

Strategies of Banking Marketing and role in fulfilling competitive characteristics for banks

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Abstract: This study aimed to identify Strategies of Banking Marketing and role in fulfilling competitive characteristics for banks. The study concludes that the banks fulfill competitive Strategies characteristics through using Banking Marketing Strategies represented in the following characteristics:

(To determine scales of competitive characteristics – To vary Banking services – To develop Banking Marketing – To develop human resources – To follow quality methods – To face changing in banking activities.

It also showed Through the use of bank marketing strategies in homosexual image banks realized with multiple competitive characteristics. - Operating bank marketing strategies to identify competitive standards.- Operating bank marketing strategies to help banks diversify their services .- Operating bank marketing strategies the development of the human element in the banks .- Investigating the use of bank marketing strategies to develop marketing activities in banks. - Verify bank marketing strategies to get the required quality banking services. - Investigating the use of bank marketing strategies keep pace with changes in the banking environment.

Keywords: Strategies of Banking Marketing - Banking Marketing- Banking activities- competitive characteristics.

1. Introduction:

The banking marketing is one of modern science and that there is a need as a result of the multiplicity of banking services resulting from the large size of the economic activities in various fields. So that these banks can maintain their survival and create great opportunities and work in a competitive environment of the growing awareness of the importance of access to banking services for customers and their need to satisfy their needs and desires of them.

previous studies: This research aimed to show the impact of strategies targeting the market in banking services, where the questionnaire was used to conduct the analysis, the research sample include one private Iraqi banks , The conclusions achieved indicate the existence of a strong relationship between these two variables [1].

achieve superiority over its competitors by using the appropriate marketing strategy, as well as to attract customers and increase the value perceived by them and to achieve satisfaction. The current research addresses the role of marketing strategies in creating a competitive advantage in the Syrian Commercial Bank in Lattakia Governorate, and to achieve objectives of the research was designed to identify, and applied to a sample of employees in the bank amounted to /181/ factor, and after discussion and analysis has been reached following results: The marketing strategies applied in

the Syrian Commercial Bank enables the bank to obtain a competitive advantage by having a clear strategic vision for development, and his quest to study the situation of banks, competition and improve working through ongoing contact with customers, and adopt a strategy of providing promotional programs attractive and commensurate with the capabilities of the bank, and provides appropriate solutions to all problems faced by the bank, as shown by the strategy's strengths and weaknesses and considering the marketing environment internal and external. Enable marketing strategies applied in the Commercial Bank of Syria of reducing the cost of services provided to customers, and raise the quality of banking services provided, and to influence the response to the client [2].

This paper deals with the impact of marketing strategies on the performance of banking services Sudanese banking system, the study was conducted on the Bank of Khartoum, the Sudanese Islamic Bank and Savings Bank and social development in the period (2000 AD - 2012 AD). The primary objective of this research is to answer the following research question -: Do you follow Sudanese banks marketing strategy in the first place? If the answer is yes, what the ability of these strategies to raise the efficiency of the banking system in each of the Bank of Khartoum, Islamic Bank and Savings Bank and social development?. Is able strategy applied in the mentioned banks to reduce cost and achieve competitive advantage?. Is that strategy has worked

to increase bank branches mentioned and thus increase their customers?. Have you worked that strategy by providing the equipment needed to satisfy the customers of those banks?.

Is that strategy has worked to simplify procedures sufficiently to satisfy customers?. To answer these questions and problem centered around scientific hypotheses the following -: There is a statistically significant between the adoption of a strategy for banking services and achieve competitive advantage between the Bank of Khartoum, Islamic Bank and Savings Bank and social development. There are statistically significant relationship between the adoption of a strategy to reduce prices and increase the number of banking customers.

There is a statistically significant between the adoption of a strategy on increasing the bank's branches, and increase customer satisfaction. There is statistically significant between the adoption of a strategy for the physical equipment Khartoum banks, Islamic and savings for social development and customer satisfaction. There is a statistically significant between the adoption of a strategy to simplify the procedures, processes and enhance the performance of Islamic banks Khartoum and savings for social development and customer satisfaction.

Key findings Researcher: Banking service quality and responsiveness to customer needs make the bank at the forefront of competition among banks. And the commitment of banks priced services issued by the Central Bank to ensure its presence in the market of the most important recommendations that came out of research: Interest research internal and external market in order to determine on the Bank for banks compete in terms of the share of deposits and loans and the banking services market. Good research in the foundations of market segmentation [3].

Problem of study: Seeks banks in the highly competitive environment and various changes in various fields to gain a competitive characteristic over other global banks operating in the same activity and by adding value to the customer and achieve excellence by taking characteristic of various marketing strategies.

The bank marketing strategies play an important role in making tangible assets and intangible competitive characteristic by strengthening the different possibilities and human resources, and help banks and the flow of potential discovery potential. And even marketing strategies that can contribute to the banking and strengthen the competitive characteristic of banks must set up various programs within the framework of marketing strategies for banks on the one hand, according to the business requirements of the banks on the other hand.

And we are trying through this study to answer the main question follows:

What is the role of the banking marketing strategies to achieve competitive characteristic?

The main question leads us to ask the following sub-questions:

1- What is a bank marketing strategies? What are the steps of the construction process?

2- What is the competitive characteristic? What are the dimensions achieved?

3- What is how it enables banks to take characteristic of bank marketing strategies to build and achieve a competitive characteristic?

The importance the study: Acquires the subject of increasing importance today as the marketing activity helps the banks to discover the challenges and threats they face and the opportunities that can take characteristic of them in the provision of banking services of high quality to earn the confidence of its customers, enabling them to offer new services to them, and then expand the market share of the one hand, and to maximize the strengths of the other hand, and earn a competitive characteristic apart from other to avoid intense competition.

Reasons for choosing Thread: There are many reasons paid about our choice for this important topic are as follows :

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- 1- Crucial acquired by this topic.
- 2- Draw the attention to the importance of banks banking marketing strategies as a tool to achieve competitive characteristic.
- 3- Draw the attention of those who ordered these banks that bank cannot achieve its goals more efficiently and effectively without an in-depth understanding of banking marketing strategies.
- 4- The interest in bank marketing strategies is the main determinant of which depends upon the success of any of the banks in achieving its objectives, depending on its ability to form an effective combination of various types of capital in the bank's policies.

Objectives of study: This study aims to achieve the following objectives- :

- 1- Attempted definition of bank marketing strategies.
- 2- Illustrate the various factors affecting the competitive characteristic, and clarify the relationship between the bank marketing strategies and competitive characteristic for banks.
- 3- Highlight the importance of keep pace with changes in the internal and external environment for banks and their impact on the marketing strategies that followed when submitting its services to different customers.

Methodology: To study this subject and treatment of various dimensions and aspects and clarify the aim has been to rely on the descriptive and analytical approach, and the collection of data and information available from sources and addressed in an objective scientific manner to reach the expected results of the study.

The contents of the study:

This study on the introduction dealing with the problem and the objectives and the importance of the curriculum and methods of data collection. And Study of the first deals with bank marketing and strategies. And Study for the second deals with the competitive advantage and their determinants and dimensions of the core. And Study of the third deals with marketing strategies banking and achieve competitive characteristic for banks in the light of different variables. And a conclusion and search results and recommendations.

2. Banking marketing

Banking marketing concept:

He knew as well as a set of tasks which aims to balance between the supply of bank services and customer needs is

guaranteed to ensure the flow of banking products in the time and place suitable. And bank marketing is not like marketing in the industrial and commercial enterprises, although unite the goals but the working methods vary according to consumer behavior and the privacy of the product banking [4].

He knew also pant dynamism motor practiced by all employees in the bank whatever their location and whatever work they are doing which includes all efforts and banking products offered by the bank to the client whether lending or borrowing or banking services, a variety of works to satisfy the desires and needs of the client and motives continuing [5].

And he also knew that a group of specialized activities and integrated approach in which the bank's resources and capabilities within the formulations creative designed to achieve higher levels of satisfaction to the needs and desires of current and future clients, and which are always opportunities for marketing for both the bank and the service consumer banking [6].

The foregoing definitions it is clear that his bank marketing different aspects and dimensions are- :

- 1- It's an integrated system cannot tip him to work alone without the other parties.
- 2- He cooperates function with other functions in the bank to ensure the continued provision of banking services.
- 3- It provides essential information base underpinning other activities at the bank.
- 4- He works to support the relationship between the customer and the bank through knowledge of the needs and desires of those customers.
- 5- Characterized by the movement despite the stability as a result of changes in the banking environment.
- 6- Aims to make profits and to increase the resources of the banks.
- 7- The research and analytical tool in the banking activity.

Thus we can say that the banking marketing and works to achieve two things:

First: to maximize the profitability of the bank are linked to the quality of the areas in which the banks operate, whether in terms of resources or capital investment or other activities that are practiced in banks.

Second: To achieve customer satisfaction as the primary source and the main banks achieve revenue and that it must maintain existing customers and attract other customers.

The role of the banking Marketing :

The basic functions of the banks in the two basic functions are the deposit and lending money, in addition to the banks providing customers with a number of financial services related to these two main functions. The role catalog double the bank, he must be oriented market in two respects, it must on the one hand that creates marketing programs designed to attract funds (deposits and savings) and it then to convert these funds to the services satisfy the needs of customers, including credit services and the creation of the purchasing power of customers and it well designed marketing programs necessary to attract customers for these services. Studies have shown that more than 50% of these deposits are used in the granting of loans to customers, while we find that the beneficiaries of the bank's money and banking services

offered by investigating the bank up to 70% of the profits obtained.

Marketing activities and functions of the bank:

The concept of banking marketing expresses the main function of the Bank and Corporation Bank, which determine the wishes and needs of the target market, and is working to adapt the banking institution with and including works to satisfy those needs and desires a greater degree of saturation achieved by competitors According to this concept catalog of the banking business is determined by the functions and duties and business administration Marketing in the bank, but it can also determine the marketing approach and the general framework for the provision of banking service in banks in general.

The work catalog in the banking system begins to study the bank's clients current and prospective to get to know their needs financing and desires, abilities and motives, and based on this information are designed combination of banking services properly through the introduction of banking services, new or developing mix service current banking to satisfy the desire and needs of these customers, This includes, of course, these pricing services and promotion and distribution through a network of branches the bank to achieve a reasonable profit rate is overstated which allows him to pay his obligations by depositors. And to cover the costs of managing the banking activity and expenditures, and at the same time preventive precautions and configuration of the receiving risk. It is made clear that the work catalog integrated work interdependent parts proceeding according to the logic of kinesthetic cumulative results, pour or use the results or outcomes of each function marketing, which is input to the function of marketing following her, and operate within a circular textured further improve the performance of every function of those jobs marketing and maximize results.

Banking marketing environment:

That the essence of marketing activity lies in the ability of those responsible for marketing the bank to bring about compatibility or congruence between the needs and desires of customers on the one hand and between the resources and the possibilities of the bank on the other hand. Non-conformity is not out of the blue. Indeed, there are many environmental factors that are outside the control of any bank, which affect the achievement of marketing objectives.

First: the competitive environment:

It is known that increased competition will be for the benefit of customers in the end, and because it allows them the opportunity to choose wider. And so that the bank can succeed in the market should be aware of what exposure of banks and similar institutions of services and marketing methods used. Should also be on the marketing department at the bank that is constantly working to understand the factors that control the customer's choice for banking services and dealing with banks.

Second: economic conditions:

Banks should respond to the economic variables that are unstable, such as high inflation rates and the volatility of interest rates constant, as well as exchange rates, and provide customers with their needs of financial services and banking appropriate to prevailing economic conditions, and when

analyzing the impact of the economic environment on the banks should focus their attention on two respects fundamental namely:

- 1- Economic and financial position of the bank.
- 2- Economic situation or the economic situation of the customers.

Third: the policy and legal environment:

Legislation imposes legal restrictions on the marketing activity of the bank. And which is no doubt that the restrictions made by the governments of different countries impose many control systems on many of the trade-related aspects of the transmission and distribution And others. With respect to the banks, the legislation puts the laws that govern the granting of consumer credit, and the opening of branches, allowing foreign banks to open branches in the domestic market, and other laws and legislation.

Fourth: the cultural environment:

Banks should take into account cultural factors, social and its impact on how the Bank's management and dealing with customers. Despite the conviction of banks that there are new customers should reach not that many banks find themselves in a state of reservation and do not respond quickly to many customer demands especially uneducated or low educational level. If there is a trend towards convincing those who do not deal with the banks using the services provided by the bank, the bank staff to begin the spirit of friendship and good treatment for those customers.

Fifth.: demographic Environment:

Bank should also take into account when formulating strategies and policies marketing trends and expected changes in circumstances demographic and spatial regarding rates of birth, the size of the population and all demographic characteristics. There is no doubt that the study of these factors has connotations marketing for the activity of the bank where they show the importance of customers' attitudes towards saving and borrowing in exchange impact on the marketing activity of the bank.

Sixth: technological environment:

Banking industry is one of the most influential industries of technical evolution, and who has had the greatest impact on the diversity and multiplicity of automated banking or what is known as Household Bank. Are all these technological developments with a tremendous impact on the performance of banks and provided banking services during the era of the eighties nineties. The electronic revolution will continue to improve methods and techniques that enable banks to serve its customers.

And, therefore, is a marketing environment where you should be on the bank to begin the search for marketing opportunities and control of hazards in the environment [7].

Characteristics of bank marketing:

The bank marketing techniques within the overall marketing techniques with the presence of some of the properties that distinguish them, which date back to the nature of the banking activity and represented in the following:

- 1- Money, which is the raw material for each bank activity.
- 2- Property bring in customers and there are two types of customers:

-The first type are the borrowers: they are the users of the service and most of the suppliers or customers at the same time in their relationship with the bank.

- The second type are savers: people who deposit their money in the bank and consider, such as suppliers of the bank.

3- Dealing directly with end customers and its role in the process of producing the service.

4- Traditional monopoly of the distribution network which departments and agencies of the bank.

5- Decrease in deposit protection, leading to rapid imitation by competitors and therefore difficult to distinguish between them.

6- The role of public authorities and legislators to define and identify the activities and pricing terms for products where the bank does not characterized by freedom in setting prices and benefits.

7- Importance of the market is divided into banks (large enterprises, medium enterprises, small businesses, associations of individuals)

8- Choose each banking institution to a private distribution network.

9- Internal competition between the various products and services in the same institution endanger them.

10- Duplication relations: the bank, the market (market lenders queries, and the owners own resources market deposits) the interaction of these two markets.

Banking marketing mix:

Product banking:

All other elements of the marketing mix revolve around the product, it is not intended that these elements are not important, but we find in fact play a crucial role in facilitating the process of market acceptance of the product [8].

Banking and the product of three dimensions- :

1- Basic product: It is at the core of the benefit that the client seeks to achieve and obtained when acquisition of banking service such as the current account [9].

2- Concrete product: something that can be seen by customers before as credit cards.

3- Subsidized Product: It represents a set of additional elements, whether tangible or intangible, obtained by the client when he purchased a banking service be supportive and escort for the basic service [10].

Pricing banking:

Price is defined as the amount of cash that pays for getting products [11].

Also, the price of importance can be highlighted in it represents the only element of the elements of the marketing mix that generates revenue, while the other elements represent the cost, on the one hand and on the other hand, the consumer does not choose the product on the basis of preference and inclinations him, or quality, or signs trade only, but also his attitudes towards the price, as the high price of the product, may hinder the application and its spread, and therefore the banks pursue and be used several techniques to find the optimal price to attract customers, and is collected these techniques in pricing policy specific and which can be defined as follows:

(Price policy is a determining price levels and the amount of responsiveness with the objectives of the sales and profitability of the services offered in the target market).

And so that the bank can establish this price policy, it depends on the four cardinal points, namely- :[12]

- 1- Costing.
- 2- Portability Price at customers.
- 3- Improve quality.
- 4- Direct contact and through awareness campaigns among customers, to attract the largest possible number of clients – to maximize profit and increase the rate of return on investment.

Supposed that the price is determined for each service in the light of several factors, and these factors are in demand and quality of both the sources and uses, as well as the cost of funds obtained by the organization to operate and the conditions of competition, quality and profitability of the required directives and goals of the state.

There are several ways to pricing of services, including:

- 1- Based on the costs and add a profit margin.
- 2- Pricing is mandatory or binding.
- 3- Based on demand and market conditions.
- 4- Tradition competitors or in the conditions of competition.

In practical terms, the pricing of any service must take into account the previous methods combined.

They can also banking service pricing by:

- 1- quality of the client, for example, important customers and ordinary customers, depending on the size of your deal with them.
- 2- services group with certain reductions in the commission of a particular service.
- 3- different times: such as reducing the interest rate borrowing in the recession of the bank, for example.

Notes that the choice of one of the ways of determining the price of the service requires the provision of information and precise calculations of the costs of the organization until the price setting process with ease and flexibility.

Promotion banking:

The main role of the communication process is to tell and convince the client characteristics and advantages of banking products offered to him, and it can be defined contact the bank that (group communications conducted by banks with potential customers for introducing them and convince them to products offered to them and get them to buy them, and it is clear that these contacts are in advertising, public relations, personal selling, advertising).

The promotional mix represents a set of elements that interact with each other to achieve the targeted promotional objectives, and works to promote to overcome the problem of ignorance of the client to provide him information on banking products, prices, how to get them, and get them places. The importance lies in being a key for each industrial facility or service, but each has a special promotional method. And promotional activity in light of the competition is the basis of success, and its importance can be observed through the following points:

- 1- heightened state of competition in the market between banks on the banking and financial institutions on the other hand, which requires intensified promotional efforts to expand market share, and gain the largest possible number of customers.

- 2- promotion contributes to maintaining the level of awareness and development in the lives of individuals and through providing them with information and data about everything related to the products offered. Promotion affects the purchasing decision for customers can also choose promotional mix is governed by factors, affect it, such as: stage of the product life cycle - cost considerations - the budget of contact - the product - customer characteristics [13].

Distribution banking:

This policy is one of the important elements in the marketing mix banking, where it aims to bring the POS as make it easier for consumers to access, and banking products to high-quality and high-quality will not know that success were not distributed in a good way and appropriate.

Known as a banking distribution (a circuit, channels brokers who allow physical contact between products or institution (bank) and the markets addressed to them) [14].

The distribution function in the bank includes a number of components that must be taken- :

- 1- choose the location of the bank's branches.
- 2- organize human and material means in exploitation networks.
- 3- means of communication between the POS and the various agencies and regions.
- 4- commercial relations between customers.
- 5- psychological preparation for POS staff [15].

Banking distribution channels:

The bank's success depends on the choice of appropriate distribution outlets, in order to provide banking products properly in order to meet the needs and desires of the client. Banks are usually bank distributes its products through several channels among the most important:

1- branches of the bank:

It is the most important channel of distribution channels for the bank, and from which to provide all banking products required by customers and the region and serve them properly,

2- automatic teller units:

The automated teller units To practice routine business such as deposit and withdrawal and request statements or data over twenty-four hours, and the goal is to provide the time and effort to customers and bank employees.

3- handling system set-off:

Through this system the banks to settle its debts with other banks. And also customer transactions, each of them according to a set of special accounts for each bank to the other.

4- service delivery advanced banking technology:

The technologically advanced banking services are largely available in the United States where this service based on connecting a computer in the home or business premises with the computer banking, and the this computer settling accounts with the banking computer [16].

Banking marketing strategies:

There are three types of marketing strategies bank, the bank must be taken into account when providing services to its clients are:

1- offensive strategy:

Considered the most important and most dangerous strategies, as used by banks ambitious wishing to obtain leadership positions in the banking market, and represents a strategic motivation to achieve: the expansion, proliferation, control and monitoring of the banking market, and is the strategy too ambitious, large-scale, long-term. There are nine offensive strategies used by banks are:

- Geographic expansion strategy.
- A market penetration strategy.
- The challenge of the market strategy.
- A new market strategy.
- Market leadership strategy.
- A strategy to dominate the market.
- Strategy innovative products.
- Strategy for opportunities and industry customers and markets industry.
- Term strategy, domain, and semi-enclosed field monopolist.

2- defense strategy:

The strategy is to avoid confrontation with the leading banks, the occupation site is advanced in the banking market, with a focus on not to start in the application: any new service, system or a new bank, but if everyone or the vast majority of them have طبقوه or used it, and proved its success and profitability, and then it is these strategies can be divided into the following types:

- Strategy accessory market.
- A market niche strategy.

3- Rationalization marketing strategies:

Was the result of the rapid changes of movement, and the increasing density, in the banking market or local markets, international banking, and the intensification of the movement of transactions in a changing climate and fickle, and according to the conditions of the general economic, or economic conditions for cycle business was recession or popular or if a recession or inflation, or what it recently launched cholestatic inflation, if any, some small-sized banks themselves need to apply a range of rationalization marketing strategies, which are based on two key elements:

First: Reduce the cost to a minimum.

The second: to maximize profit to the maximum degree possible.

This is done while maintaining the banking activity in the scope of the small size, lack of expansion in this activity, especially if the bank is suffering from a real crisis, or restructured runners did not explode after, and tries to avoid this explosion. And relies on two important strategies:

- Cost reduction strategy.
- Profit-maximizing strategy [17].

Product banking strategies associated with the life cycle :

The marketing strategies adopted for the marketing of banking services offered by banks associated with the product life cycle stages and a number of internal and external factors in the bank and these strategies can be summarized as follows:

1- Marketing strategies at the stage of submission:

At this stage, the growth of the demand for services is slow due to lack of scalability in providing this service because individuals do not have enough information about this service so they do not have the willingness and the rush to be used, so the focus is on promotional activities significantly in order to inform and tell the people to provide the service and teach them and guide them to how to get them and get them

and convince them to accept. The banks depend on the following:

A / Highway Traffic Strategy:

The advertising activities a key role in the growth of demand for the service provided and increase the number of beneficiaries and that there are a large part of the target market is aware of them and these activities are focused on the benefits of the service provided.

B / Slow Traffic Strategy:

The success of this strategy depends on the size of the market and the potential to make aware of the service by most customers. The branches are made by the selection and service specific. And accept this strategy when the market size is specified that individuals have the ability to pay a high price in order to get high-quality service.

C / Rapid penetration strategy:

Used when the markets are large and do not feel competition to provide the service and that most were beneficiaries with a high sense towards this service is expected to be strong competition in the future, when competitors recognize the importance of this service and the price is low and commensurate with the benefits realized from them.

2- Marketing strategies in the growth stage:

Since this phase is characterized by an increase of the demand for services amounts and promotional activities of individuals known to the service. Therefore, the Bank up to provide this service and increase the number of centers or branches offered by the aim of finding new markets and focus on advertising highlighting the benefits of competitive services in order to distinguish them from the competition.

3- Marketing strategies at the stage of maturity:

The demand for the service at this stage, stable and achieves Bank high profits and low costs it seeks to maintain the status quo means the use of the defense strategy in order to maintain market share and withstand competition and repel attacks by competitors and maintain the loyalty of the beneficiaries of the service and is seeking organizations which focus on promotional activities and work on the entry of new market segments.

4- Marketing strategies in the process of deterioration:

Since this stage is characterized by the decline in the amount of demand for the service despite marketing efforts may

Pay at the bank officials to delete the service or follow another strategy to enable the bank to continue in the market. The services are provided through:

A / strategy to provide new services is consistent with the nature of the demand in the market.

B / diversification strategy in the services provided and benefits received by beneficiaries. (18)

3. Competitive characteristic

The concept of competitive characteristic:

There are several definitions dealt with the concept of competitive characteristic, including:

I knew that it is the organization's ability to formulate and implement strategies that make them in a better position for other organizations working in the same activity [19].

This definition indicates that the competitive characteristic is limited to the organization's ability to formulate and implement strategies that will enable them to get a better

competitive position compared to its competitors who teach in the same activity.

It is also known as feature or element that exceeds the organization are achieved in the case followed a certain strategy to compete [20].

This definition focuses on the source of competitive advantage in the competitive strategy of the organization.

As you know, it means finding a unique advantage over its competitors organization, any competitive characteristic makes the organization unique and distinct from the other competitors [21].

We find that organizations seek to excel in their work environment through the acquisition of competitive characteristic and maintain, where competitive characteristic is defined as the means by which enable the company to which the winning competitor on others [22].

Shows the competitive characteristic of the organization that it is a feature of the Organization in the product market perspective, which brings more than competitive position of the organization, and that means that the competitive advantage for the organization means an advanced competitive position in the market [23].

And from here we can say that the competitive characteristic is the area which enjoys the Organization's ability is higher than its competitors to exploit external opportunities or reduce the impact of threats, and stem the competitive characteristic of the organization's ability to exploit their physical, human or intellectual, may be related to quality or technology or ability to reduce the cost or marketing efficiency.

Dimensions achieve competitive characteristic:

Achieve competitive characteristic associated with several dimensions are- :

1- perceived value to the customer:

In the sense that organizations exploit various possibilities to improve the value perceived by the customer for goods and services provided by these organizations, thus contributing to building competitive advantage to them, where includes the concept of value addition to price and quality, the conviction of the product or service and after-sales services [24]

2- excellence:

Can also achieve competitive characteristic by offering a product or service cannot imitate competitors or make a copy of them, and there are several sources to reach excellence of the most important financial resources, intellectual capital and organizational capabilities. And senior management working in the industrial company to achieve competitive advantage for the company through their products achieve the needs and desires of customers or the value that customers wishing obtained from those products. The function processes contribute to the achievement of the company's competitive characteristic of the performance goals of the competitive priorities which the company seeks to achieve and which reflect the overall performance of operations [25].

3- Cost:

that any organization should focus on after the cost of the order to make the costs of producing and marketing their products lower than its rival organizations.

The organizations that also seek to obtain a larger market share as the basis for achieving success and excellence are

offering their products at a lower cost than its competitors [26].

We can say that after the cost is one of the main pillars of the success of the organization and its superiority by enabling them to stand in front of organizations compete and help them access to competitive prices enhance the competitive characteristic of the products of the organization in the market, and that the lack of interest of the organization to reduce cost her may be the reason behind the degradation and the withdrawal of products The list of markets.

4- Quality:

Emphasizes that access the company's expected value commensurate with the mission requires them to identify the customer's expectations and desires for quality and work to achieve them. [27]

We also find that the quality is one of the important competitive advantages, which refers to doing things properly to make products compatible with the needs of customers [28]

And indicates that customers want quality products that meet the characteristics required of them, namely that they expect or characteristics they see in the ad, and facilities that do not offer quality products that meet customer needs and desires and expectations not be able to survive and succeed in the competitive market [29]

Thus, we find that quality is one of the pillars of the company is success in the business world through the provision of products specifications meet or exceed the requirements of customers to satisfy them and then bring happiness to them, and this contributes to strengthening the company's competitive characteristic in the market.

5- Flexibility:

Flexibility is defined as the basis for achieving competitive characteristic of the facility through a rapid response to changes that may occur in the design of products to suit customer needs [30].

The flexibility also means the ability to produce a wide range of products and the introduction of new products and modify existing products as well as to respond quickly to the needs of the client [31].

And flexibility means a company's ability to change operations to other methods and this may mean changing processes and performance as well as change the manner and time of performance of the operations, and the client needs to change operations to provide four requirements:

And conclude that after the flexibility has become an important competitive characteristic for any organization want success, survival and growth in the business world through its change and respond to the needs and requirements of the customers of the products at the lowest possible time and effort.

6- Estimated delivery:

We find that there are three priorities for delivery after timeshare deals are: speed of delivery - delivery on time - the speed of development [33].

From the above we see that after delivery is one of the dimensions of the competition task between the companies, and refers to the delivery of products to customers by them on time by the company, and express this dimension as the ability of operations to meet the demands of customers and deliver them on time and this contributes to strengthening the competitive characteristic of the company in market.

The main types of competitive characteristic:

There are three main types of competitive characteristics, the least cost advantage, marked feature of the product, shorten the time characteristic. We will look into every feature on their own are as follows:

1- least cost characteristic:

Means the organization's ability to design, manufacture and marketing of products at the lowest possible cost compared with its competitors, enabling it to make large profits, and low cost create sales opportunities at competitive prices.

2- characteristic distinguishes quality products:

Is that the organization can provide products or services distinct and unique received consumer satisfaction (high quality, after-sales services ..) so it becomes necessary for the organization to understand and analyze the sources of excellence through the activities of a value and exploitation of competencies, skills and techniques high technological and pursue ways expansion and effective pricing and promotional policies enable us to increase the market share of the organization.

3- characteristic shorten the time (JIT):

Is to achieve a competitive advantage on the basis of reducing the time element for the benefit of the customer through several elements, including:

A - reducing the time to provide new products to market.

B - manufacturing cycle time reduction products and thus reduce both storage costs and production costs.

C - reducing the duration of delivery of the order to the customer.

D - Reduce the time of the conversion or change production processes (manufacturing flexibility).

H - Compliance with specific timetables in dealing with customers.

Factors influencing the creation of competitive characteristic:

Competitive advantage arises as a result of internal factors or external factors are(33)

1- External factors:

The change in the client's needs or technological changes, economic or legal, and that may create a competitive advantage for some institutions as a result of the speed of their reaction to the changes, for example it can be said that the organization which has imported modern technology required in the market faster than others were able to create a competitive characteristic by the speed of its reaction to the changing technology and the needs of the market.

From here show the importance of the organization's ability to respond quickly to external variables, and this depends on the flexibility of the organization and its ability to follow-up variables by analyzing the information and sign changes, and the presence of an information system in the first place.

2- Internal factors:

Is the organization's ability to acquire resources and building or purchasing capabilities are not available to other competitors, including innovation and creativity, which have a large role in creating a competitive characteristic. And is not limited creativity here in the development of a product or service, but includes strategic innovation and creativity in the work method or technology used or creativity in creating new interest.

Determinants of competitive advantage:

Is determined by the competitive advantage of the organization on the basis of two important dimensions:

1- The size of competitive characteristic:

Where they pass through the same competitive characteristic the product life cycle:

A - rendering stage:

The longest stage for the organization establishing competitive characteristic, because they need a lot of thinking and the willingness of the human, physical and financial, and know the competitive characteristic with the passage of time spread more and more, and is due to the acceptance of which belong to him by a growing number of customers.

B - adoptions stage:

Know feature here is relatively stable in terms of proliferation, given that competitors began to focus on them, and be here the maximum savings possible.

C - stage tradition of:

retreats size feature and slowly moving into recession, because the competitors have a tradition feature of the organization, and therefore fell precedence them, and there is a decrease in savings.

D- Necessary stage:

come here need to improve the feature current and developed rapidly, or create a new feature on the foundations are quite different, the basics of feature current, and if you cannot Organization of improvement or get a new feature, they lose precedence completely, and then it becomes difficult Return to compete again., and considering that it cannot possess the organization a competitive characteristic forever, and are therefore required to follow the life cycle of the activity.

2- Scope of the competition:

The scope of the competition reflects the extent of the activities and operations of the organization in order to achieve competitive characteristics, and the scope of the competition is composed of four dimensions:

A- Market sector:

Reflects the diversity of outputs organization, as well as the diversity of customers who are separated, and here is the choice between a focus on a particular sector of the market or service market.

B- The degree of integration front:

Refers to the degree of the organization's performance to internal or external activities, the integration front high compared to the opponent may bring the characteristics of lower cost or discrimination.

C- The geographical dimension:

Represents the number of geographic areas or countries that compete with the organization, and allows the scale to achieve competitive characteristic through the provision of quality and one of the activities and functions across several different geographical areas, and highlights the importance of this feature for organizations that operate on a global scale, where provide products or services in all parts of the world.

D - Sector of activity:

Reflects the interdependence between industries operating in the shadow of the Organization, the existence of links between the various activities across multiple industries, would create opportunities to achieve competitive characteristics are many, they can use the same facilities, technology, personnel and expertise across various industries they belong to the organization.

The organization works on the search for competitive characteristic that matched their capabilities and field of

activity, then trying to develop standards and controls are dynamic to measure the degree of correctness feature adopted, and to identify the framework and the limits set by this feature, in order to achieve the desired results..

4. Banking marketing strategies and their role in achieving competitive characteristic:

The importance of the role of the banking marketing strategies to achieve competitive characteristic in banks as an important pillar for achieving the goals and success of these banks. The higher rates of knowledge to the marketing strategies of the human race have increased banks have elements of tangible and intangible assets that enable them to excel on banks that do not bother them and become the owner of the leadership in achieving competitive characteristics that wants to clients.

And shows the role of the banking marketing strategies to achieve competitive characteristics to banks through the following- :

First: - determine the criteria for competitive characteristic :

The adoption of a clear marketing strategies in the bank can determine the criteria upon which to build their competitive characteristics faced by other banks that offer the same services are represented in the following criteria- :

- 1- Identify the marketing orientation of the Bank through knowledge of the needs and desires of customers.
- 2- Design strategies, objectives and policies of the marketing activity and banking service.
- 3- Providing skilled and trained labor and attention to continuing her rehabilitation.
- 4- use of the latest means of technology in banking services.
- 5- Identify and adopt the concepts of quality and overall quality.
- 6- Knowledge of the market share of the bank and its share of the total share of the banking system in the market.
- 7- Knowledge of local environmental changes, regional and global and how to deal with it.
- 8- Developing team spirit among employees.
- 9- Attention to various marketing research.

Second: - Diversification of banking services :

In light of competition faced by the bank with each other and with non-bank financial institutions, which offer the same services, banks find themselves in front of the challenge of continuing to provide services to their customers as required and achieve their goals. So it must have that work to provide an integrated package of traditional banking services and modern so you can diversify the services they offer to their customers and then retain and gain new customers, and also in order to meet all the needs of these customers and access to banks to the concept of universal banks. Among the most important services that banks must submit to achieve competitive characteristic to have the following- :

- 1- Financing needs of customers.
- 2- Finance small projects for customers.
- 3- Attention to our retail banking such as the rental of funding, for example.
- 4- Services hedge against the volatility of interest and exchange rates.

Third: - the development of the banking Marketing- :

Banks should adopt the concept of modern banking marketing the face of developments in the banking arena where it helps to adopt this concept by it to increase the resources of banks and thus achieve a balance between these resources and their uses. We find that the most important principles of this concept which is investigating the banks through which competitive characteristics are as follows- :

- 1- Discovery of economic opportunities and identify the right ones.
- 2- Marketing mix design can satisfy the needs and desires of customers.
- 3- Creating client objectives conscious bank.
- 4- Study various aspects of environment in which the Bank operates.
- 5- Integration and coordination between marketing functions and other administrative functions of the bank.
- 6- Different values research for marketing activity.
- 7- Initialize the appropriate banking environment and working to create the appropriate mental picture of the bank with customers and work to continue to improve.

Fourth: - Development of human resources :

Human resources are the foundation on which banks by the banking activity as this can not

Interest and banks to diversify their banking services and the development of marketing has banking and other methods which need competition without work on the development and rehabilitation of their human resources and upgrading them towards achieving the goals set. So you must adopt marketing strategies used in these banks the following- :

- 1- identifying appropriate training objectives according to functional levels.
- 2- the use of houses of expertise and excellence in the training of cadres of workers.
- 3- encourage and consolidate the concepts of innovation, creativity and technological developments have.
- 4- Stimulate employment Avenue in the functional performance of their duties and their involvement in the development of policies and marketing strategies in the bank.

Fifth: - follow the entrances and methods of quality :

With the increasing intensity of competition between banks and change the desires and needs of the customers it becomes important for banks that work to create competitive characteristics distinguish each bank by the other bank. The bought the concepts of quality and one of these competitive characteristics achieved by the following methods and banking and marketing strategies through the following- :

- 1- Analysis of the various aspects of banking environment to see the trends and desires of bank customers.
- 2- Analysis of trends in competitive marketing, in particular banking and other trends in general to study and evaluate the competition in the banking market.
- 3- Design and adopt different competitive strategies.
- 4- TQM approaches and strategic mind based banking activity.
- 5- Adoption of the principle of service quality and continuous improvement and development of banking activity.
- 6- Use of information and technology and considered a competitive advantage against banks and other financial institutions.

Sixth: - face various changes in the banking business environment :

Global arena is witnessing a lot of changes in the factors operating environment in which banks have represented these changes in the global financial crisis and political and economic developments taking place in most countries of the world. To meet these changes, banks must interest in them and know what it takes them to take advantage of the knowledge of competitive secrets they contain a feature that could benefit them when and marketing policies are developed for the services they provide to their clients and which are as follows- :

- 1- keep pace with global banking standards, regional and local.
- 2- strengthen the rules of capitalism.
- 3- credit policy development.
- 4- attention to risk management.
- 5- modernization of administrative systems and banking.
- 6- activating the role of government and central banks to develop the banking activity and public sectors.

5. Conclusion :

Depends major expansion in economic activity in various fields, mainly on the banking deal to get through the savings of individuals and turn them into various investments in the form of loans and various banking services are offered to customers due to their need for continued and increased her. And banks should marketing men which taken into account and put special consideration to it so that the banks can market their services through strategies that are compatible with the needs and desires of customers and the nature of the activity of banks. Which achieves these banks a competitive characteristic in the field of banking activity.

It calls marketing strategies mature in banks to pay attention to different aspects, such as diversification of banking services and the development of human resources and attention to quality, and keep up with changes in the environment, banking activity in all its aspects so that it can maintain its position in the market, especially after the phenomenon of openness that has swept the world in various aspects of economic activity, which enable them to gain competitive advantages in the light of these variables.

6. Results:

- 1- through the use of bank marketing strategies in homosexual image banks realized with multiple competitive characteristics.
- 2- operating bank marketing strategies to identify competitive standards.
- 3- operating bank marketing strategies to help banks diversify their services.
- 4- operating bank marketing strategies the development of the human element in the banks.
- 6- investigating the use of bank marketing strategies to develop marketing activities in banks.
- 6- verify bank marketing strategies to get the required quality banking services.
- 7- investigating the use of bank marketing strategies keep pace with changes in the banking environment.

7. Recommendation :

- 1- marketing activity in the interest of banks.
- 2- build and identify strategies for marketing in banks, according to studies that are conducted on banking activity.
- 3- attention to developments and trends in modern marketing concepts marketing in general and banking in particular.
- 4- benefit of different possibilities in banks and turn them into competitive characteristics enabling them to achieve their goals and meet the needs of its customers.

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