

Designing a Native Model for Assessment of the Effectiveness of Advertising

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Abstract. The purpose of this research was to identify and rank the factors influencing the design of the native model for assessing the effectiveness of the advertisement. Firstly, according to the research literature, the criteria and sub-criteria influencing the effectiveness of advertising have been extracted, then the Delphi triple stages were used that the panel included 20 professors and marketing experts and 30 experts from the banking industry as well as clients It is used to extract the final indexes. Then, using the Fuzzy AHP method, the ranking of the criteria is considered. The extracted criteria are: demographic characteristics, individual feelings and attitudes of the audience, apparent features of the message, message content, market characteristics, cultural, economic, design and nature of the service, advertising methods. The results of the ranking of the results showed that the methods

of advertisement, the design and nature of the service, the apparent features of the message, the emotions and attitudes of the audience, the demographic characteristics, the content of the message, the economic, market characteristics, cultural, respectively ranked first to ninth dedicated.

Keywords: Banking Services, Marketing, Advertising, Effectiveness.

1. Introduction

Advertising is one of the promotional mix elements of marketing mixes, which play an important role in attracting customers. Advertising is a bridge between the organization and customers and can introduce the organization and its products to customers, inform consumers about the goods and services of the organization, convince them about the benefits of the product, and ensure them to have the best choice even after the purchase when the customer is uncertain (Buck, 2016: 172). Given the increasing competition among the brands in the marketing sector, advertising is a necessary tool to introduce the characteristics of goods and services to customers. Leong et al. (1999) pointed out the fact that consumers overcome advertising information, and many of them do not remember the advertisements that they are exposed to, and it is necessary to consider the advertising and its attractive methods to attract customers' attention. The ability to attract customers' attention is one of the main indicators of advertising effectiveness that should be taken into consideration. The attention of customers is a key component of the overall effectiveness of advertising (Pileliene et al., 2017: 2). Any professional marketing without advertising will not be effective. Despite relatively high advertising costs, advertising is mentioned as an investment rather than the cost. Since many advertisements cause that the advertising companies do not benefit their advertising because of the wrong way of advertising, the competitive companies benefit from the advertising of that company (Hartnet, 2016: 23). Eghtesad Novin Bank (EN bank), which is one of the oldest banks in Iran, due to the addition of new banks, should use new tools to protect and even increase its market share for the assessment of the effectiveness of its advertising. For this purpose and given that the bank uses various advertisements, it is necessary to design a model to evaluate the effectiveness of the bank

advertising; therefore, the present study seeks to answer the following questions:- What indicators are used to assess the bank native advertising model?- How are the indicators for bank advertising evaluation weighed and ranked? In this research, we have tried to identify the criteria using the Fuzzy Delphi process; then we will use the Fuzzy AHP method to rank the identified criteria. In the next section of the research, the literature has been studied. Then the research design has been expressed, and in the last section the conclusion has been presented.

2. Literature review

The growing trend in service activities has led to the emergence of new markets and large service companies. The complexity of service industries, such as information systems, management consultancy, and logistics, has increased, as service providers have entered the market with a variety of business backgrounds and capabilities to provide a broader range of services. Facing this complexity requires knowledge and skills to understand the services. The definition of the service includes all activities that have been done (for example, writing document specifications) (Selviaridis et al., 2013: 1398). In the industrial literature, there are various ways to define the service and product requirements. Van Weele (2010) has distinguished technical and applied definitions from each other. The first requirement expresses the exact technical specifications of the goods with the required services and inputs while it focuses on performance demands and demand-oriented performance orientations. In this regard, Axelsson and Wynstra (2002) have proposed four methods for definition of services: input definitions are based on the sources and capabilities of the service provider while the process-oriented approach focuses on how services are presented regarding activities and processes. Output-oriented definitions focus on service capabilities and performance levels, as well as the interaction between the suppliers and recipients. Ultimately, they focus on stress-oriented results in the economic value of services (Selviaridis et al., 2013: 1399). The financial sector forms an essential part of the service sector. In this regard, banks have used marketing to improve the strategic performance of banks. In particular, since the 1980s, this trend has been confirmed and criticized.

Marketing researchers and experts are interested in researching the various aspects of marketing in banking. The quality of services is essential for customers who use banking services, and the provision of accurate and high-quality services leads to the survival of banks in the competitive market. Improving the quality of services will increase the access and response to the demands of the bank's customers, which will make the bank more distinct than other competitors. Therefore, measuring the quality of services in the banking industry is essential. Providing quality services is a hard and difficult task, in this regard, the features of services in general and banking services, in particular, should be explained. Banking services require a high degree of appropriate communication between service providers and customers. If services are not provided properly, they will be at high risk. About the five features that distinguish them from material services (intangibility, non-allocation of materials for production, diversification, non-corruption, and lack of ownership), financial services have two other specific features, that have been firstly developed by McKechnie (1997). These characteristics include trusteeship and two-way information. These special features mean that the evaluation of services is more difficult than material products, and they not only create a challenge in the development of marketing activities, but also they are the source of the problem in providing an optimal level of quality services. Banking services require a high level of communication between service providers and customers, as well as a high degree of customer participation in the process of providing services. Angurr et al. (1999) emphasized that due to the high standardization and the development of technologies in the banking sector, human factor has been considered as the most important one in making distinctions among competitors. The expertise and motivation of the employees, as well as the level of customer involvement in the provision of services, significantly affect the quality of services. Due to the wide range of banking activities, attention should be paid to cultural and social changes that affect the attitudes of customers (Durdana et al., 2015: 100). One of the indicators of success in any organization is the extent to which the organization achieves its goals. Here, the success of any organization is determined by its own goals. This approach has been called effectiveness in the management

literature. The effectiveness is the degree to which the organization achieves its goals. Goals must first be defined to measure effectiveness in any organization. Then, plans are set up to fulfill these goals, and thus the plans will be implemented. In the end, the results are compared with predetermined goals (Manjegani et al., 2015: 124). About 100 years ago, William Heketh statement, "Half of the advertisements were wasted, we just do not know which half it is" attracted everyone to the accountability of advertising. What matters to advertisers is that how much the amount of money spent on advertising has returned? Has the cost spent on making and broadcasting the advertising been effective? Has the effect of advertising been strong or weak? Knowing the answer to these questions is important to the advertiser because today companies pay much money to make and broadcast advertising. According to Jack Trout, the money we use to advertise is very much. Every second of the World War II was \$ 9,000, and Vietnam cost \$ 22,000 per minute. But in the American Football Final, every minute of advertising cost \$ 2 million, so the advertiser has the right to know about the effectiveness of his advertising (Aksoy, Atilla, 2005, Yeni Reklamcilik, Istanbul Bilgi Universities, 95). It is very difficult to measure the impact of long-term advertising on many occasions. Also, academically in the world of advertising, it is impossible to create a comprehensive theory that can be used to determine the effectiveness of advertisements on people at different levels under different circumstances. The effectiveness of media is its capacity to create desired results, or special conditions in a particular position and content, that is, attaining the desired communication goals (Wery, 2012). Evaluating the effectiveness of advertising indicates how much advertising has succeeded in achieving the goals. The evaluation of the effectiveness of advertising acts as a feedback, informs us about the weaknesses and strengths of our advertising by which we find our shortcomings in the advertising. The marketer may choose an appropriate stage regarding product life or brand position, and use it to define his advertising goals and ultimately evaluate its effectiveness (Eckler & Bolis, 2011: 2). The effectiveness of advertising is a function of its content (message), the execution (how it is transmitted), and repetition (the number of times each consumer sees the message) (Cutler, 1997, quoted by Moorthy & Hawkins, 2005). Some

of the effectiveness criteria are the call and recognition of the brand name (Park, 2006), awareness, willingness and intention to purchase (Decrop, 2007), attitude towards the ad, attitude toward the brand name and intent to purchase (Muda et al., 2014). The control of the communication element has a direct effect on customer perception of different dimensions of the brand name, such as service quality and loyalty. It means that the elements of communication, advertising and promotion must be carefully implemented and controlled (Suvittawat, 2015). Informative advertising is one of the factors that shape the behavior of the bank customers. Studies conducted both on attracting, retaining and loyalty of customers, show the need to examine the impact of advertising on attracting and loyalty of customers (Ioannou, Boukas and Skoufari, 2014: 25). An ideal model of world-class advertising can: 1. transfer a consistent meaning to the consumer all over the world. 2. Transfer positive global capacity for the brand. That is, the results of advertising among different peoples should produce a positive effect and transfer high-quality signals (Strebinger et al., 2018: 410). Advertisers want to prepare consumers to like goods or services, but sometimes it harms them through unwanted and intrusive advertising. It leads to the creation of a series of negative emotions in advertising. The purpose of ads is to create positive feelings in consumers about advertised goods and services (Bell & Buchner, 2018: 1). On the other hand, research shows that commercial advertising can be positively evaluated and considered, and this positive evaluation leads to a positive evaluation of the brand with the product. However, advertising can have negative effects that lead to the formation of negative attitudes towards that product and service. Therefore, by increasing the volume of messages, it can have positive, negative or neutral effects. Therefore, marketers should evaluate advertising messages and their behavioral outcomes. With this regard, the effectiveness of advertising, based on a hierarchical approach, should be fully investigated (Tafani et al., 2018: 125). There are various factors which influence effectiveness of advertisement like media, time, market life stage, advertisement life stage (new or old advertisement) and also advertisement creative signs (like content and administrative elements) (Talis et.al, 2005). Also using popular cartoon personages (Ranjbarian, 2009), size (Rousat, Venous & Ebrahimi, 2004, Baltas, 2003), color

(Park, 2008, Moriarty, Mitchell, Wells, 2009, Cheng & Kao, 2011), complexity or simplicity of the advertisement (Morrison & Dainoff, 1972, Di Res, 2008), using irony factor (Mukherjee, Hober, 2004), using famous artists (Rousta, Venous, Ebrahimi, 2004) and consumer features (Matrin, Phaymi, Agee, 2002, Park, 2008) are among these variables. Advertisement repetition is also a factor which helps in reminding its content to the audiences (Rousta, Venous, Ebrahimi, 2004). One of considered factors in the debate of evaluating effectiveness of advertisement is the attitude towards advertisement. Attitude towards the advertisement includes public interest or lack of interest in an advertising stimulus in encountering a special topic (Moaen & Minor, 2009). Mental imagery (B one & Elen, 1992), content transparency and emotions called through the advertisement are among variables influencing the attitude towards the advertisement. Some of these factors may lead to strong impacts while some of them may create weak impacts or don't include any impact. Awareness of the impact of each of these factors makes a considerable help in making management decisions (Talis et.al, 2005). Fotini et.al (2009) provided a model of effective advertisements for advertising websites of big companies. The results of the study showed that measurements, activities, priorities and intentions of people have a considerable impact on evaluation and qualitative factors of relation-oriented marketing have a great impact on advertisements effectiveness indicators. The extracted criteria include: - Advertisement policies: product information, company information, product general display, consistency with traditional advertisement-Medium features: message features, information structure, responding time, facilitating research, beauty, interactions, communications in real-time, amusement, information control- Relation-oriented marketing policy: communications, feedback, supporting customers today, organizations for competition in the business world and selling their goods and services require purposeful and efficient marketing activities. One of topics which has a very important role in the process of marketing of an organization and assign a high volume of budget to it is advertisement. Advertisement causes some changes in the knowledge, attitude and behavior level of audiences, so attention to evaluating advertisement effectiveness is a necessity for the organizations that

consider advertisement as requirement of continuous life, growth and development.

3. Method

The present study is of descriptive applied type which has been performed with survey method. The statistical population of this study includes all managers and experts of Eghtesad Novin Bank. The statistical population of the present study contains all people who are exposed to advertisements of Eghtesad Novin Bank across the country. For selecting samples, Cochran formula is used for unlimited societies that based on this formula, the samples number were determined 400 persons for each province. The sample people were selected based on the following sampling method. At first, using stratified sampling method , the samples were randomly selected from five geographical regions of the country (north, south, east, west and center) of nine provinces (Mazandaran, Khorasan Razavi, Zanzan, Chahar Mahal Bakhtiari , Kerman, East Azarbaijan , Kermanshah, Ilam and Tehran). In this study, fuzzy Delphi technique has been used for identifying main indicators. For ranking the final criteria and sub standards, multi-criteria decision making models and AHP model have been used with fuzzy approach. For analysis of obtained data, Excel software and coding in the environment of this software have been used.

4. Findings

At the first step, the primary indicators were identified and selected. In the first stage, by reviewing the literature and performed studies, a large number of indicators were extracted from the literature. For screening the indicators and identifying the final indicators, fuzzy Delphi approach has been used. The expert views have been collected in the field of rate of significance of main indicators. Fuzzy average and defuzzification output of rates relating to indicators are presented in table 2. The rate of defuzzification greater than 7 is acceptable and every indicator which has the score higher than 7 is confirmed (Wu& Fang, 2011).

Table 1. Factors effective on advertisement effectiveness

Result	Crisp	mean	U	M	L	
acceptance	7.15	(2, 7.97, 9)	9	7.97	2	Q01
acceptance	7.84	(6, 8.01, 9)	9	8.01	6	Q02
acceptance	7.92	(6, 8.13, 9)	9	8.13	6	Q03
acceptance	7.39	(4, 7.83, 9)	9	7.83	4	Q04
acceptance	7.70	(6, 7.8, 9)	9	7.80	6	Q05
rejection	6.68	(2, 7.28, 9)	9	7.28	2	Q06
acceptance	7.71	(6, 7.82, 9)	9	7.82	6	Q07
acceptance	7.66	(6, 7.75, 9)	9	7.75	6	Q08
acceptance	7.02	(2, 7.78, 9)	9	7.78	2	Q09
acceptance	7.27	(2, 8.15, 9)	9	8.15	2	Q10
acceptance	7.09	(2, 7.88, 9)	9	7.88	2	Q11
rejection	6.85	(2, 7.52, 9)	9	7.52	2	Q12
acceptance	7.43	(4, 7.9, 9)	9	7.90	4	Q13
rejection	6.71	(3, 7.07, 9)	9	7.07	3	Q14
acceptance	7.17	(2, 8.01, 9)	9	8.01	2	Q15
acceptance	7.13	(2, 7.95, 9)	9	7.95	2	Q16
rejection	6.85	(4, 7.02, 9)	9	7.02	4	Q17
acceptance	7.43	(4, 7.89, 9)	9	7.89	4	Q18
acceptance	7.70	(6, 7.8, 9)	9	7.80	6	Q19
rejection	6.80	(3, 7.21, 9)	9	7.21	3	Q20
acceptance	7.75	(6, 7.88, 9)	9	7.88	6	Q21
rejection	6.62	(3, 6.93, 9)	9	6.93	3	Q22
acceptance	7.61	(6, 7.66, 9)	9	7.66	6	Q23
acceptance	7.22	(2, 8.08, 9)	9	8.08	2	Q24
acceptance	7.04	(2, 7.81, 9)	9	7.81	2	Q25
acceptance	7.71	(6, 7.82, 9)	9	7.82	6	Q26
rejection	6.65	(3, 6.97, 9)	9	6.97	3	Q27
acceptance	7.98	(6, 8.22, 9)	9	8.22	6	Q28
acceptance	7.70	(6, 7.79, 9)	9	7.79	6	Q29
rejection	6.54	(3, 6.81, 9)	9	6.81	3	Q30
acceptance	7.19	(4, 7.53, 9)	9	7.53	4	Q31
acceptance	7.79	(5, 8.18, 9)	9	8.18	5	Q32
acceptance	7.53	(4, 8.05, 9)	9	8.05	4	Q33
acceptance	7.05	(2, 7.82, 9)	9	7.82	2	Q34

Result	Crisp	mean	U	M	L	
acceptance	7.43	(4, 7.89, 9)	9	7.89	4	Q35
rejection	6.92	(3, 7.38, 9)	9	7.38	3	Q36
acceptance	7.02	(2, 7.78, 9)	9	7.78	2	Q37
rejection	6.91	(3, 7.37, 9)	9	7.37	3	Q38
rejection	6.96	(2, 7.68, 9)	9	7.68	2	Q39
rejection	6.99	(2, 7.74, 9)	9	7.74	2	Q40
acceptance	7.42	(4, 7.88, 9)	9	7.88	4	Q41
acceptance	7.10	(2, 7.9, 9)	9	7.90	2	Q42
rejection	6.59	(2, 7.13, 9)	9	7.13	2	Q43
rejection	6.55	(2, 7.08, 9)	9	7.08	2	Q44
acceptance	7.77	(6, 7.9, 9)	9	7.90	6	Q45
rejection	6.91	(2, 7.62, 9)	9	7.62	2	Q46
acceptance	7.09	(2, 7.88, 9)	9	7.88	2	Q47
acceptance	7.68	(6, 7.78, 9)	9	7.78	6	Q48
acceptance	8.19	(6, 8.53, 9)	9	8.53	6	Q49
rejection	6.88	(2, 7.57, 9)	9	7.57	2	Q50
acceptance	7.75	(5, 8.12, 9)	9	8.12	5	Q51
acceptance	7.03	(2, 7.8, 9)	9	7.80	2	Q52
rejection	6.96	(4, 7.19, 9)	9	7.19	4	Q53
acceptance	7.04	(2, 7.8, 9)	9	7.80	2	Q54
rejection	6.96	(3, 7.45, 9)	9	7.45	3	Q55
acceptance	7.02	(2, 7.78, 9)	9	7.78	2	Q56
acceptance	7.92	(5, 8.38, 9)	9	8.38	5	Q57
acceptance	7.00	(2, 7.76, 9)	9	7.76	2	Q58
rejection	6.90	(1, 7.86, 9)	9	7.86	1	Q59
acceptance	7.10	(4, 7.4, 9)	9	7.40	4	Q60
acceptance	7.86	(6, 8.04, 9)	9	8.04	6	Q61
rejection	6.97	(2, 7.71, 9)	9	7.71	2	Q62
acceptance	7.02	(2, 7.79, 9)	9	7.79	2	Q63
acceptance	7.73	(6, 7.84, 9)	9	7.84	6	Q64
acceptance	7.01	(2, 7.76, 9)	9	7.76	2	Q65
rejection	6.65	(3, 6.98, 9)	9	6.98	3	Q66
acceptance	7.01	(2, 7.77, 9)	9	7.77	2	Q67
acceptance	7.90	(6, 8.11, 9)	9	8.11	6	Q68
acceptance	7.55	(5, 7.83, 9)	9	7.83	5	Q69

Result	Crisp	mean	U	M	L	
acceptance	8.02	(6, 8.28, 9)	9	8.28	6	Q70
acceptance	7.95	(6, 8.17, 9)	9	8.17	6	Q71
acceptance	7.03	(2, 7.79, 9)	9	7.79	2	Q72
acceptance	7.65	(5, 7.98, 9)	9	7.98	5	Q73
acceptance	7.00	(1, 8, 9)	9	8.00	1	Q74
acceptance	7.04	(2, 7.8, 9)	9	7.80	2	Q75
acceptance	7.03	(2, 7.8, 9)	9	7.80	2	Q76
acceptance	7.30	(4, 7.7, 9)	9	7.70	4	Q77
rejection	6.88	(2, 7.57, 9)	9	7.57	2	Q78
acceptance	7.63	(4, 8.19, 9)	9	8.19	4	Q79
acceptance	7.65	(5, 7.98, 9)	9	7.98	5	Q80
rejection	6.59	(3, 6.88, 9)	9	6.88	3	Q81
acceptance	7.09	(2, 7.88, 9)	9	7.88	2	Q82
rejection	6.83	(2, 7.5, 9)	9	7.50	2	Q83
acceptance	7.12	(2, 7.93, 9)	9	7.93	2	Q84

From the 84 indicators which were assessed, 24 indicators which have acquired the average score less than 7 are omitted. So, 60 indicators are finally confirmed .The remained indicators will be finally examined in the format of a 60-question questionnaire with analytical hierarchy process. Each of the obtained rates is fuzzy and normalized weight relating to major criteria. There are various methods for defuzzification of the obtained rates. In this study, Bojadziev proposed method has been used for defuzzification. Based on the obtained special vector: - Demographic features with weight 0.111 have been located in rank five.- Individual feelings and attitude of the addressee with weight 0.114 has been located in rank four.- The message surface features with weight 0.13 has been located in rank three.- The message content with weight 0.108 has been located in rank six - The market feature with weight 0.07 has been located in rank eight. - Cultural with weight 0.06 has been located in rank nine. - Economic with weight 0.10 has been located in rank seven. - Plan and nature of services with weight 0.149 has been located in rank second. - Advertisement methods with weight 0.158 has been located in rank first. The inconsistency rate of performed comparisons has been obtained 0.030 which is smaller than 0.1 and so the performed

comparisons is sufficed. At first, the experts' views have been collected in the dual comparison of sub standards. Then, the performed calculations for fuzzification of the experts views average have been provided for determining the priority of sub standards. Priority of sub standards of demographic features The audience job with weight 0.151 has been located in the third rank. The audience income with weight 0.093 has been located in the seventh rank. The audience religion with weight 0.16 has been located in the second rank. Social class with weight 0.141 has been located in the fifth rank. Awareness of gender differences with weight 0.173 has been located in the first rank. The individual knowledge level with weight 0.135 has been located in the sixth rank. Priority of sub standards of the audience individual feeling and attitude Positive mentality with weight 0.124 has been located in the fifth rank. Feeling of honesty in advertisements with weight 0.089 has been located in the eighth rank. Threatening feeling with weight 0.14 has been located in the third rank. Mental image with weight 0.102 has been located in the seventh rank. Attitude towards brand with weight 0.121 has been located in the sixth rank .Convincing audiences with weight 0.149 has been located in the first rank. Attitude towards advertisement with weight 0.143 has been located in the second rank The individual perception of accuracy of advertisement with weight 0.133 has been located in the fourth rank. Priority of sub standards of the message surface features Then, based on the results of performed dual comparisons: Beautiful and appropriate combination of colors with weight 0.143 has been located in the fourth rank. Attention to reduction of the user waiting time with weight 0.159 has been located in the second rank .Graphics- design with weight 0.131 has been located in the sixth rank. Creativity in the message with weight 0.137 has been located in the fifth rank. Emotional music with weight 0.099 has been located in the seventh rank. Text repetition with weight 0.153 has been located in the third rank. Access to required and sufficient information with weight 0.178 has been located in the first rank. Determining the priority of sub standards of the message content Benevolent with weight 0.093 has been located in the eighth rank .Coordination in speech and behavior with weight 0.125 has been located in the fourth rank. Reality of the messages with weight 0.119 has been located in the sixth rank. Using women and

children images with weight 0.131 has been located in the third rank. Gender of speaker in the advertisement with weight 0.106 has been located in the seventh rank. Using trustful and famous people with weight 0.16 has been located in the first rank .Loveliness of famous people for the observer with weight 0.122 has been located in the fifth rank. Familiarity of the famous person with the observer with weight 0.144 has been located in the second rank. Priority of sub standards of the market features. Then, based on the results of the performed dual comparisons: Factors relating to its application in the market with weight 0.326 have been located in the second rank. Awareness of different aspects of status and environment with weight 0.283 has been located in the third rank. Awareness of evaluation method of service receiver with weight 0.391 has been located in the first rank. Priority of cultural sub standards Then, based on the results of performed dual comparisons: Awareness of norms with weight 0.199 has been located in the third rank. Awareness of religion and religious values with weight 0.238 has been located in the first rank. Ethical beliefs with weight 0.18 have been located in the fourth rank. Obviating primary needs of the audiences with weight 0.164 has been located in the fifth rank .Reference groups with weight 0.219 have been located in the second rank. Determining the priority of economic sub standards. Then, based on the results of the performed dual comparison: Economic beliefs with weight 0.261 have been located in the second rank. Strategic look at an advertising program with weight 0.215 has been located in the fourth rank. Market share with weight 0.274 has been located in the first rank. Attention to economic security with weight 0.251 has been located in the third rank. Priority of the plan and services nature sub standard. Awareness of services with weight 0.104 has been located in seventh rank. Expressing potential benefits of purchase and services consumption with weight 0.117 has been located in the third rank. Services complexity rate with weight 0.089 has been located in the ninth rank. Uniqueness with weight 0.108 has been located in the sixth rank. Rate of familiarity of the services consumer with weight 0.12 has been located in the second rank. Price and allowances with weight 0.114 has been located in the fourth rank. Relation with the customer with weight 0.111 has been located in the fifth rank. Displaying the expected experience with weight

0.098 has been located in the eighth rank. Supporting customers with weight 0.139 has been located in the first rank. Priority of sub standards of the advertising methods .Beginning the advertisement with a challenge with weight 0.079 has been located in the ninth rank. Beginning an advertisement with a statement and explanation with weight 0.107 has been located in the fifth rank. Using stimuli with diversions more than usual and expected with weight 0.097 has been located in the seventh rank. The advertisement message text being predicating with weight 0.126 has been located in the third rank. Using diverse methods with weight 0.088 has been located in the eighth rank. Media advertisement with weight 0.113 has been located in the fourth rank .Dimensions of TV advertisement with weight 0.151 have been located in the first rank. Psychological, geographical division with weight 0.107 has been located in the fifth rank. Advertising media selection with weight 0.132 has been located in the second rank. Determining the final priority of major criteria with FAHP technique For determining final priority of major criteria using FAHP technique, the weights relating to major criteria (W1) and weight of indicators based on each criteria (W2) are needed. The results of comparison of the research sub criteria relating to them forms matrix W2. For determining the final priority of indicators with AHP technique, it is sufficient that the weight of indicators based on every criterion (W2) is multiplied in the major criteria (W1). Any of these matrices has been calculated in the previous steps. Based on the obtained output, it is obvious that the market share item, one of economic factors with weight 0. 277 is the most important indicator in the existing indicators. Item of awareness of evaluation method of service receiver in relation to other services with weight of 0.0273 has the second priority. Item of economic believes, one of economic factors, has the third priority. So, the research model is as Fig. 1.

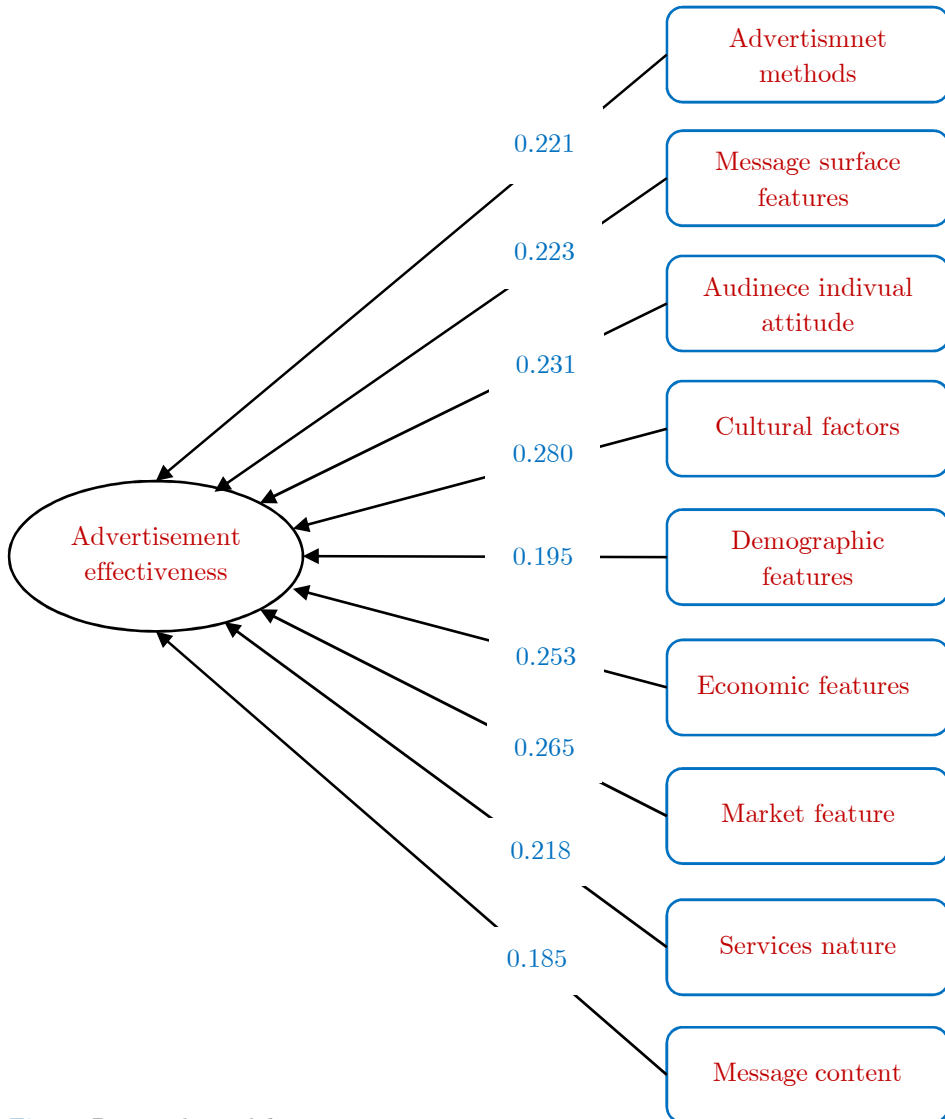


Fig. 1. Research model

4. Conclusion

In this model, the measurement (the effect of each invisible variables with hidden variables) and the structural model (relations of hidden variables with each other) have been calculated. Indicates that the extracted variables affect the effectiveness of ads. Among the factors

studied, cultural factors, market characteristics and economic factors, respectively, ranked first to third, has the impact. Today, due to the intense competition between companies and the rapid growth of markets, as well as rapid changes in consumer behavior, advertising has been considered as a major tool in raising consumer awareness of products and services. Billions of Rials annually are spent on various types of advertising in various forms and thousands of advertising messages are written to be implemented. In this study, identification and ranking of factors effective on designing the native model of advertisement in Eghtesad Novin bank has been addressed. In this first step, the primary indicators were identified and selected. In the first stage, by reviewing the literature and performed studies, a great number of indicators were extracted from the literature. For screening the indicators and identifying final indicators, fuzzy Delphi approach has been used. The experts' views have been collected in the field of significant rate of major indicators. From 84 indicators which were assessed, 24 indicators which have acquired score less than 7 are omitted. So, 60 indicators were finally confirmed. Then, regarding the performed calculations, the final weight of any of the model indicators have been calculated with fuzzy AHP. Based on the obtained output, it is obvious that the market share of economic factors with weight of 0.027 is the most important indicator in the existing indicators. The item of awareness of evaluating services in relation to other services is one of market features factors with weight 0.0273 which has second priority. The item of economic beliefs with weight 0.0264 is in the third priority. Today, considering extension of competition in the international level and formation of world competition, all countries of the world may be successful in this arena to coordinate them with this trend and create more value for their customers by services and products they provide. In the today modern world, almost all people are exposed to advertisements and other communicational activities. Effectiveness of advertisement is one of important issues in the advertisement domain. In this regard, Mansouri Moyed (2005) showed that attention attraction, commercial advertisements of Maskan Bank are effective but in respect of other variables, that is, creating interest, stimulation of tendency and measurement to purchase, commercial advertisements of Maskan Bank

are not effective. Samsam Shariat (2007) showed that TV channels and cartoon animations, attractive package, colors relating to the product and innovation, noticing safety feeling and associated symbols, informing of quality, background and price, dialects and common phrases, diversity in the message content, in TV, broadcasting from 18-23 and before beginning programs (in media) have been effective factors in effectiveness of commercial effectiveness from people viewpoint. Mosavi Esmaeilzadeh (2015) showed that oral advertisements (in 4 dimensions) and after that TV advertisement (just in 2 dimensions) are effective. Also, radio, internet and billboard advertisement are not effective. And also Friedman test was used for ranking advertisement tools. Salimi Fard & Pourdehghan (2016) showed that among factors effective on attitude to cell phone advertisement, components of general attitude towards advertisement, knowledge level and value have respectively the greatest significance and components of time of presentation and reference groups with the least significance in effecting the individuals attitude towards cell phone advertisement. Ansari & Rasaei (2016) showed that the creativity of advertisement message, market research, competition, market share, uniqueness and relation with customer are effective on the effectiveness of brand advertisement. Louis (2012) showed that advertising in the urban public spaces will have a great impact in the consumers' mentality. Since some advertisements are transitory and are often displayed in a short period of time and just in several spaces, but advertisement in public spaces exist everywhere and is similar to advertising through print and media, but since they have lower cost for production and distribution, have lower cost in this respect. Zabckowich & Loukston (2011) showed that in necktie advertisements use more of sensory requests and information signs. Findings showed that in western and European countries, people establish more contact due to globalization increase. They declared that content of printed advertisements, includes visual and text advertisements which are effective in establishing relation with many audiences. Also, ethnic identity as an important cultural variable increases attention to consumer purchase behavior. Besides that, they found out that the image of people, models, ceremonies and managers constitute an important part of images and background image plays an important role

in effectiveness of visual factors in advertisement. Mac Ki- Nesbiat et.al (2011) showed that younger adults remind emotional messages specially negative ones better than others and older adults more prefer positive and logical messages to negative and emotional ones, but attitude towards advertisement among younger adults is not different. Also, they found that older adults have the most positive attitude towards advertisements. Perzouti (2015) showed that advertising models are different in various ages and each age is consistent with a special model and using various and consistent models with people conditions may make the advertisement more effective. Abri & Joumar (2014) showed that advertising messages are effective on the consumer behavior and the advertiser may use various media for communicating consumer and media schedule is effective on the advertisement success. Attention to environmental factors where the customer lives are important factors in the advertisement success. Madra et.al (2017) showed that the advertisement text, text repetition impact the advertisement effectiveness.

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