transaction with the customer to buy certain goods and services are frequent (Larson & Susanna, 2004). Loyalty is a trademark of behavior. So it tends to purchase a product that is continuing (Wang & et al, 2004).

The data collected through the questionnaire and the variables are measured.

2. Costs of advertising and informing

Costs for advertising and informing the media that the companies are based on the cost of advertising and informing are considered. In this study, this variable is calculated as the site of the Tehran Stock Exchange Tejarat Bank's financial statements have been extracted.

7. Findings:

Descriptive statistics of research are as follows:

Table 1: Demographic characteristics of statistical sample

Variable		Frequency	Percent
Gender	Man	170	49.41
	Woman	174	50.59
Education	Diploma	37	10.75
	Associate's degree	50	14.53
	Bachelor	134	38.95
	Masters	123	35.77
Age	25-35	63	18.35
	35-45	86	25
	45 <	195	56.65
	> 5	37	16.66
Working experience with banks	5-10	65	29.27
	10-15	187	23.87
	15-20	32	17.11
	20 <	23	13.09

This time period is about two people who have been elected members of the same sample in both periods.

Table 2: Descriptive statistics Variables

	Average of 2013	Average of 2010	S.D. of 2013	S.D. of 2010	Skewness of 2013	Skewness of 2010	Kurtosis of 2013	Kurtosis of 2010
Advertising costs	1546834600	489683580	2.365	1.457	0.21	0.32	-0.29	-0.35
Trust	11.38	6.8	0.19	0.15	1.3	0.76	0.77	0.42
Satisfaction	17.55	9.4	0.15	0.13	0.38	0.48	-0.46	-0.13
Loyalty	12.71	7.7	0.23	0.11	0.25	0.23	-0.42	-0.55

Average costs for advertising and informing of bank in 2013 is equal to 1,546,834,600 and in 2010 is equal to 489,683,580.

Average level of consumer confidence in 2010 was 6.8 related to 11.38 in 2013. Overall, the table shows the average of 2013 compared to 2010 trust and customer satisfaction has increased. Behavior of customers, the average rate of all other aspects of customer lower confidence is significant.

This means that banks must take steps toward building trust business customers than banks do and research in this field and what factors can affect the confidence of customers towards commercial banks.

7-1: Variables Normality Test

The study variables were examined for normality test, "Kolmogorov - Smirnov" is used. The following table shows the test results are shown in normal variables:

Table 3: Variables Normality Test

Variables	Kolmogorov - Smirnov	Significant Level
Advertising costs	1.031	0.238
Trust	1.450	0.299
Satisfaction	1.741	0.642
Loyalty	1.777	0.582

As can be seen, since all variables at significance level are more than 0.05, the variables are normally distributed.

7-2: hypothesis testing and results

This study has one main hypothesis and sub-hypothesis is that the following three assumptions was test.

7-2-1: first sub-hypothesis

- There is relationship between change in the cost of information and advertising; there are bank customers with confidence.

Given the scale and distribution of variables, the Pearson correlation coefficient is used to test this hypothesis. Pearson's test results are presented in Table 4.

Table 4: Results of Pearson test for the first sub-hypothesis

Variable	Customers' Trust	
costs of Informing and advertising	Pearson's correlation coefficient	0.709
	One-sided significance level	0.024
	No.	344

As can be seen in the table, such as one-sided significance level (0.024) of less than 0.05, assuming H_0 is rejected. In other words, one can say with 95% confidence that the change in the cost of

information and advertising with the confidence of customers is directly related to it. In other words, whatever information and advertising costs be higher, the bank will increase customer confidence.

Paired Samples Test

Paired Differences									
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference		T		Sig. (2-tailed)
					Lower	Upper			
Pair 1	ETEMAD91 – ETEMAD89	-.29858	.75917	.109581	.51902	.97814	-2.725	343	.009

Based on the examination table, the average difference between 2010-2012, the significance level is less than 0.05; thus, changes in the cost of advertising has caused the level of trust among clients is a significant difference between 2010-2012. Note that the upper limit and lower limit are both positive, so the level of consumer confidence increased in the first year to the fifth year.

7-2-2: The second sub-hypothesis testing

- There is relationship between the change in the cost of information and advertising, and satisfaction of bank customers.

According to the scale and distribution of variables, the Pearson correlation coefficient is used to test this hypothesis. Pearson's test results are presented in Table 5.

Table 5: Results of Pearson test for the second sub-hypothesis

Variable		Customers' Trust
costs of Informing and advertising	Pearson's correlation coefficient	0.649
	One-sided significance level	0.000
	No.	344

As can be seen in the table, such as one-sided significance level (0.000) of less than 0.05, assuming H_0 is rejected. In other words, one can say with 95% confidence that the cost of information and

advertising is directly related to customer Satisfaction. In other words, whatever information and advertising costs, higher bank is a bank customer satisfaction increases.

7-2-3: Third sub-hypothesis testing

Paired Samples Test

		Paired Differences					T		Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	ETEMAD91 – ETEMAD89	0.01743	11.62560	1.67801	0.35829	1.39315	0.010	343	0.992

- There is relationship between the change in the cost of information and advertising, with loyal customers of Tejarat bank.

Based on the scale and distribution of variables, the Pearson correlation coefficient is used to test this hypothesis. Pearson's test results are presented in Table 6.

Table 6: Results of Pearson test for the third sub-hypothesis

Variable		Customers' Trust
costs of Informing and advertising	Pearson's correlation coefficient	0.663
	One-sided significance level	0.001
	No.	344

Paired Samples Test

		Paired Differences					T		Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	ETEMAD91 – ETEMAD89	-3.64694	225.88583	32.60381	0.23735	0.94346	-0.112	343	0.911

As can be seen in the table, such as one-sided significance level (0.001) of less than 0.05, assuming H_0 is rejected. In other words, one can say with 95% confidence that the cost of information and advertising has a direct correlation with customer loyalty. In other words, whatever information and advertising costs, higher bank is a bank rate increase customer loyalty.

Based on the examination table, the average difference among 2010-2012, the significance level is less than 0.05, so the change in the cost of advertising has caused the level of loyalty among customers is a significant difference among 2010-2012. Note that the upper limit and lower limit are both positive, so the level of customer loyalty in the first year to the fifth year has increased.

8. Conclusion

The first sub-hypothesis test to examine the relationship between changes in the costs of informing and advertising with consumer confidence of Tejarat Bank has been discussed. Test results showed a correlation between the change in the cost of information and advertising has a direct relationship with the customers' trust. It's important to mention that due to the influence of advertising, most companies have understood the importance of this issue as well as the annual budget is allocated for this purpose. Many companies, as part of their marketing and advertising to help advertise products and services, identify themselves and to increase their clients and by advertising and informing the Office of banking services are met and work with banks by trust.

Based on the examination table, the average difference among 2010-2012, the significance level is less than 0.05, so the change in the cost of advertising has caused the level of trust among clients is a significant difference among 2010-2012. Note that the upper limit and lower limit are both positive, so the level of consumer confidence increased in the first year to the fifth year.

The second sub-hypothesis test to examine the relationship between changes in the costs of information and advertising, deals with customer satisfaction in Tejarat Bank. Test results showed a correlation between the change in the cost of information and advertising is directly related to customer satisfaction. It's important to point out that the advertising and information that benefits a handful of banks providing this satisfaction. These benefits can include: Banks are introduced, the introduction of the goods and services they need to provide useful information to customers and other items that are important to customers.

Based on the examination table, the average difference among 2010-2012, the significance level is less than 0.05, thus causing a change in advertising expenditure level of satisfaction among customers is a significant difference among 2008-2012. Note that the upper limit and lower limit are both positive, so the level of customer satisfaction has increased in the first year to the fifth year.

The third sub-hypothesis test to examine the relationship between changes in the costs of information and advertising business has a loyal customer for Tejarat bank. Test results showed a correlation between the change in the cost of information and advertising has a direct correlation with customer loyalty. It's important to point out that loyalty, a positive attitude to a (brand, service, etc.) and protectionist attitude towards it. The key strategy of positive attitude and confidence in the bank customers to repeat purchase and advertise and recommend to others, advertising is a notification by the banks. Informing and advertising of banks and mutual long-term relationships with client stakeholders, and most importantly, so that more customers preserved and fewer clients lost and so the long-term benefits can be realized as a result, market share and profitability of banks increases.

Based on the examination table, the average difference among 2010-2012, the significance level is less than 0.05, so the change in the cost of advertising has caused the level of loyalty among customers is a significant difference among 2010-2012. Note that the upper limit and lower limit are both positive, so the level of customer loyalty in the first year to the fifth year has increased.

The results are consistent with the results of Guru et al. (2012), Sahut (2012), and Lee (2011) and Comanor & Wilson (2011).

9. Suggestions

1. Based on the positive relationship between the cost of advertising and informing customers' trust with bank managers are recommended to pay special attention to the following.

- a) When the client receives the correct information or expert and honest advice to help make your decisions adopted and the accuracy of the information and advice received from their service experience would have realized, then confidence in the banks increases. Nothing much honesty, integrity and transparency will strengthen confidence.
- b) Additional services, supplements can help us make sense of customer trust. When additional services beyond the current level of service offered to customers, the customer's bank makes sense to take into consideration and to increase

- the level of confidence he will the bank. It can even be done with flexibility in service delivery.
- c) Reputation and name of the bank has a significant effect on consumer confidence. Crisis management, public relations, effective and efficient banks in creating and maintaining a positive mindset and help maintain the reputation and credibility.
 - d) Bank employees play a crucial role in creating the trust. Has a close relationship with the service provider's service delivery. Confidence that employees can conduct their expertise to inspire our clients is one that should be given special attention. Customer behavior in terms of what professional staff attitude and behavior and psychological problems due to the performance of tasks in the area of the face, to the system, unconscious trust sense of evoked. Confidence in the system and makes sure that staff have the power, not the system is inefficient and will be reliable.
 - e) In order to keep the bank from other factors that affect trust. Branch customers with clean, elegant and neat treat for him there is this mentality that investment of money and he is so caring.
 - f) Simple technologies, efficient and smoother to play a significant role in the establishment of trust bank customers. When clients do not get lost in the work processes, can understand the process. Confidence in the banking system constitute a set of these processes are found. But if the processes are complex and ambiguous as to see or they are inaccurate and inefficient, undoubtedly the confidence of the bank as a structured set of processes that are damaged as a result can no longer rely on it.
 - g) Customers today demand a unique and intimate behavior, the trust creates intimacy and vice versa
 - h) Hear and respond to customer complaints and feedback, especially to be able to boost confidence.
2. According to the positive relationship between advertising costs and information with customer satisfaction of Tejarat Bank managers are recommended to pay special attention to the following.
- a) One of the ways to increase customer satisfaction, the importance of customer complaints. Most customers do not bother to complain and sometimes inappropriate attitude and does not allow this employee threatened to protest and continue to do the same. So you have to find the cause of discontent and resolve the problems identified, measures should be taken.

- b) Appropriate staff that is supported by the system, to satisfy key customers. Recommended for bank managers to choose the staffing and training of customer relationship management colleagues have given specification.
 - c) Identify customers' expectations by providing application forms to customers and Feedback System
3. Based on the positive relationship between advertising costs and customer loyalty information to recommend the bank to bank managers should pay special attention to the following.
- a) Performance studies and Testimonials to understand and learn more about their behavior
 - b) Separation of different groups of customers and provide instruction tailored to each group's behavior
 - c) Preparing and distributing loyalty cards to some customers
 - d) Production and distribution of rewards in the form of gift cards and some of their customers to move in the direction desired
 - e) Provide better facilities for customers wishing to purchase more
 - f) Provide incentive mechanisms for specific customers

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