Checking How to Influence the Value of Behavioral Tendencies of Social Marketing to Customers (Credit Unions Mission Banks of Hamadan)

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ABSTRACT: Social marketing approach, a process that the principles and techniques of commercial marketing to create, transfer and conveying the aim to influence audience behavior applies that benefit the society (public health, safety, environment and community) and the target audience. Recently, researchers in the management of major trends in the value of the customer see there and this issue has been analyzed from several aspects. Social marketing in health and well organized approach to promoting good health and communication. The aim of this study is, the effect of share value resulting behavioral tendencies of social marketing to customers in the bank loan, the mission of Hamadan. The population of this study is to collect data, the standard questionnaire used. To measure important outcomes to measure services as well as organizational factors (administrative quality, technological quality and quality of interpersonal relations) Draeger and et.al questionnaire (2007), to measure the functional value of the inventory Sweeney and Souter questionnaire (2001) and to measure the emotional value of inventory and they used of Banus and Nelson questionnaire (2002). A questionnaire to measure customer collaboration Ayos and et al. (2007), questions of general interest in Kolli and et.al. (1992) and stress tolerance research is extracted questions Bar (1997). The product of this study was to investigate the influence of social marketing on the value of behavioral tendencies clients.

Key words: Social Marketing, Social Trends, Customers, Bank Loan Mission, Hamadan.

INTRODUCTION

Social marketing as the design, implementation and monitoring of programs that seek to increase acceptance of an idea, promote a desirable social behavior or leave voluntarily socially undesirable behavior arises in the target audience (Chan and et al., 2002). Pundits consequences of social value created in trade in services following the count: satisfaction, behavioral tendencies, such as loyalty, willingness to pay for better service primarily recommended to others (Nadia Zeynodyn, Russell and Peryont, 2012). Oliver (1997) tend behavior as defining stems "behavior is a certain probability of facing ". Desire for positive behavior makes better customer preferences and purchases increase the company's products. They are willing negative behavior reduces customer purchase or even betray the company's other tremblay (Haj Karimi and et al., 2015). Banks in different ways such as following the strategy of Green Bank, commitment to social and human ethics, active participation in charitable and humanitarian activities can create the perfect image of the bank in the minds of customers. It can be used as a principle in advertising and marketing mechanisms to be proposed bank. It is time for the banks to understand the true meaning of marketing principles and the importance of marketing including social marketing as the most important tool in achieving the goals, emphasize.

The aim of this study was to evaluate the resulting value of social marketing and its impact on behavioral tendencies loan bank customers is the mission of Hamadan.
Previous Literature Research

Jafari Eskandari and et al. (2014) Social marketing impact on the performance of the branches of the MELLI Bank of Boroujerd were examined. The results showed that social marketing aspects (customer attitude, customer interaction strategy and banks) a significant relationship with the bank.

Nazari and Moradi (2014) examines the impact of social marketing to Bank Performance Case Study: SADERAT bank in Ilam branch. The results suggest that social marketing and its components have a significant effect on the performance of the bank.

Hossein Zadeh and Sadeghi (2014) Effects of social marketing on brand equity (Bank) have been studied from the customer perspective. The results showed that the willingness of customers to accept Endurox banking services are largely under the influence of brand equity. And social marketing factors cause a positive attitude towards their customers and thus increase customer satisfaction bank of Shirvan.

Rezaei Penddary and Keshavarz Mohammadi (2014) in a review of the use of social marketing approach in the field of health are examined. Although in this study the main focus of study was nutrition, but issues such as improving heart health, helmet use, protect yourself from the sun are also addressed. In these studies, social marketing results not only on the behavior of a particular product but also on other variables such as knowledge, beliefs and health status have also been reported. The reported success rate in changing behavior rather wide spectrum of subjects, 10% reduction in consumption of hydrogenated fats up to 30% increase in consumption of iron fortified soy sauce is variable.

Hassan Gholipour et al. (2014) Social marketing functions in changing negative attitudes toward military service review. In the first study, the Delphi technique were negative attitude. These negative attitudes, negative and often erroneous beliefs (cognitive component) originating, negative emotions (affective component) than soldiers fanned and finally to the absence or escape (behavioral component) leads. The interviews with experts, social marketing strategies approach was to change this attitude. Using social marketing tools, integrated and coherent could be a negative beliefs toward military service and promotion of the dignity of soldiers, increasing desirable behavior (voluntary participation in military service) provided.

Ibrahim Varmazayar and Ghafar (2014) study the impact of marketing on strengthening brand Refah banks of Gilan being conducted from the customer perspective. The findings suggest that social marketing variables (appropriate behavior, marketing mix, customer service nature) Refah Bank has a significant effect on strengthening the brand. Social marketing is also a significant relationship with brand loyalty, perceived value of the brand, customer satisfaction, brand reputation and brand awareness.

Momeni and Safarzadeh (2014) The impact of advertising on consumer behavioral tendencies (Case Study Keshavarzi Bank) were examined. The results showed among the various aspects of advertising, news and advertising impact on customer satisfaction is customer orientation. So we can say that, customers satisfaction is a significant and positive impact on customer perceived value and a significant positive impact on the perceived value of customer behavioral tendencies.

Mostaghimi (2014) in his thesis the impact of social marketing, customer loyalty stamps bank loan Ardabil province is studied. The findings showed that social marketing aspects of customer loyalty branches of the bank loan in Ardabil, Iran's Mehr significant correlation. As well as socially desirable behavior of employees, customers, nature of services and social marketing mix have been able to explain the total 0.15 percent of the variance in customer loyalty. For comparison of two variables of social workers and social marketing mix marketing mix according to the standardized coefficient (0.28) More standardized coefficients is social behavior of staff (0.15) Therefore, more effective social marketing mix dependent variable (customer loyalty) there.

Sadeghi and Rasti (2013) examines the impact of social factors on the cost of brand marketing have paid Melli Bank from the customer perspective. The results showed that in all social marketing factors that affect customer perception of brand values were assessed for services received from banks was positive. However, the impact of social marketing to each of the dimensions of brand value was evaluated according to the results of social marketing of the brand greatest impact on satisfaction and brand loyalty are the least impact.

Ebrahim and Mansouri (2013) examines the impact of service quality, perceived value and the behavioral tendencies customers have the pleasure of emotion. The population of this days restaurant chain customers in Tehran. Data analysis was software LISREL structural equation modeling. The results showed that both variables affect the quality of service and pleasure are important in predicting customer satisfaction in Iranian society and a significant positive impact on the perceived value of service quality and customer delight emotion was confirmed. The quality of the emotion is joy and behavioral inclinations of customers direct and significant impact. However, the relationship between perceived value customers with significant behavioral tendencies.

Shahroudi and et al (2013), The role of the banking community, as a determinant of consumer behavior (Case Study: Rasht Mellat Bank's) studied the treaty. The results showed that satisfaction, identity and confidence
in the institution, the main determinants of corporate social responsibility and loyalty of customers are loyal and there is a significant positive relationship. This means that a financial institution such as a bank can correct ethical behavior and a strong social commitment, your current customers to become regular customers and improve their business performance.

Lefebiver (2013) examines the social marketing tools and strategies to improve health, improve quality of life and environmental-pays. The results shows him a people-centered approach, the beliefs and attitudes of people to create, design and manage programs that strive for the right change, insists. That was a good way to identify the problem the old social marketing and movement of society towards the development of new ideas knows.

Pallini (2013) study the impact of social marketing, consumer behavior has done in Lithuania. Consumers in their research population that can influence the behavior of others and engage in social activities. The results show them quit smoking, seat belts, help to charities, and leave the alcoholic beverages including behavioral changes that can be achieved through social marketing.

Zynodyn, Russell and Priot (2011) The Effect of the different players in the value creation in preventive health services with social marketing approach are studied. The results indicate that the functional and emotional value of corporate resources and customer resources can be achieved. The findings also showed that health service providers and customers both jointly responsible for the successful creation of value and the consequences for all stakeholders to be desired.

Parker et al. (2011) they assessment p 4 formative of marketing using social marketing principles to determine the views of american women about nutrition and health have done in Oklahoma. This product diabetes prevention assessment; price: changing health behaviors and conflicting priorities together and loss of support from others; places: places of social gathering, places of national programs and performances in schools And promoted through face-to-face, the media and printed materials.

Tomas and et al (2010) through social marketing to combat obesity in people over 18 who were overweight studied in class. Change the behavior of this study was to increase the amount of exercise and eating fruits and vegetables. The results indicate the transfer of 8% of obese people are healthy BMI category and 15% reduction in the number of people classified in the category of obese BMI, 30% and 47% increase fruit and vegetable consumption was in exercise.

Jackson and et al (2007) use social marketing principles as a framework to describe the perspective of women with II type diabetes in native america is studied. The population of 21 women from 23 to 71 years old. Women's perspectives were gathered through telephone call. The findings are as follows: 1) product: outdoor activities and recreational activities; 2) price: raise awareness and educate the community about diabetes prevention; 3) location: get health information from experts; 3) promotion: send information via email and text.

Lendist (2005) in a study to evaluate the role of social marketing to increase women's participation in Ohio's recycling. Target group was selected from among city-dwellers and barriers to public participation, identify, formulate strategies and then were used. The results show the effectiveness of social marketing.

Parasuraman, Zeithaml and Berry (1996) in a study of the relationship between service quality with the desire to financial performance found service quality has a positive effect on behavioral intention, then behavioral tendencies affect customer behavior and customer behavior as well as period. For example on financial performance affects.

**Problem Statement**

The main focus of modern marketing theory and practice, rather than searching for products customers, satisfaction and create value for the customer to be attracted to the product or service provided (Varmstrang Cutler, 2000). Social marketing design, intervention and control programs to improve the acceptability of a social idea or practice is in a contact group. The aim is to help in social marketing principles and techniques of commercial marketing, pay attention to the needs and demands of the target group by reducing barriers and encouraging them to do a social behavior, behavior that is in common between them (Shams and Rashidians, 2006). In social marketing approach, marketing strategy must be adjusted to the consumer and provide social welfare or improve that establish a balance between three main issues: the interest of the company, customer demands and interests of the society (Kotler & Armstrong, 2010).

Social marketing is a process where value creation and customer organizations at various levels the process used to produce the service of their mutual relationship together. Social marketing and customer organizations operating in the social marketing mix is designed so that the production value is important. The idea that the value of the traditional theory of organization and customer interaction process is no different. This exchange of views as the institution that is responsible for creating value and customers are only responsible for
purchasing, described. And the organization and customers to build the right mix of social marketing to create value from it are (Zeynody and et al., 2012).

Today, banks need to linking social marketing activities to their business marketing strategies through which to achieve their goals of business excellence. Significant emphasis will clearly be a limited number of banks in the country to observe different aspects of social marketing. The important thing in this regard can be said, according to promotional and informational aspects of these activities. Social marketing philosophy is that managers in banks must demonstrate to their customers that the interests of the banks, they are concerned for the welfare and interests of the community. If the banks fail to demonstrate its commitment to social responsibility, an important part of the operation and benefits of social marketing and its impact on strengthening lose her. On the other hand, if you have the ability to prove compliance, in addition to retaining customers and winning their loyalty, will be able to attract more customers to your hand. (Soleimani and Bashly, 2009).

The mission of the first private bank in Iran's interest-free interest-free bank which aims to develop and promote a culture of loan sacred in society and to meet the problems of people was established in May 2000. Given the centrality of social marketing and behavior change in customer value creation that the bank can properly designed social marketing mix of role players in the mutual creation of value (the customer) designed to make your social marketing mix in addition to serving on the wishes and needs of customers, Value that the customer is looking to create and affect his behavior. Today, with ever increasing competition in the banking sector and the increasing attention to the issue of banks attract and retain customers in this turbulent area, study and evaluate the factors that can affect this is important. Also according to the Islamic banking prominent role in increasing social welfare and social justice can certainly say Bank loan mission to use new techniques such as social marketing where is the profit and personal interests or organizational, is not the main priority, to create value by influencing customer behavior it attracts, maintain and as the most important means to achieve the objectives stressed. Though this may be due to some limitations as expected. But it seems that the mission in the future if the bank loan obtained by the value of social marketing demands and understand customers' needs and the interests of the banks and shareholders, long-term and short-term interests of the superior status can be given efficiently and earn more credits to achieve the competition.

The Importance and Necessity of Research

The philosophical dimension of social marketing concept emphasizes that the main purpose of organizational decisions, satisfaction of wants and needs of their customers and suppliers. But the banks have a different interpretation to this issue. Their goal is to supply the needs of their customers as they are, if customers prefer not to, and their marketing strategies based on this incorrect interpretation by addressing. Banks in different ways such as following the strategy of Green Bank, commitment to social and human ethics, active participation in charitable activities humanitarian and can create the perfect image of the bank in the minds of customers. It can be used as a principle in advertising and marketing mechanisms to be proposed bank. It is time for the banks to understand the true meaning of marketing principles and the need for marketing Including social marketing as the most important tool in achieving the goals, emphasize (Sadeghi and Rasti, 2012).

The importance and necessity of this research can be used in both theoretical and practical. Despite the rise in consumer behavior studies the impact of social marketing in the country shows, physical evidence reveals that more research on areas such as health and non-financial companies have focused and less on the impact of social marketing focused on financial institutions, including banks. This study specifically, tries to make the connection between perceived value of social marketing and customer behavioral tendencies in a financial institution for the first time analyzed and added to enrich this concept in the field of literature.

In our country the micro credit loan in the form of crystallized. Since the main purpose loan, enabling people to use such facilities, as the first bank loan bank loan mission to discuss with about 300 branches in the country can be the part of social problems to be improved. The bank banking by offering new services and expanding loan and pay microfinance culture and create and And supporting home businesses and small firms hopes the increase of public welfare and essential needs of the community and solve problems and be effective.

Due to the large number of both public and private banks and intense competition between them for customer retention and by accepting the fact the main mission of social marketing and human social behavior is not affecting profits, banks can loan mission By entering in the field of social and human attract and retain customers and convert them to loyal customers, banking social development and justice, the main slogan of "social banking with the new service" a reality. So is the study and research in this regard is essential.
Research Hypothesis
First Hypothesis
Organizational factors have significant effect on functional value due to social marketing activities in the bank loan is the mission of Hamadan.

Second Hypothesis
Organizational factors have significant effect on emotional value due to social marketing activities in the bank loan is the mission of Hamadan.

Third Hypothesis
There are significant impacts on value function according to social marketing activities in the bank loan is the mission of Hamadan.

Fourth Hypothesis
Those factors have significant effect on emotional value due to social marketing activities in the bank loan is the mission of Hamadan.

Fifth Hypothesis
Organizational factors have significant influence on behavioral tendencies with regard to social marketing activities in the bank loan is the mission of Hamadan.

Sixth Hypothesis
There are significant impacts on behavioral tendencies with regard to social marketing activities in the bank loan is the mission of Hamadan.

Seventh Hypothesis
Functional value has a significant effect on behavioral tendencies with regard to social marketing activities.

Eighth Hypothesis
Significant impact on the value of behavioral tendencies with regard to social marketing activities in the bank loan is the mission of Hamadan.

Ninth Hypothesis
The influence of factors related to the emotional value of behavioral tendencies play a mediating role.

Tenth Hypothesis
The influence of factors related to the emotional value of behavioral tendencies play a mediating role.

Eleventh Hypothesis
The influence of factors related to the functional value of behavioral tendencies play a mediating role.

Twelfth Hypothesis
Functional value to influence an individual's risk factors associated with behavioral tendencies play a mediating role.

Statistical Society
Community to set units that have at least one common trait refers as well as a member of the research results to their real or imaginary transferred to the statistics say (Delaware, 2006).

The population of the research mission of active clients at branches of the bank loan up Hamadan. According to statistics the number of customer loan bank supervision mission of 7645 people respectively. According to the number of 6780 people, supervisors of banks that were active customer as final sample was selected. It should be noted that customers activate the custody bank customers that their account at least once a year (withdraw, deposit or electronic services) are used.
**Samples, Sampling and Determine Sample Size**

Sampling, analyzing and the number of members of the community, so that by examining a sample and subjects understand the characteristics or properties of the sample, we will be able to generalize the characteristics or attributes to elements of society. In other words, as estimates of parameter estimation of sample statistics are used. In order to gather information needed about individuals can be one of the number or sampling methods to be used. The data collected through complete enumeration of each individual community to collect the data. Cost, manpower and time to perform complete blood count is used for data collection a level that usually does not justify its implementation. There are other ways to collect data, selecting a sample of the population and data collection is required of them (Sarmad and et al., 2007).

Given that the study population is very broad, and the possibility of collecting information from all people need to spend much time and money has been used to collect data from sampling. In this study is simple random sampling. In random sampling, community members selected as the samples, the chance to enjoy the same. The sample size of the population using sampling table "Krejcie Vmvrgan" is shown in the table below and according to the number of population (6780 persons) consists of 384 people.

**The Research Variables**

In a search for answers to Questions study or test the hypotheses, diagnosis is essential variables. Variables are as follows

**Independent Variable**

In this research, organizational factors and customer factors in creating value. That their influence through through six factors (performance quality, quality, technology, the quality of interpersonal relations, customer collaboration, willingness, motivation and stress tolerance).

**Dependent Variable**

It is behavioral tendencies customers

**Control Variables**

In this study perceived value of social marketing that includes emotional and functional value is value as an intermediate variables are taken into account.

**METHODS AND DATA**

The methods of collecting data in this study, library studies, field research. Inventory consists of three major sections are:

Letter plus: in this part of objective data collection by questionnaire respondents and the necessity of cooperation in the supply of required data, are presented. For this purpose, the value of data collected from respondents to the questionnaire has been asserted to provide appropriate answers.

Questions (items) Inventory: This section of the questionnaire consists of two parts: general questions: Efforts have been made on general questions related to respondents' demographic information is collected general information that this section contains 3 questions.

Ask the expert: It is 25 questions for the questionnaire. In the design of these have been tried as much as possible the questionnaire is short and easy to understand, and of providing negative questions should be avoided. The design of this part of the spectrum has been used five points Likert which is considered one of the most common measures. The overall shape of the spectrum and ratings as follows:

<table>
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<tr>
<th>Table 1 Rating Questionnaire</th>
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<tr>
<td>The overall shape</td>
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<tr>
<td>Ratings</td>
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For this purpose, according to five options have been developed 25 questions variables the questions are divided in the following table are presented on variables.

**Testing the Main Hypothesis**

Organizational factors have significant effect on functional value due to social marketing activities.

H0: Organizational factors on functional value due to social marketing activities had no significant effect.
H1: Organizational factors on functional value due to social marketing activities has a significant impact. According to the results table (1), the relationship between organizational factors and functional value is approved. Because a significant number from this coefficient is equal to 7.70 from 1.96 bigger. So in the 0.05 error or confidence level 0.95 reject the null hypothesis and the alternative hypothesis is accepted. In other words, organizational factors and the effectiveness of its direct impact on functional value is equal to 0.6.

The second main hypothesis test
Organizational factors have significant effect on emotional value due to social marketing activities.
H0: Organizational factors on emotional value due to social marketing activities had no significant effect.
H1: Organizational factors on emotional value due to social marketing activities has a significant impact. According to the results table (2), the relationship between organizational factors and emotional value is approved. Because a significant number derived from this ratio is 10.66 to 1.96 times larger as well. So in the 0.05 error or confidence level or level of confidence 0.95, 0.05, 0.95 so the level of error, hypothesis against the null hypothesis is rejected. In other words, organizational factors and the effectiveness of its direct impact on the emotional value is equal to 0.73.

The third main hypothesis testing
Functional value due to factors of significant influence on social marketing campaigns.
H0: The functional value of individuals with regard to social marketing activities had no significant effect.
H1: The functional value of an individual's social marketing activities has a significant impact. According to the results table (2), the relationship between those factors and functional value is not approved. Because a significant number obtained from the coefficient equal to -0.86, which is smaller than 1.96. So in the 0.05 error or confidence level 0.95, endorsed the null hypothesis is an alternative hypothesis is rejected and therefore the confidence level of 0.95 or 0.05 error function does not affect the value of people.

Testing the fourth Hypothesis
Factors people have significant effect on emotional value due to social marketing activities.
H0: Considering the factors of the emotional value of social marketing activities had no significant effect.
H1: Considering the factors of the emotional value of social marketing activities had significant effect. According to the results table (2), the relationship between those factors and emotional value is not approved. Because a significant number from this coefficient is equal to 0.83 from 1.96 smaller. So the level of error or confidence level 0.05 and 0.95 opposite hypothesis reject the null hypothesis is confirmed not so influential factors of emotional value.

Testing the fifth hypothesis
Organizational factors have significant influence on behavioral tendencies with regard to social marketing activities.
H0: Organizational factors on behavioral tendencies with regard to social marketing activities had no significant effect.
H1: Organizational factors on behavioral tendencies with regard to social marketing activities had significant effect. According to the results table (2), the relationship between organizational factors and behavioral tendencies approved. Because a significant number from this coefficient is equal to 15/6 from 96/1 bigger. So in the 05/0 error or confidence level 95/0, confirmed the hypothesis and the null hypothesis is rejected. Therefore, organizational factors and the effectiveness of its direct impact on behavioral tendencies is 0.64 times.

Testing the Six hypothesis
Factors of significant influence on behavioral tendencies with regard to social marketing activities.
H0: The behavioral tendencies of individuals with regard to social marketing activities had no significant effect.
H1: The behavioral tendencies of individuals with regard to social marketing activities had significant effect. According to the results table (2), the relationship between those factors and behavioral tendencies approved. Because a significant number from this coefficient is equal to 3.66 from 1.96 bigger. So in the 05/0 error or confidence level 95/0, confirmed the hypothesis and the null hypothesis is rejected. On the other hand, the direct impact is equal to 0/22.

Testing the Seven hypothesis
Functional value has a significant effect on behavioral tendencies with regard to social marketing activities.
H0: Functional value of behavioral tendencies with regard to social marketing activities had no significant effect.
H1: Functional value of behavioral tendencies with regard to social marketing activities had significant effect. According to the results table (2), the relationship between the functional value of behavioral tendencies is not approved. Because a significant number from this factor is also 1 - times smaller than 1.96. So at the level of 0.05 or 0.95 confidence level, the hypothesis is rejected and the null hypothesis is confirmed.

Testing the Eight hypothesis
The emotional value of behavioral tendencies with regard to social marketing activities has a significant impact.
H0: The emotional value of behavioral tendencies with regard to social marketing activities had no significant effect.
H1: The emotional value of behavioral tendencies with regard to social marketing activities had significant effect.
According to the results table (2), the relationship between emotional value of behavioral tendencies is not approved. Because a significant number from this coefficient is equal to 0.23, which is smaller than 1.96. So in the 05/0 error or confidence level 95/0, the hypothesis is rejected and the null hypothesis is confirmed.

Testing the Nine hypothesis
The influence of factors related to the emotional value of behavioral tendencies play a mediating role.
H0: The influence of factors related to the emotional value of behavioral tendencies does not play a mediating role.
H1: The influence of factors related to the emotional value of behavioral tendencies does play a mediating role.
To evaluate the role of emotional value on the relationship between factors related to behavioral tendencies of the four steps necessary which is described below (Baron and Kenny, 1986).
The first step: is to examine the relationship between organizational factors related to behavioral tendencies.
The step Two: examine the relationship between organizational factors associated with emotional value.
The step Three: The Relationship between emotional value of behavioral tendencies in the organizational factors
The fourth step: to investigate the relationship between factors related to the organization's behavioral tendencies in the presence of sentimental value.
If both the third and the fourth to be meaningful, full mediation occurs and if significant third stage and fourth stage partial mediation occurs not significant.
At the end of mediator variable indirect effect on the emotional value of behavioral tendencies are using Sobel test. It should be noted that the first to fourth linear regression and multivariate tests are performed.

| Table 2. The results of the evaluation index model for research |
|---------------------------------|-----|----------------|-----|----------------|
| Hypothesis                     | Structural Path | Path coefficient (β) | (T-Value) | Test result |
| 1                              | Organizational factors | 0.6 | 7.70 | Acceptable |
| 2                              | Organizational factors sentiment value | 0.73 | 10.66 | Acceptable |
| 3                              | Functional value | 0.06 | -0.86 | Rejection |
| 4                              | Emotional value | 0.05 | 0.83 | Rejection |
| 5                              | Organizational factors Behavioral tendencies | 0.64 | 6.15 | Acceptable |
| 6                              | Behavioral tendencies | 0.22 | 3.66 | Acceptable |
| 7                              | Functional value Behavioral tendencies | 0.02 | 0.23 | Rejection |
| 8                              | Emotional value Behavioral tendencies | 0.02 | 0.23 | Rejection |

| Table 3. The coefficients dependent variables (behavioral tendencies) |
|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| step           | The correlation coefficient | R | The mean squares | The Freedom | The first degree of freedom | Fisher statistics | The significant level |
| 1              | 0.63 | 0.4 | 0.62 | 1 | 370 | 246.79 | 0.000 |
| 2              | 0.64 | 0.39 | 0.52 | 1 | 370 | 244.44 | 0.000 |
| 3, 4           | 0.63 | 0.41 | 0.61 | 2 | 369 | 128.31 | 0.000 |

According to Table (2) correlation between organizational factors and behavioral tendencies of mediator in the presence of significant sentimental value equal to 0.64 and the level of analysis of variance is 0.000 times. Therefore confirmed a linear relationship between the variables. On the other hand, according to table 3 for variable organizational factors such as Significance level obtained in the presence of a mediator emotional value was 0.000 times As well as the significance level obtained for the mediator variable of organizational factors on the
value of feelings and behavioral tendencies 0.010 against this amount is smaller than 0.05. So the role of mediator variables on the other hand significant emotional value is accepted with a Z score of 47/2 to 013/0 sambel test is obtained which reported a significant indirect effect on variable emotional behavioral tendencies is confirmed.

<table>
<thead>
<tr>
<th>Table 4 Coefficient (Dependent Variable: behavioral tendencies)</th>
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<tbody>
<tr>
<td>Model</td>
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<tr>
<td></td>
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<tr>
<td>Fixed model</td>
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<tr>
<td>Emotional value</td>
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<td>Organizational factors</td>
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<tr>
<th>Table 5. Sobel Test Outcome</th>
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<tr>
<td>Test</td>
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<td>2.47</td>
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</table>

**Testing the Tenth hypothesis**
The influence of factors related to the emotional value of behavioral tendencies play a mediating role.

H0: Emotional value to influence an individual's risk factors associated with behavioral tendencies does not play a mediating role.

H1: Emotional value related factors influence an individual's behavioral tendencies play a mediating role.

To evaluate the role of emotional value on the relationship between factors related to behavioral tendencies of the four steps necessary Which is described below (Baron and Kenny, 1986).

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<th>Table 5. The coefficient (dependent variable: behavioral tendencies)</th>
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<tr>
<td>step</td>
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<td>3, 4</td>
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According to table 5 Correlation between individual factors and behavioral tendencies of mediator in the presence of significant sentimental value equal to 0.53 and the level of analysis of variance is 0.000 times Therefore confirmed a linear relationship between the variables according to table 4 for the significant level obtained for the variable factors in the presence of a mediator felt equal to the value of 0.000 was as well as the significance level obtained for the mediator variable of personal factors on the value of feelings and behavioral tendencies 0.000 times this amount is smaller than 05/0 so the role of mediator between the emotional value is accepted by other significant level sobel test with a Z score of 35/25 was obtained 0.000 times . The emotional value of significant indirect effect on variable behavioral tendencies is confirmed.

<table>
<thead>
<tr>
<th>Table 6 Coefficient (Dependent Variable: behavioral tendencies)</th>
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<tr>
<td>Model</td>
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<td>Individual factors</td>
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<th>Table 7. Sobel test outcome</th>
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<tr>
<td>Test</td>
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<tr>
<td>5.35</td>
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**Testing the Eleventh hypothesis**
Functional value in influencing factors related to behavioral tendencies organization plays a mediating role.

H0: The influence of factors related to the functional value of behavioral tendencies does not play the role of mediator.

H1: Functional value in influencing factors related to behavioral tendencies organization plays a mediating role.

To investigate the role of sentimental value on the relationship between behavioral tendencies of the four steps described below is necessary to (Baron and Kenny, 1986).

The first step is to examine the relationship between organizational factors related to behavioral tendencies.

Step Two: examine the relationship between organizational factors associated with functional value
The third step: to investigate the relationship between functional value of behavioral tendencies in the organizational factors
Step four: study factors related to the organization's significant relationship between behavioral tendencies in the presence of functional value
If both the third and the fourth to be meaningful, full mediation occurs and if significant third stage and fourth stage partial mediation occurs not significant.
Finally indirect effect on behavioral intention mediator variable functional value is tested using Sobel. It should be noted that the first to fourth linear regression and multivariate tests are performed.

<table>
<thead>
<tr>
<th>step</th>
<th>The correlation coefficient</th>
<th>R</th>
<th>The mean squares</th>
<th>First Freedom</th>
<th>The second degree of freedom</th>
<th>Fisher statistics</th>
<th>The significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.622</td>
<td>0.4</td>
<td>0.62</td>
<td>1</td>
<td>370</td>
<td>246.79</td>
<td>0.000</td>
</tr>
<tr>
<td>2</td>
<td>0.47</td>
<td>0.22</td>
<td>0.48</td>
<td>1</td>
<td>370</td>
<td>101.39</td>
<td>0.000</td>
</tr>
<tr>
<td>3, 4</td>
<td>0.63</td>
<td>0.4</td>
<td>0.62</td>
<td>2</td>
<td>369</td>
<td>123.45</td>
<td>0.000</td>
</tr>
</tbody>
</table>

According to the table (8) correlation between organizational factors and behavioral tendencies of mediator in the presence of significant functional value equal to 0.63 and the level of analysis of variance is 0.000 times. Therefore confirmed a linear relationship between the variables However, as shown in table 9 for variable organizational factors such as the significant level obtained in the presence of a mediator functional value equal to 0.000 has been as well as the significant level of functional value obtained for the mediator variable of organizational factors on behavioral intention to 0.49 in the presence of this amount is larger than 0.05 . So the role of mediator variable functional value can not be accepted. On the other hand the significant level of Sobel test with a Z score of 0.67 to 0.49 is obtained. That a significant indirect effect on variable behavioral tendencies functional value is not confirmed.

<table>
<thead>
<tr>
<th>Model</th>
<th>Non-standardized coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed model</td>
<td>0.71</td>
<td>3.31</td>
<td>0.001</td>
</tr>
<tr>
<td>Emotional value</td>
<td>0.04</td>
<td>0.68</td>
<td>0.49</td>
</tr>
<tr>
<td>Organizational factors</td>
<td>0.79</td>
<td>13.59</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Testing the Twelfth hypothesis
Functional value to influence an individual's behavioral tendencies related factors play a mediating role.
H0: Functional value in influencing factors related to an individual's behavioral tendencies does not play a mediating role.
H1: Functional value in influencing factors related to an individual's behavioral tendencies does play a mediating role.
To investigate the role of sentimental value on the relationship between behavioral tendencies of the four steps necessary Which is described below (Baron and Kenny, 1986).
The first step is to examine the relationship between demographic factors on behavioral tendencies
Step Two: examine the relationship between demographic factors on the functional value
Step Three: The Relationship between behavioral tendencies in the presence of functional value on individual factors
The fourth step: to investigate the relationship between individual behavioral tendencies in the presence of functional value
If both the third and the fourth to be meaningful, full mediation occurs and if significant third stage and fourth stage partial mediation occurs not significant.
Finally indirect effect on behavioral intention mediator variable functional value is tested using Sobel. It should be noted that the first to fourth linear regression and multivariate tests are performed.
Table 11. The coefficient (dependent variable: behavioral tendencies)

<table>
<thead>
<tr>
<th>step</th>
<th>The correlation coefficient</th>
<th>R</th>
<th>The mean squares</th>
<th>The Freedom</th>
<th>First</th>
<th>The second degree of freedom</th>
<th>Fisher statistics</th>
<th>The significant level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>0.45</td>
<td>0.21</td>
<td>0.83</td>
<td>2</td>
<td>369</td>
<td>47.73</td>
<td>0.000</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>0.39</td>
<td>0.15</td>
<td>0.88</td>
<td>1</td>
<td>370</td>
<td>66.78</td>
<td>0.000</td>
</tr>
<tr>
<td>3, 4</td>
<td></td>
<td>0.24</td>
<td>0.05</td>
<td>0.57</td>
<td>1</td>
<td>370</td>
<td>23.33</td>
<td>0.000</td>
</tr>
</tbody>
</table>

According to the table (11) correlation between individual agents and behavioral tendencies mediator in the presence of significant functional value equal to 24/0 and the level of analysis of variance is 0.000 times Therefore confirmed a linear relationship between the variables According to Table 12, as the significant level obtained for individual agents in the presence of a mediator variable functional value equal to 0.000 has been as well as the significant level of functional value obtained for the mediator variable in the presence of individual factors on behavioral intention was 0.000 times that amount is less than 05/0 So the role of mediator variable functional value will be accepted. On the other hand Sobel test the significant level of 0.000 is obtained with a Z score of 0.42 times that a significant indirect effect on variable behavioral tendencies functional value is confirmed.

Table 12. The coefficient (Dependent Variable: behavioral tendencies)

<table>
<thead>
<tr>
<th>Model</th>
<th>Non-standardized coefficients</th>
<th>Coefficient standard error</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed model</td>
<td>-0.238</td>
<td>0.42</td>
<td>-0.57</td>
<td>0.56</td>
</tr>
<tr>
<td>Emotional value</td>
<td>0.309</td>
<td>0.06</td>
<td>4049</td>
<td>0.000</td>
</tr>
<tr>
<td>Individual factors</td>
<td>0.82</td>
<td>0.12</td>
<td>6.96</td>
<td>0.000</td>
</tr>
</tbody>
</table>

Table 13. Sobel test outcome

<table>
<thead>
<tr>
<th>Test</th>
<th>meaningful level</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.42</td>
<td>0.000</td>
<td>0.04</td>
</tr>
</tbody>
</table>

Table 14. The effect of independent variables on the dependent variables Path

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>The independent variable</th>
<th>The dependent variable</th>
<th>Mediating variable</th>
<th>Coefficient</th>
<th>T</th>
<th>Status hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Organizational factors.</td>
<td>Functional value</td>
<td></td>
<td>0.6</td>
<td>7.70</td>
<td>Acceptable</td>
</tr>
<tr>
<td>2</td>
<td>Organizational factors.</td>
<td>Emotional value</td>
<td></td>
<td>0.73</td>
<td>10.66</td>
<td>Acceptable</td>
</tr>
<tr>
<td>3</td>
<td>Individual factors</td>
<td>Functional value</td>
<td></td>
<td>-0.06</td>
<td>-0.86</td>
<td>Rejection</td>
</tr>
<tr>
<td>4</td>
<td>Individual factors</td>
<td>Emotional value</td>
<td></td>
<td>0.05</td>
<td>0.83</td>
<td>Rejection</td>
</tr>
<tr>
<td>5</td>
<td>Organizational factors.</td>
<td>Behavioral tendencies</td>
<td></td>
<td>0.64</td>
<td>6.15</td>
<td>Acceptable</td>
</tr>
<tr>
<td>6</td>
<td>Individual factors</td>
<td>Behavioral tendencies</td>
<td></td>
<td>0.22</td>
<td>3.66</td>
<td>Acceptable</td>
</tr>
<tr>
<td>7</td>
<td>Functional value</td>
<td>Behavioral tendencies</td>
<td></td>
<td>-0.06</td>
<td>-1.00</td>
<td>Rejection</td>
</tr>
<tr>
<td>8</td>
<td>Emotional value</td>
<td>Behavioral tendencies</td>
<td></td>
<td>0.02</td>
<td>0.23</td>
<td>Rejection</td>
</tr>
<tr>
<td>9</td>
<td>Organizational factors.</td>
<td>Behavioral tendencies</td>
<td>Emotional value</td>
<td>0.14</td>
<td>2.5</td>
<td>Acceptable</td>
</tr>
<tr>
<td>10</td>
<td>Individual factors</td>
<td>Behavioral tendencies</td>
<td>Emotional value</td>
<td>0.42</td>
<td>8.28</td>
<td>Acceptable</td>
</tr>
<tr>
<td>11</td>
<td>Organizational factors.</td>
<td>Behavioral tendencies</td>
<td>Functional value</td>
<td>0.04</td>
<td>0.68</td>
<td>Rejection</td>
</tr>
<tr>
<td>12</td>
<td>Individual factors</td>
<td>Behavioral tendencies</td>
<td>Functional value</td>
<td>0.309</td>
<td>4.49</td>
<td>Acceptable</td>
</tr>
</tbody>
</table>

Banking industry in the ranking of the world's most profitable industry in the world, with about 800 billion dollars in 2006, the highest profits to be allocated and then various industries such as oil and gas, mining, metals more away are next in rank. Thus the importance of the banking industry in the country is no secret to the run-industry. The philosophical dimension to the concept of social marketing organizations emphasized that the main objective decisions, customer satisfaction and meet their demands and needs. But the bank has a different interpretation to this issue. The aim is to meet the needs of customers as they want, not the way customers prefer, and your marketing strategies are also based on the incorrect interpretation. Due to wrong interpretation,
performance marketing activities based on goals predefined that they never, never will be. Banks understand that social marketing a crucial role to play in maintaining and increasing customer satisfaction, management should be pushed to the side, that they seriously focus on any activity that is in any way reduce the credit they refuse.

RESULTS

According to the study of organizational factors have a significant effect on the value of social marketing campaigns. In other words, the emotional and functional value of organizational resources will be obtained (performance quality, technical quality and interpersonal relations). This means that no matter how technical infrastructure bank, bank employee relations processes and services are of higher quality, higher value obtained from social marketing. This finding is consistent with research (Zimerman, Russell and Pionet 2011). The results also showed a significant effect on the value factors relating to the functional and emotional value of social marketing activities there. In other words, the client resources (ie, customer participation, his motivational tendencies and tolerance) has no effect on the value of social marketing. This finding contrasts with research (Zimerman, Russell and Pionet 2011). The reason for this paradox can be as low levels of customer awareness who come to the mission of the bank loan In particular and society in general marketing principles as well as lack of awareness of its role in providing better customer service. The results of this research hypothesis fifth and sixth corporate resources and customer resources, significant and direct impact on behavioral tendencies are bank customers. In other words, service providers, banks and customers both jointly responsible for influencing behavioral tendencies customers. Which leads to optimal outcomes for all stakeholders to be. Namely to increase the quality of technical and administrative service provider (bank) and staff communication with customers As well as to increase customer participation and motivation of service they receive, the desire of customers to engage in the provision of services, Changing the service, complaining behavior, repurchase, etc. increases. This finding is also consistent with Zynvdyn research study, Russell and Pionet (2011).

Moreover, the results obtained from the seventh and eighth hypothesis of this study showed the relationship between the functional and emotional value of behavioral tendencies is not approved. It can be stated that customer perceived value of social marketing affect the behavior does not change. The value of the quality and characteristics of service performance can be achieved The same functional value (the central bank in this study advertising messages) as well as psychological and emotional consequences of that service leaves the same emotional value (the center point of this research service is to get a sense of safety and happiness) can not As the recipient of the service affect customer behavior. This finding is not in line with Zimerman research study, Russell and Pionet (2011). This contradiction may be due to poor quality or lack of Intelligence or update the mission attributed to the high demands of our customers.

According to the results of tests ninth and tenth emotional value indirectly research on the relationship between resources and client resources affect the behavioral tendencies. The ability to stimulate a sense client's product or service, as well as technical and administrative capabilities of the bank as well as customer participation in value creation can all leads to behavior change in a positive direction as customers continue to cooperate with the bank and advised the bank's services to others. In other words, perceptual belief of the important variables in social marketing to change behavior leads for the purpose of social marketing, providing increasing desirable behavior in the community. The research was assumed that the influence of factors related to the functional value of behavioral tendencies plays a mediating role. According to the study, while no effect was not confirmed functional value of the variable behavioral tendencies. But indirect influence functional value in the relationship between factors associated with people with behavioral tendencies were approved. Advertising appropriate means banks can face somehow indirectly lead to changes in customer behavior. The results obtained show that, considering the importance of social marketing, customer behavior changes, including readmission, others recommend, advertising by word of mouth, etc., bank loan can be given the mission to mission, social marketing as a means to attract more customer use. knowing this will enable banks and their importance In addition to customer orientation and increase customer satisfaction and loyalty through social marketing to achieve a strong position among its competitors and earn more profits and gain more credit. A number of studies in Iran as proof of the claim (including, Nazari and Moradi, 2016; Hassanzadeh and Sadeghi, and Sadeghi and Anvari 2016, 2013).

Research Proposal

To deal effectively with customers and employees with respect, do their banking quickly, because customer satisfaction is the participation of banks in humanitarian work and causes They have the satisfaction of choosing the bank to do their banking and reasonable and desirable to know your choice.
The mission of the bank loan can provide better service and good quality, providing good services for people with low fees and loyalty, promote the good traditions loan, active participation in charitable and humanitarian activities, the construction of mosques, schools and hospitals in underserved areas, providing quick banking services and reduce administrative formalities, low rates of commission banking services for individuals covered by support organizations and charities. And the quality of banking services and distance can make appropriate picture of the bank’s customers in mind. In addition to retaining customers and winning their loyalty, will be able to attract more customers.

Bank loan mission today in many social problems such as education, provide little employment, marriage, rural development, health and tourism development will play a significant role. And the payment loan marriage and housing, youth, patients, businesses, employment and entrepreneurship, loan issuance of credit cards for people with low income and payment to legal entities which are active in charity work. In order to meet the essential needs of low-income and social justice in society is increasingly more effectively in order to achieve greater status than his opponents.

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