



THE IMPACT OF THE MEANS OF IN-DEPTH COMMUNICATION IN MARKETING BANKING SERVICES

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Article history:	Abstract:
Received: March 11 th 2022 Accepted: April 12 th 2022 Published: May 30 th 2022	The process of delivering the service to the largest number of targeted and non-targeted people needs several means and the latest model, so the communication campaign goes through several stages starting from identifying the targeted people to evaluating the results, where the current system has become after the progress and development brought about by the technological revolution and the speed of achievement. In many businesses, which requires heading towards searching for an alternative as a faster way to market the products of the economic unit, and this requires the unit to master the concepts and tools of in-depth communication to reach its goal, and the research reached a number of conclusions, the most important of which is that communication is a broad and comprehensive concept related With the parties in contact, but one of the most important recommendations recommended by the research is to reach the target consumer, the unit must work the communication mix, which is the effective element to influence consumer behavior.

Keywords: communication, in-depth communication, marketing, service marketing.

INTRODUCTION

Communication is one of the most important factors that influence the formation of social relations between individuals, through the exchange of information and ideas, and on this basis the goal of the current research came in defining concepts related to communication and how it can play an effective role in marketing services and making profits. The need is what determines the priority of communication. Therefore, the research has been divided into a first part that includes the methodology of scientific research, the second part is the theoretical framework for in-depth communication and marketing, and then the third part is the practical framework, which includes the practical aspect of the literature and how it is translated on the ground.

The first part: scientific research methodology importance of the research:

The importance of the research is reflected in:

- 1- a statement of the concepts related to communication.
- 2- Knowing the marketing communication and how it is done. Research problem: Can the research problem be formulated in an attempt to find out "the relationship of deep communication with marketing and how does it have a role in increasing profits?"

Research Objective:

The aim of the research lies in identifying and following up the stages of the communicative process with the public as a means of marketing.

Research Hypothesis:

The research is based on the following hypotheses:

- 1- Communication is the consolidation of the idea in its formulation and from it and an appropriate tool for it to be understood by others.
- 2- Marketing communication is a factor for the development of the economic unit.

The second part / the theoretical framework

the word communication has several meanings and concepts, it is widely spread and used in our daily life, its origin goes back to the beginning of creation when God Almighty addressed the angels, and thus this communication is a type of communication, in addition to messages and letters among the public.

Definition of communication:

The word communication from the Latin origin of the verb (communicate) is the transmission of information, ideas, attitudes and emotions from one person to another or from one group to another. And their behaviors,



inclinations and significance, and in the science of management and marketing, it is a means of simulating the customer and sending the advertising pattern. (Al-Nimr, 1999, 19) Communication is also defined as "the process through which relationships are established between the various components of society and it does not matter whether the society is small or civilized or rudimentary, and consulting ideas and plans with them. (Hilal, 1998, 9) that is, communication means exchange with others, i.e. transmission and interaction with an individual or group (Snomy, 2001, 34), while interactive communication means "interaction between two or more people using technical means such as telephone, television, etc., or related A more distant goal, such as image and sound, meaning that the medium used in the means of transmission with influence, such as television, radio, the Internet, information, sound and image, in transmission and communication has farther goals in attracting a wider audience and in conveying the content more clearly. wider and farther and more comprehensive.

Communication functions:

Communication has many functions, including:

- 1- Media: that is, collecting, storing, processing and disseminating data, information, images, facts, vocabulary, messages, and any behavior through which one can make a suggestion to others so that rational decisions can be taken in the interest of the company.
- 2- Motives: The presence of motives means the support of certain activities for individuals and groups going towards achieving a decreed goal.
- 3- Socialization: It means creating and forming a common store of knowledge from which people can be distinguished and influential in the environment.
- 4- Dialogue and discussion, i.e. working on finding the necessary concepts and facts and sharing them among others, in order to reach a meeting point that contributes to clarifying the different intentions.
- 5- A means for the success and development of management: that is, the development of various institutions and companies and the building of relations between societies. (Hilal, 2001, 12)
- 6- Transmission of the message to the other party and receiving it.
- 7- Transmission of a society's culture, education and entertainment.

Conditions for the efficiency of communication:

- 1- The parties to the communication must be present, i.e. the sender of the message and the person receiving it. The sender is the one who sends the information in an attempt to influence others, and the receiver of the message is the one who receives this written or audible data and then expresses his opinion and reaction, either by accepting or rejecting the information Or sufficiency and neutrality towards the message.

2- It requires the existence of an order for discussion that establishes the relationship between two people.

3- It is assumed that there is a natural communication engine or a modern technology to deliver information or news, and this engine is of multiple shapes and types, as it is a personal engine, that is, it depends on people, and from it is the means that is based on other communication tools such as the telephone,

4- It is necessary to have an appropriate communicative society, which is all the matters surrounding the process such as the factors for creating a message, the work environment.

5- It is necessary for this environment to be in the place of the message empty of ambiguity and confusion that prevents the creation of the process of communication or confusion over the meaning, idea, expressions and differences in meaning, and the exchange of data. .

6- It is necessary that the communication community be empty of obstacles that impede the communication process.

Characteristics of communication efficiency:

There is a set of characteristics that characterize high-efficiency communication, which are: (Maher '2000, 12)

1- Haste: The haste or slowness in transmitting ideas and information is due to the nature of the message used. For example, when comparing between the phone and the messenger, we note The phone is faster and faster than the messenger. In addition to another feature of the wheel, which is the speed of information arriving at the appropriate time, because the information expires and its value does not arrive on time.

2- Reaction: Oral means of communication are more secure because they facilitate the possibility of obtaining information and its return helps in a proper manner and thus, and the successful completion of communication operations. .

3- Preservation: For some communications technologies, they can be kept in records, files, so that we can refer to them and distinguish what has not been accomplished previously. As for non-written instruments, it is difficult to register and maintain them formally.

4- The volume of information: Some means of communication have an advantage in the amount of information they can inject, that is, they have the ability to communicate dense information such as official correspondences and mock reports, which we can use by displaying information with big problems, such as maps and upcoming plans, and the results of Follow-up and oversight. In general, the more information a means of communication provides, the more useful it is.

5- Formal: If the subject of the communication is official and issued by a recognized, recognized and written authority, the recipient of the message becomes safer. The internal communications between job members and departments may need less formal means such as letters



between them and the phone. And there are internal communications that may need to Formal form such as meetings, committees and reports.

6- Price: the more cheap and inexpensive the means of communication, the better, and this cost includes used stationery and publications, writing, telegraph and telephone, and the fee for dispatched staff, and table (1) shows the characteristics of each means of communication and its impact through The above characteristics are as follows:

Table (1): Characteristics of the efficiency of the means of communication

save	reaction	faster	Mean communication	of
Not Saved Saved Not Saved Saved Saved Saved	More more average low low low	Fast Somewhat fast Fast Medium Light Light	* Regular interview * Regular interview * Mobile * Internal book * Report * Written	
	Price	official	zize	
	low middie low low more more	unofficial official unofficial official official official	middie middie middie more more more	

Source: Prepared by the researcher based on the source (Maher, 2001, 45) and at the disposal

Forms of communication in economic units:

There are several forms of communication carried out by economic units to achieve their goal of reaching the largest number of the public, and they are as follows: (Jacques, 2000, 413)

1. Internal communication: that is, communication directed towards the workers of the unit, which is generally In order to introduce the unit's objectives, i.e. inform and motivate, and maintain unity in a good work environment.

2. Employment communications: It is directed to the general target community from which you will choose the employees then, and this is specifically directed towards secondary schools and colleges, as it provides the competencies needed by the unit.

3. Political communication: It is a communication that the unit uses as a means with the local public, and public administrations through which it needs to maintain its excellent relationship with it.

4. Local contact: that is, contact with the people who live next door to the factory or the unit's headquarters, which leads to an intimate relationship with these people and the possibility of converting them into loyal customers in the future.

5. Financial communication: a communication directed towards the workers of the institution, banks, financial institutions, owners of capital, in order to facilitate obtaining the financial resources that they need.

6. Marketing Communication: ie informing and persuading the customer of the commodity produced by the unit and influencing him to accept and use it.

Types of communication:

1. Commercial communication: It is divided into: - Demand communication: it depends mainly on showing the characteristics of demand to consumers by highlighting the advantages and advantages.

- Outstanding mark communication: This type takes into account and is keen to highlight a distinctive image of the product such as the mark, - drawings or symbols related to it, and directing it to the individual consumers to bring them towards the product and pay attention to it.

2. Institutional communication: aims to highlight the material characteristics in an objective manner, as well as its policy, and is divided into: (Hilal, 1999, 12)

- Communication from within the unit: as the Communication Division or Human Resources donates the establishment of communication networks that lead to internal marketing Successful based on introducing itself to current or future clients, on the one hand, and getting to know its client in a deeper way (his problems, customer behaviors, ideas, the service he desires that he desires to achieve on the other hand (Wilson, 61, 1669)

- contact from outside The unit: and here the communication institutions in the unit take care of it, and it is a marketing communication that promotes services and products, and this communication takes place in two ways, as follows:

A- Self communication: This communication is between two or more recipients, and in turn is divided into symbolic self communication, which is verbal or non-verbal communication. It occurs through visual advertisements such as television and newspapers and between the two parties, and to informal self-communication, that is, the use of direct speech and dialogue between two people without a third party intermediary.

B - Non-self communication: This type of communication does not have direct contact between two people and is used to draw the attention of customers and arouse their



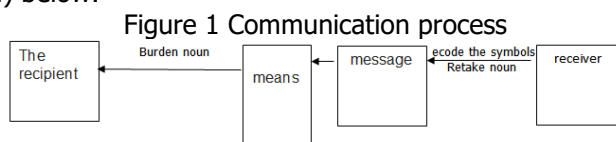
interests in products and services, which can be done through the use of various means of communication.

Marketing Communication:

The organization tries to reach the interest of customers by influencing them, that is, on the society with its different segments and different classes, whether you are permanent or targeted customers. Sending messages to get loyalty customers, and here the responses are different in terms of speed, reaction, cost of information, how to obtain it, the level of importance of the product, who produces it, the degree of its importance and reputation in the market. Here, marketing communications can be defined as the process of developing and implementing many persuasive customer communications programs at specific times of time. (El-Sayed, Ismail, 1999, 375) The aim of these communications is to directly influence the behavior of the largest possible number of people to whom these advertisements are directed. Hence, this concept first begins with existing or prospective customers, and then determines what forms, means and disguised programs of communication through which can be used to reach these customers. And that all the sources of communication with customers regarding the unit, its services or its product are means to send specific messages to these customers, and all forms of communication related to customers that can arouse their interest are used in this. Where marketing communication is defined as a set of messages sent by the unit and addressed to its customers with the aim of conveying information capable of changing their behavior towards their respective direction of the unit. (Phylip, 1992, 559), and according to Claude demueure, communication is a set of information, data, messages, signals and symbols on the part of the unit towards its customers, distribution workers, opinion and advice holders and to all target groups with the aim of achieving a commercial goal (clayude, 1992,165) From the above, we can define marketing communication as the group of works and means that the unit uses or does by itself to create a new value (service, product or movement to attract the attention of consumers.

The communication process:

The communication process needs 4 elements to organize and make it fulfill the meaning behind it, which is to deliver the information or message to the target by the unit in a clear and accurate form, as shown in Figure (1) below:



Source : (jaques, 1996,413)

✓ **Sender:** A person or economic unit that has an idea or information that he wants to share with others. As for marketing communication, the sender may be the economic unit or one of its salesmen, or one of the neutral persons such as (known personalities in society, a politician, or a representative..etc. Etc.) the unit uses them to present its ideas, but the future is what is intended to be reached by the communication process, and here the market sector is the target with information.

✓ **}** In order for the communication process to be a successful one, the salesman must face 3 main challenges:

- Making contact at the appropriate time.
- To be contacted previously planned programmes.
- To deliver the target message only. }

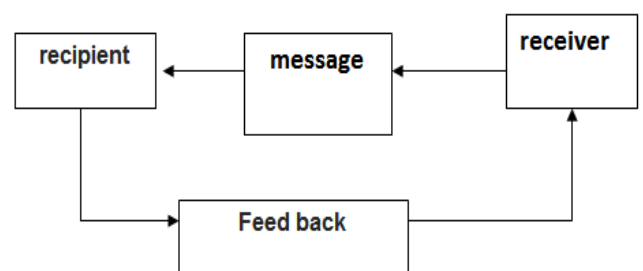
In order to complete the communication process successfully, the sender of the message must realize his ideas and translate them symbolically (coduage) such as the word, the picture, the sign.. and here we must point out that the choice of these symbols is in a form that makes the recipient of the message understand the message as the sender wants and not They are different.

✓ After setting the symbolic form of the message, it must be sent through a specific means of communication through which the message is delivered to the recipient.

✓ **}** When the process of receiving the message from the medium used is completed, it most likely gives certain meanings to this message and it is called defining the symbolic message (décoïdage). Experience is widely shared between the sender and the recipient. That is, the failure of most of the messages is due to the different points of view and areas of expertise of the marketing men from the required category.

✓ When receiving the message and giving it a specific meaning, the recipient performs a specific response, and this response may be in the form of taking the same advertised product, or it may be tempted by the customer changing his tendencies, or appear in some physical signs such as a smile, movement of his head, or any sign Others, and Figure (2) shows this as follows:

Figure (2) Communication process



Source : (jaques, 1996,413)



Feedback:

It is among the responses that are measured by the sender of the message, and it is important for salesmen as they are the ones who clarify their way and their success in their efforts, which cannot be relied upon alone. Rather, standards and other elements must be developed, such as inquiries, inquiries and some information that reaches the economic unit through its mail and related to a type of its products or services or both, as well as the number of loyalty customers and even the single and wholesale trade, the communication process may be affected by some unstudied ambiguity from outside parties that may be out of control, as these confusions constitute a stumbling block towards understanding the meaning of the message sent so we notice the recipient. The message, for example, eats food during the advertising period, which causes some noise to others, especially if they are busy, for example, looking at magazines and one of their pages has the relevant advertisement, causing confusion to the recipient.

Marketing communication tools:

There are several classifications of marketing communication, including: (Jaques, 1996,423)

1- The primitive classification of communication tools. Where these tools are divided into: - Media communication: It is the communication that is based on the following:

- Newspapers. The visual medium.
 - o Posters. -the radio . -Theatres.
 - o Non-media communication: It includes the following means:
 - o Direct marketing: It is carried out by mobile phone, fax, or any other quick means
 - o Sales advertisements: ie promotion by the price of a good or service, or promotion of games such as competition programs, advertising in sales shops.
 - o The care you receive for a unit, such as child care, a match or a television program.
 - o Public Relations: by taking recreational trips to some shops or tourist places and places of worship by organizing open days
 - o Exhibitions: places to display the product.

2- The modern classification of communication tools: It is divided into:

- Means of communication by word:
- Advertising and advertising: and it is / - advertising using media tools or using the Internet. Advertising in stores.
- Communication without advertising:
- it is / o relations with magazines o public relations.
- Contact on occasions (places of sightings, showrooms. o Services provided to customers. or other sites.

• Other means of marketing communication, including:

1- **Product:**

- The brand and its content.
- Packaging methods
- Product model. 1Sales means:
 - sales robustness
 - merchandise models
 - advertising
 - direct sales.

2- Keeping up with the institution with its employees, including:

- Employees' communication with the outside. Communication of members of the organization with each other.
 - The external appearance of the institution (shops, buildings ...) is one of the institution's communication tools.
 - The external sources of the institution include:
 - Well-known personalities such as an artistic, scientific figure, etc.
 - Delivery services.
 - Newspapers, the Internet.
 - From hearing and speech

Objectives of marketing communication:

It aims to achieve the following:

- 1- To establish a good image of the institution in the customer's brain.
- 2- Check as many sales as possible.
- 3- Emphasizing the importance of products and services to the customer.
- 4- Motivation to buy the service or product.
- 5- Disseminate information about the product to be known to the customer.
- 6- Influencing behavior and employing it to achieve the goal of economic unity. We conclude from the above the following:
 - The commercial objective: Disposing of the largest amount of sales (product or service).
 - Communicative goal: It is the message that is sent in the form of advertising that stimulates buying and selling.

The relationship of communication with the tools of the marketing mix:

The link between the tools of the marketing mix is a complementary relationship where one complements the other and none of these tools can be dispensed with.

First: the/ relationship of contact with the product: that is, the shape of the good or service and the shape of consumers are determined to a high degree by the extent of their desire to communicate, the higher the product is directed to the market, the greater the need for it. (Al-Hanawi, 1999, 419) The means of communication used vary according to the nature of the product, for example,



a high-tech product that requires carrying out large communication campaigns. Communication is also affected by the life cycle of the product, as well as the segment to which it is directed. (Abu Qahf, 2000, 196) Communication works on developing a good mental image of the product, correcting misconceptions about it, and providing all the necessary information of characteristics, advantages, and benefits. (Al-Sahn, 2000, 79) Second:

The relationship of communications with price: I where communications affect the price, especially in the case of a higher price compared to competing institutions, so sales forces must be used to persuade distributors to deal with them, and resort to advertising campaigns, and the expenses of these communications, although the Its cost is high, but it covers the volume of sales, so experts advise intensifying communications to improve sales.

Third:/ The relationship of communication with distribution: communication varies according to the outlets used in the distribution of goods. If the commodity is sold directly to the final consumer, the focus is on the selling forces. But if the sales process passes through several stages and with many distribution channels, the interest is greater in advertising, and Also display all affiliated agencies with the whereabouts of the products.

The stages of preparing the communication campaign:

Before preparing a communication campaign, the marketing official must answer some of the necessary questions, which are the key to the communication strategy, and who is the sender (the sender)? What does he say in his message? What is used to deliver the message? Who is the target of the message? And what is it? The expected effects of this, and in order for the communication to be good, several conditions must be met, including:

- Uncomplicatedness: the complex message has no chance of appearing, understanding, and remembering by the recipients of it. Effective effective, it must be simple and contain a limited number of information and ideas focused on the main points of the goals to be achieved. Objectives and persuading consumers
- The overall consistency between the elements of communication
- The duty to present the truth: This is related to: (Jaquse, 2001, 425)
 - The reality of the product
 - The reality of the institution
 - The reality of consumers

The third part / practical

framework

First: Determining the target group and communication goals.

In this part, the society to be harsh and the sample that will be studied (that is, that fall within the tests) are determined for the purpose of preparing a sound and effective marketing program to the target groups. Choosing the studied entity:

The salesmen must begin by identifying the customers they contact,

whether they are (existing or prospective customers, workers, consumers, decision makers) and he must also be familiar with their sense and perception.

Statement of communication objectives: This stage is represented in a statement Or defining the responses that are expected from customers, as the objectives are different depending on the type of communication you want, but the decision to purchase goes through several stages in general cases, which are (the stage of knowledge, the stage of emotion, the stage of behavior), and table (2) represents the link between the stages of communication in the form the following:

Table (2) represents the relationship between the stages of communication

Communication method of transmission	Form of accepting a recent product	Influential by type	model aoida	Stage/Models
noun receipt interaction	the information	information identify	warning	Cognitive level
the work decide	the importance the comparis	perceptivity importance decide	importance taste	love level
Behaviorl personage	empiricism ditto noun	The Producer take	identify The Producer take	conduct level

Philip, 2001, 557

Organizing a message:

After identifying the target individuals and determining the desired answers according to the planned goal, the person responsible for the communication must move towards updating the message provided that it arouses attention, raises his desire and pushes his inclinations towards buying.

First / the content of the message:

The content of the message must be homogeneous with all the target parties, and a part and idea of motivation must be found that motivates and pushes the customer towards buying, and there are three types as follows: (Al-Khatib and Al-Awwad, 2000, 159)

That the product achieves the expected benefits, by focusing on its quality and performance .

- Emotional content: It is to provoke negative or positive emotions to stimulate the purchase process, such as dental cleaning ads where intimidation appears, shame about tooth decay, a feeling of guilt, and on the other hand, the positive side such as showing teeth appears.



White, strong, and the advantages of all of this are in the smile and laughter...

- Moral content: used to motivate individuals to adopt certain social aspects such as preserving the environment, or promoting the national industry..

Second / the structure of the message:

the effectiveness of the message depends on the structure and the subject and This is through:

- Mentioning the summary: in the message or leaving it to the audience, by leaving questions for the audience to answer on their own.

- Mention the positive and negative aspects of the message and try to evoke emotions in consumers.

- Structure of the message: We mention the strengths, whether they are mentioned at the beginning of the message or at the end of it. Third: Message form: The most appropriate symbolic forms must be chosen in order to implement the content of the message structure. Bad form can spoil a good message. Examples of this are:

- Audio advertisement: Signs must be chosen, tone of voice, speed of speech, clear language, speech Eloquent.

- Meeting announcement: you must choose the form, phrase, subject, color, typography, and title.

- Television advertisement: it must take into account the kinetic language (moving the body).

- For the message expressed through a product: must choose the side, shape, color, packaging.

Fourth / sources of the message:

the advertising men use people with familiar charisma to convey the message, in addition to fame He must have high credibility through experience and specialization, trust, clarity, frankness, and openness.

Choosing the communication channels:

After defining the target group, goals and the message, the various channels that he should use to deliver the message must be considered. The unit resorts to two types of communication channels.

- Personal communication channels: allow individual communication with the targets, and these channels consist of marketing men, channels of experts to talk about the commodity, and social channels such as neighbors, friends.

- Non-personal channels: including the media, meetings, cinema.

Communication costs:

Determining communication costs is one of the most complex decisions taken to determine this value of the investment as a whole, because it is a large expense. There are several ways to determine the budget:

1- The communication budget is a percentage of sales: and sales here mean the sales of the past year, this method is based on the percentage of sales A percentage is allocated for the purpose of communication, which is easy and guaranteed.

2- Dependence on what competitors do: This method relies on imitating competitors in their communication expenses, but these amounts may not benefit the institution because the policy adopted is different between competitors, but some institutions because they take competition as an important element in the market.

3- Affordability: is to allocate funds for communication as much as you can, and the only constraint that limits spending is the unit's needs for these expenses.

4- Objectives and Means: This is the most logical method because the budget allocation is based on the objectives to be achieved and the means in the unit.

Conclusion:

As a summary, we can say that communication has a big concept and cannot be confined to a narrow horizon and is related to internal and external parties, and that the new economic units have worked to reach the competitive advantage and maintain their market share through their reliance on various means of communication with the aim of influencing the largest number of people Customers try to use multiple means of communication, taking advantage of the Internet and the reputation and brand it can add to it, especially if an institution uses a mixture and different types of communications in order to reach information that serves the unit about the desires and tendencies of current customers, which through this report can add a component that may Be more and get more customers.

After applying the communication plan, and preparing the current research, he reached a number of conclusions as follows:

1- The means of communication contribute to knowledge of new and alternative products, the company's pattern, the direction of the market, and the commodity that it wants to enter into the competition market.

2- The sender concludes through the large number of requests and suggestions that the messages were taken care of and delivered to them regardless of their locations.

3- To measure the amount of sales is done by knowing the number of customers, and the extent to which individuals are attracted to the developed production.

4- Communication has a more comprehensive effect in reaching the largest possible number of targets.

Recommendations:

In light of the aforementioned conclusions, the following recommendations were reached:

1- The author of the message should measure the impact of the communication plan on the targeted



persons by knowing whether the message reached them and they recognized it or not.

2- After the recipients of the message read it, do they remember it, and how many times did he read the message? What are the expected ideas from this message, and their past, future and current affairs towards the institution and the student?

3- The sales volume is determined from the beginning of the message so that the company is not surprised by the volume of orders.

4- The company should take into account and prepare to devise a way to reach the public, including the target audience from time to time.

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