

RANKING THE EFFECTIVE FACTORS IN CREATIVE MARKETING IN IRAN NOVIN INSURANCE

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Abstract

Nowadays, there is a product and a service for any need. All companies need new methods of thinking about products and services for their markets. Creative marketing creates changes in the information structure of the products and current services and targets the secure borders of the market. The competition between the bank branches is quite fierce and demanding, and a few organizations can take care of their rivals; only organizations that consider the effective factors in creative marketing, and constantly produce creativity and innovation can survive. By finding the effective factors in creative marketing and ranking them, organization goals can be achieved faster and easier. The purpose of this study is to identify and rank the effective factors in creative marketing in Iran Novin. Using library studies, six categories of effective factors in creative marketing in Iran Novin were identified. These factors and their options were ranked using the AHP technique. In accordance with the results, the effective factors in creative marketing are: Creative price factors, creativity factors in product, creativity factors in advertisement and promotion, distant environment factors, near environment factors, and distribution creativity factors.

Keywords: Creative Marketing; Creativity in Advertisement and Promotion; Creative Price; Distant Environment; Near Environment

INTRODUCTION

The expansion of marketing began since 50s and 60s; it was in this period that marketing was deemed as a job, as a duty that emphasizes programming and development, and promoted to the highest ranks of companies. With the everyday development of science and technology and the extensive flow of information going around, today, our society requires learning certain skills in order to keep up with the development of science and technology. The purpose must be tutoring men who can confront problems with a creative mind and solve them. In a way that men be able to properly communicate and tackle issues by utilizing group knowledge and developing new thoughts, and all this is not so detached from marketing. In the general state of globalization, successful companies are those who identify what their customers want and need and adapt to them. The companies must adapt to the

environmental conditions, meaning that they should analyze and identify the environment and then act based on the acquired knowledge. An organization must follow the environmental changes and learn from its own behavior in the competitive environment; this all is a necessity, and not following it has no outcome other than dropping out of the competition loop (Shafiei and Shahryar, 2008). The environment of marketing is a combination of this two factors: factors that the organization can control, and those are uncontrollable. Successful companies are those that understand the effect of uncontrollable factors and manage them effectively. The near environment or micro-environment is made up of forces close to the organization (Cutler and Armstrong, 2004). “Micro-Environmental Factors” are external forces that affect each organization in a particular way. Although these factors are uncontrollable in an extensive level, but the organization can affect them. Micro-

Environmental Factors are: rivals, market agents, customers, suppliers and societies (other beneficiaries). Distant environment or Macro-environment, is made up of greater social forces that affect the micro-environment completely. The companies must keep watch on these forces and react as necessary, when required (Cutler and Armstrong, 2004). Uncontrollable factors that affect all the present organizations in an economy are called Macro-Environmental Factors. These uncontrollable factors are: sociology factor, economical factor, social and cultural factor, political and legal (the state) factors, technological and natural factors.

Creativity, is the building stone and the center of good marketing, and marketing cannot be creative unless it involves sales. Creative ideas excite the marketer, but until the idea is not executed and brought back profit, the marketer must not allow it to continue. The act of creative marketing can be imagined from the aspect of working psychology, in which people can specialize in a certain field due to their knowledge and experience. Many companies do commerce using reactionary, undisciplined and unofficial mechanisms, while some other act professionally, proactively and also work overtime; all in which innovation and identification of possibilities give the

organization a competitive edge. Philip Cutler believes that it can be generally stated, that all the marketing management activities can be categorized based on the four main factor of “product, price, distribution, advertisement” (Cutler, 2006; 177). The mixed framework of marketing, requires market management decision on product specifications, pricing, choosing methods and distribution and advertisement channels and services. Mixed marketing is like a box that we fit our tools in to find them more easily later (Cutler, 2006; 178). The various possibilities and alternatives can be gathered in four groups of variables which are known as the “Four Ps”. These four variables are: Product, Price, Place, and Progressive Advertisement (promotion) (Cutler and Armstrong, 2004; 86). In this study, the goal is identification and ranking of effective factors in creative marketing in Iran Novin .

Conceptual structure of the research

The effective factors on creative marketing was found by doing desk researches. These 6 factors are: creation in product, creative price, creation in advertisement and promotion, creation in distribution, macro environment and micro environment.

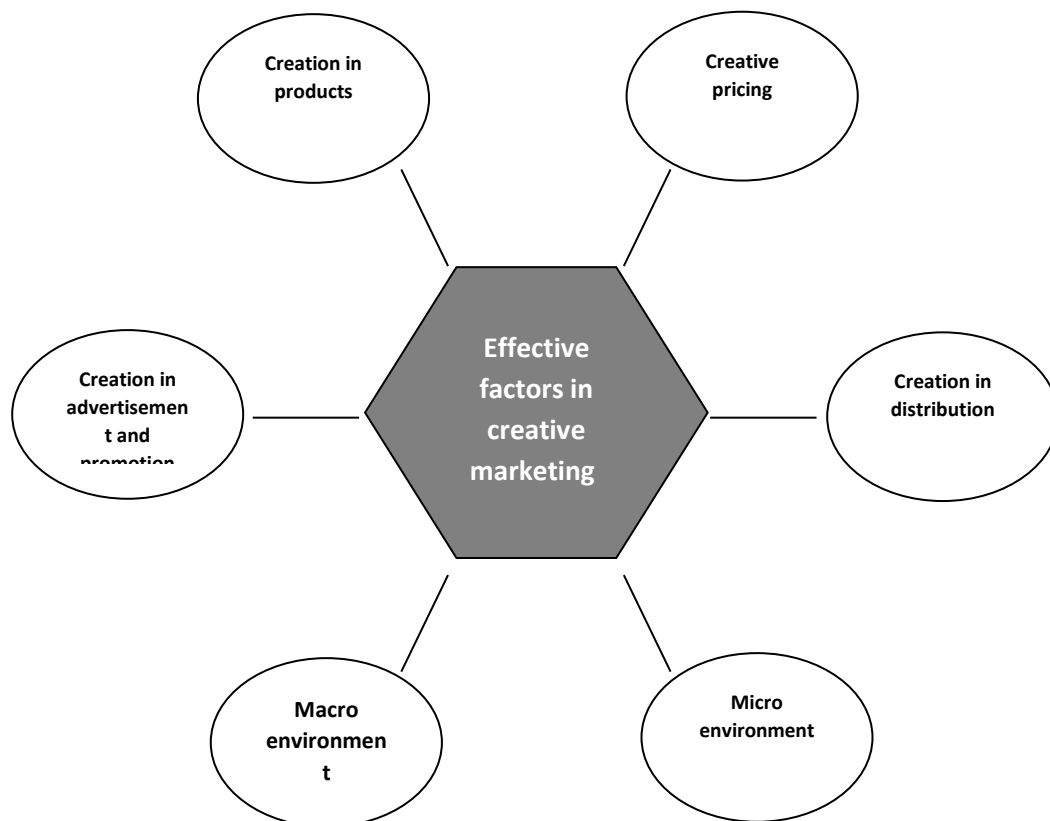


Figure 1: Effective factors in creative marketing

Creative marketing: Creative marketing is a process which is disciplined and regular and follows a systematic order and is used for existents (such as a product, a service and a business). This process makes an innovation that in many cases it may be a new market, a new level or secondary level. Creative marketing is the process of creation or innovation in production of a product or in providing a service by making a market or a new level in market. Creative marketing, provides the marketers with the chance for exploitation of the new opportunities in order to make the possibility of entering the market for a product which has a wider range of addressers. Creative marketing changes the informational structure of the contemporary products and services and targets the secure margins of the market. Creative marketing includes following technics: substitution, combination, converting, elimination, exaggeration and arranging.

Creation in product: Creation in product means that the result of the creation and innovation process in a product, service, information, systems has notable and meaningful value.

Creative pricing: The price of a product means the numbers of money units according to which the compromise is done in exchanging 2 products or in exchanging products with money. The price of a product, first of all is discussed from economical aspects as well its effortlessness calculation and its possibility of comparison. But the creative price means the Estimation of a price in which the most amount of product is sold and most clients are able to afford it and can compromise it with the seller. This prices affects other specifications of the product and due to this effect, if clients notice that the price of a product is not in the competitive range, they would avoid buying it despite the fact that the product has their favorite features. In creative pricing, the paying system is not a new one but it's an innovation of the existent paying formula and using it for a product or a service which has not been priced base on that formula.

Creation in advertisement and promotion: one of the most important factors which is engaged with the marketing, is the combination

of the company's marketing communications. The complete communicative program for the company's marketing, is called combining the improving factors of that company. These program is formed by using a certain combination of the non-personal advertisement, advertisements for improving the selling, public relations and the personal selling. With the use of six techniques for a creative substitution in advertisement and promotion, which are replacing, combination, converting, elimination, exaggeration and arranging in advertisement and promotion, can have a creative advertisement and promotion.

Creation in distribution: Creation in distribution doesn't mean providing new methods for distribution, but it actually means the innovation in the existent selling or distribution system, and using it for the resultant products or services which were not used before. With the use of six techniques for a creative substitution in distribution, which are replacing, combination, converting, elimination, exaggeration and arranging in distribution, can have a creative distribution.

The marketing environment: The marketing environment is a combination of these 2 factors: those which can be controlled by the organization and those which can't be controlled by it. The secret to organization's success in reaching its goals depends on the ability of the organization in understanding the effects of the uncontrollable factors and the effective management of the controllable factors.

Huge environmental factors (macro environment): the uncontrollable factors that affect all the existent organizations in an economic, are called "huge environmental factors". These uncontrollable forces are: demographic factors, economical factor, social and cultural factor, political and governmental factor, technological factor and the natural factor. **Little environmental factors (micro environment):** "little environmental factors" are external forces that affects every organization in a special way. Although these factors are widely controllable, the organization can affect the so much. **Little environmental factors are:** competitors, middlemen, clients, providers and communities (other beneficiary parties)

Research goals:

- A. Recognition of the effective factors on creative marketing in Iran Novin .

B. Grading the effective factors on creative marketing in Iran Novin .

Research questions:

The main questions of the research are as follows:

- 1- What are the effective factors on creative marketing in Iran Novin ?
- 2- How is the grading of the effective factors on creative marketing in Iran Novin ?

Secondary questions of the research are as follows:

- 1- How is the grading of the effective factors on the known creative marketing in Iran Novin ?
- 2- How is the grading of the creative pricing in the known creative marketing in Iran Novin ?
- 3-How is the grading of the creation factors in effective advertisement and promotion on the known creative marketing in Iran Novin ?
- 4-How is the grading of the creation factors in distributing the effective factors on the known creative marketing in Iran Novin ?
- 5- How is the grading of the macro environment factors on the known creative marketing in Iran Novin ?
- 6- How is the grading of the micro environment factors in Iran Novin ?

Method and the type of the research:

The method of the research is a collection of the rules, instruments and organized and valid ways for studying the facts, discovering the unknowns and finding the solution of the problem. Using the scientific research method is the only way for reaching acceptable scientific results. Doing a descriptive research can only help getting a better understanding of the existent situation and making a better decision. The descriptive research includes surveying, correlation, action researching, case studying and comparative studying. Surveying is one type of descriptive researches which is used for studying the specifications distribution in a statistical population. This research, in the terms of information collection, is a survey type.

The method of data collection

- 1- Desk researches: this method is used for getting information which are related to

the subject as well as the history of the subject.

- 2- Field research: in this method the questionnaire is used for data collection. The present survey is a researcher-based study that its structural features and conceptual are described as follows: questionnaire's choices are adjusted based on the matrix of factors comparison. Questionnaire is a collection of questions which a respondent reads them and gives the demanded answer. Those answer forms the needed data for analysis and resulting. By using the questionnaire, you can evaluate the knowledge, interests, point of view and beliefs of the individuals, understand his past experiences and how he is doing now. The AHP base is couple comparisons and it is the way in which the managers compare the scales and express their judgment about their precedence by using number 1 to 9.

Statistical population and instance:

The population, is the biggest collection of the livings which become useful to us in a certain time.

The statistical population of the research includes Iran Novin 's marketing experts. In the sampler, if the statistical population is not so much, all of it will be studied. Iran Novin 's marketing experts who had MA and more than 5 years of job experience, were 30 persons. Since the statistical population of this research is limited, the enumeration method is used and all the statistical population were a part of samplery. So the samplary population was 30 persons.

The data analysis method:

In the first part, the methods such as diagram drawing, charts and abundance presents are used. In the second part for answering the research questions, the hierarchy method of AHP is used. In this research, the Delphi and AHP methods are sed.

Delphi method: in this method for deciding on a specific case, they choose a group and ask their opinions through a questionnaire. Then they classify those opinions and send them to all participants and if needed, descriptive questions are asked for those opinions. The participants

study and analyze the opinions and rate them. So the solution which has got the highest score, will be chosen as the best decision. In the Delphi method, the participants do not know each other or don't encounter necessarily.

The AHP method (the process of the group hierarchy analysis):

This method was represented as one of the multi scales decision making methods by professor Saati. This method has attracted the researchers since 1970 and so far many studies has been done on it. The aim of the process of the group hierarchy analysis is forming the complexity hierarchy of a problem through classified degrees in an ascending order or respectively from general to specific subjects in order to be able to get a better understanding of the subject and to be more accurate. For running this process at first a tree of hierarchy should be drawn which includes goals, scales and sub scales. In the next step, the scales' and sub scales' couple comparison chart should be drawn and it should be given to the research participants. In the third step the completed charts by participants should be checked from incoherence rate aspect and the charts which has more than 0/1 incoherence rate are returned to the participants for revising their abhorrent judgment. For understanding the subject and the way of using AHP method, first the theoretical structure of the AHP technique is described, then the grading and calculating the incoherence rate will be done. After recognition of the effective factors on creative marketing, they had been prioritized by AHP technique.

Research findings

Using case researching, the six effective factors on creative marketing in Iran Novin was found. These factors are: creation in product, creative pricing, creation in advertisement and promotion, creation in distribution, macro environment and micro environment.

Table of effective factors on creative marketing

Sub variants	Variants
Features	Creation in product
Services	
Variation	
Price	Creative price
Paying type	
Paying period	
Creative advertisement	Creation in advertisement and promotion
Personal selling and selling at the place	
Encouragement and presents	
Social communications	
place	Creation in distribution
channel	
coverage	
transportation	
political	Macro environment
economical	
competitors	Micro environment
customers	

After recognition of the effective factors on creative marketing, they had been prioritized by AHP technique.

The chart of normalized matrix and numbers of factors' priority

Factors	Creation in product	Creative price	Creation in advertisement and promotion	Creation in distribution	Macro environment	Total	Weights	Micro environment
Creation in product	0 . 1 6 1	0 . 1 6 0	0.11 4	0 . 1 6 3	0 . 0 8 7	1 . 1 6 4	0 . 1 6 6	0 . 2 7 8
Creative price	0 . 1 8 1	0 . 1 8 0	0.21 0	0 . 0 7 2	0 . 4 1 7	1 . 4 0 2	0 . 2 0 0	0 . 1 1 3
Creation in advertisement and promotion	0 . 2 1 8	0 . 1 3 7	0.15 4	0 . 1 8 0	0 . 0 7 4	1 . 0 5 4	0 . 1 5 0	0 . 1 3 9
Creation in distribution	0 . 0 8 4	0 . 2 1 1	0.07 2	0 . 0 8 4	0 . 0 6 1	0 . 6 8 2	0 . 0 9 7 4	0 . 1 4 0
Macro environment	0 . 2 0 8	0 . 0 4 8	0.23 2	0 . 1 5 7	0 . 1 1 3	1 . 0 3 2	0 . 1 4 7	0 . 0 6 8
Micro environment	0 . 0 6 6	0 . 1 8 4	0.12 6	0 . 0 6 8	0 . 1 9 1	0 . 8 2 9	0 . 1 1 8	0 . 1 1 5

Table of calculating all the choice's score based on scales' priority

grade	weight	Sub variants	name	variants
4	0.45	specifications	A_1	Creation in product
8	0.273	services	A_2	
12	0.16	variation	A_3	
6	0.41	price	A_4	Creative price
10	0.241	Paying type	A_5	
11	0.18	Paying period	A_6	
3	0.4676	creative advertisement	A_7	Creation in advertisement and promotion
9	0.2639	Personal selling	A_8	
13	0.1438	Encouragements and presents	A_9	
14	0.1250	Social communications	A_{10}	
4	0.45	place	A_{11}	Creation in distribution
8	0.273	channel	A_{12}	
12	0.16	coverage	A_{13}	
15	0.099	transportation	A_{14}	
7	0.2912	political	A_{15}	Macro environment
1	0.7092	economical	A_{16}	
5	0.428	competitors	A_{17}	Micro environment
2	0.53	clients	A_{18}	

According to the results, economical factors have the most weight and the transportation, has the least weight.

Conclusion:

According to the results, the priorities in the significance of factors in creative marketing are in turn: creative price factors, creativity in product factors, creativity in advertisement and promotion factors, the surrounding far atmosphere factors, the surrounding close atmosphere factors and creativity in distribution factors.

According to the results, the options for the creativity factors in creative effectual marketing in Iran Novin are features (superiority, change and transformation), services (analysis of product and after sale services) and diversity (inventive products and services.)

According to the results, the options for the creativity factors in creative effectual prices on creative marketing in Iran Novin were determined as price (the price of the total values of the product), the payment method (paying in cash, electronic payment), the period of the payment (price based on the time of the delivery to the customer, price based on short term, average term and long term payment)

According to the results, the options for the creativity factors in creative and effectual advertisement and promotion on creative marketing in Iran Novin were determined as creative advertisement (the utilization of modern technologies, a new fresh approach toward customers) private and present sale (advertisement through the use of the catalogue and sampling), encouragements and gifts (encouraging and enticing actual and potential customers by giving them awards after making their purchase) and public relations (finding the needs of the customers quickly and on time, precise and appropriate relation with the customers)

According to the results, the options for the creativity factors in effectual distribution in creative marketing in Iran Novin were determined as place (the place of the production and where the customers make their purchase), channel (the inductors in marketing and sale), coverage (the maximum coverage with the minimum cost) and

transportation (transportation costs, the utilization of modern ways for transportation) According to the results, the options for the creativity factors in the surrounding far atmosphere in effectual distribution in creative marketing in Iran Novin were determined as economical (benefit rate, each person's yearly income and inflation) and political (governmental rules and regulations, political sanctions)

According to the results the options for the creativity factors in the surrounding close atmosphere in creative marketing in Iran Novin were determined as customers (customers' expectations, customers' level of knowledge) and competitors (competitors' inventiveness, competitors' product quality and the number of the competitors)

According to the above mentioned resources which were referred to in the research method and histories chapter, the results of the present study can be understood as indications of the following facts: Mohammadian (2013) has worked on a study on the effects of promotional activities on effective atmosphere factors in creative marketing in Tehran branches of Mellat bank. The results of those questions were indicative of the fact that services advertisement has direct influence on the effective atmosphere factors in creative marketing in Tehran branches of Mellat bank. The study at hand is done in the same line. Haq Parast (2011) did a study named analyzing and picking the effective methods on creative marketing in marketing research companies (based on the group decision making method AHP). In this study the sale in the place was elected as the best promotion method for the creative marketing research companies to reach success, advertisements in specialized magazines as the best method for creating awareness about the company and its services among the potential customers, and the attending sales method as the most effectual method for creating a positive approach to the importance of the marketing research and also creating a positive approach toward the scientific ability of the above mentioned companies. Taleb Zade (2009) in a study called determining and grading the most important mixed factors in creative marketing for buying tiles and analyzing the three brands of Khazar, Tabriz and Saman and determined and graded

the most important mixed factors in buying tiles from the standpoint of the sales persons and comparing and analyzing the three brands of Khazar, Tabriz and Saman based on these determined factors. According to the structure and framework of the issue, the hierarchical process method has been used. After determining the effective factors in the customers' choice and purchasing of the tiles by the questionnaire, through the use of couple comparisons and their analysis with the help of a soft-ware (The Expert's Choice), the ultimate weight for each of the mixed factors of marketing was determined and therefore were graded based on their final weight. In the end, the three brands of Khazar, Tabriz and Saman were determined based on the effective criteria and sub criteria in buying were compared to each other. According to the results of this study, the rates one, two, three and four were in turn given to product, price, promotion and distribution. The results from most of the national studies do not match this research. Kotler and Keller state in their book named marketing management that most of the companies started to realize that they are not actually customer based, but rather product based and sales based. Companies such as Boxter, General Motors, Shell and Morgan Jr. are trying to reach the customer based companies. And this demands them to expand the company in order to create an expansive excitement among customers, organize around the customers rather than products and services and expand a deep understanding of the customers through quantity and quality research (Kotler and Lane Keller, 2006)

They state that in order to reach this goal they need creative marketing. They say that to reach this end they do not have an easy way but a way through which the change in work, definitions, responsibilities, motivations, relations and the marketing insight of the executives. Anne Phillips in her article entitled creative marketing, states that in artistic organizations, creativity in selling art products is a guarantee for profitability for the artists and mentions the fact that this marketing needs to be empowered with creativity in both theory and action (Fillis, 2002). Phillip Titus in the article "practical marketing: success model creativity in marketing" states that today with the growing importance of personal creativity

in the working atmosphere, this will not guarantee the success of the whole organization, therefore he says that in his article that the goal for his study was to take further the oneness of the creativity teaching in marketing classes by presenting a framework for creative marketing. And in his article's method, he deals with the definition of creative marketing (A. Titus, 2007). In the article named "relative function from different methods for choosing people for creative marketing", there are factors that were determined in order to choose people for creative marketing. These factors help the organizations' chairmen to be able to better their organizations' work in unusual circumstances through the help of this knowledge and learning the determining methods (Althuizen, 2012)

The Study's Proposals

According to the results of the study, it is suggested that the executives will give more attention to the following issues:

Raising the knowledge level of the customers from the stand point of banking services and giving consulting services in order to expand their knowledge and also the proper introduction of the bank and its superiorities and features in comparison with the other banks can raise the trust level of the customers.

The expectation of the costumers should be raised through the bank's own advertisement or the activities of its competitors. Therefore, using advertisement without proper backing in order to attract customers needs to be avoided; because this issue will affect the satisfaction and loyalty of present and future customers and does not supply the benefits of the bank on the long term.

The banks in order to expand the factors of creative marketing can employ people with sufficient knowledge, skills and abilities.

Creative pricing is reached through six techniques for creative substitution on the price level which includes replacement creating, mixing, reversing, eliminating, exaggeration and organization in pricing.

As the market experiences constant shifts and new rivals join the field, banks should try to increase the customers loyalty to the bank and in the end make the attraction of more customers possible by optimizing the relations

with consideration of creative marketing in different sectors.

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