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The role of banking promotional activities in enhancing customer loyalty: A theoretical approach

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Abstract---Promotional activities are essential in the banking sector for influencing customer behavior, building engagement, and fostering long-term loyalty. Tools such as sales promotion, public relations, personal selling, and advertising help guide customers through awareness, interest, desire, and action, while enhancing satisfaction and trust. Based on the theoretical analysis, the study concludes that banking promotional policies conceptually contribute to deepening customer loyalty by shaping customer perceptions, influencing attitudes, and directing behavioral responses. Moreover, the strategic integration of promotional tools creates a coherent framework that strengthens customer commitment, aligns expectations with actual service quality, and supports sustained customer engagement in a competitive banking environment.

Keywords---Banking Promotion, Customer Loyalty, Promotional Activities.

Introduction

In today's highly competitive banking environment, promotional activities play a critical role in shaping customer behavior, building relationships, and fostering long-term loyalty. Promotion serves not only to inform customers about the bank's services and offerings but also to influence perceptions, attitudes, and purchasing decisions. By strategically employing various promotional tools—such as sales promotion, public relations, personal selling, and advertising—banks can guide customers through the stages of awareness, interest, desire, and action, while simultaneously enhancing satisfaction, trust, and engagement.

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Sales promotion can stimulate purchasing behavior, generate new customers, and encourage repeated interactions with the bank's services, although its overuse may lead to increased price sensitivity and reduced loyalty. Public relations help shape a positive mental image of the bank, bridging the gap between perceived and desired images and reinforcing credibility and trust. Personal selling leverages direct, personalized interactions to communicate the benefits of services, influence customer beliefs, and cultivate long-term loyalty. Advertising, on the other hand, captures attention, builds interest, stimulates desire, and persuades customers while providing them with the necessary information to make informed decisions.

Understanding the strategic integration of these promotional tools and their cumulative impact on customer loyalty is essential for banks seeking to enhance their competitive advantage, ensure customer retention, and achieve sustainable growth. Ultimately, effective promotion aligns customer expectations with actual service quality, strengthens relationships, and fosters enduring loyalty in an increasingly dynamic and competitive market.

Accordingly, the central research problem of this study can be formulated as follows: ***How do banking promotional activities contribute to enhancing customers' commitment and long-term engagement with the bank?***

Study Hypotheses

- **H1:** Banking promotional activities conceptually contribute to deepening customer loyalty.
- **H2:** The integration of different promotional Activities provides a coherent theoretical framework for enhancing customer commitment and long-term engagement with the bank.

Objectives of the Study

1. To conceptually examine the role of banking promotional activities in shaping and enhancing customer loyalty.
2. To analyze the theoretical impact of different banking promotional activities—such as sales promotion, public relations, personal selling, and advertising—on customer perceptions, engagement, and commitment.
3. To provide a conceptual framework that explains how integrated banking promotional activities can foster long-term customer loyalty in the banking sector.

The Significance of the Study

This study is significant as it provides a theoretical understanding of how banking promotional activities contribute to deepening customer loyalty. It highlights the conceptual role of various promotional tools—including sales promotion, public relations, personal selling, and advertising—in shaping customer perceptions, engagement, and commitment. By offering a comprehensive conceptual framework, the study helps academics, marketing professionals, and banking managers understand the mechanisms through which promotional strategies can strengthen long-term relationships with customers, enhance their trust, and foster sustainable loyalty. Additionally, the study contributes to the literature by addressing the theoretical connections between promotional activities and customer loyalty in the banking sector, providing a foundation for future empirical research.

Section One: Conceptual Foundations of Banking Promotion

Promotion is an important marketing activity in banks, as its success does not depend solely on providing services at an appropriate cost and making them available to customers through suitable distribution channels. Rather, it also requires a communication policy whose main purpose is to inform customers about the bank's products, encourage them to purchase, and build a strong, positive image of the bank and its services.

1. Definition of Banking Promotion

Promotion is generally defined as: 'That part of communications aimed at informing, persuading, and reminding consumers about the goods or services offered, and influencing them to accept and use them.[1]

As for banking promotion, it is defined as all communication efforts made by the bank to provide customers with information about its advantages, services, arouse their interest in them, and convince them of their ability to satisfy their needs and desires .With the aim of prompting them to decide to deal with it and then continue this deal in the future[2].

Based on the above, it can be said that bank promotion includes all communication efforts made by the bank to inform current and prospective customers about the service, explain its advantages and features and how to benefit from it, and try to persuade them to deal with the bank or continue to do so in the future.

2. Banking Promotional Activities

The more diversified the services offered by a bank, the greater the need to use various elements of the promotional mix, within an integrated coordination with other banking marketing policies. The following is an explanation of the Banking Promotional Activities.

- **a. Advertising:** Advertising is one of the most important elements of the promotional mix that a bank relies on to provide information about itself and its services. The definition by the American Marketing Association, which is widely accepted among specialists, states: *"A non-personal means of presenting ideas, goods, or services by an identified sponsor, usually in exchange for a paid consideration."*[3]

  Either the type of advertising depends on its intended purpose and may focus on the bank itself or on the specific services, it provides.
- **b. Personal Selling:** Personal selling is a direct interaction between a salesperson and a customer to complete a transaction. This interaction can take place face-to-face, over the phone, or via the Internet. It is a necessity imposed by the nature of banking operations, which makes this activity flexible and allows the communication to be tailored to the needs and expectations of each individual customer.

  It is defined as *"a personal and negotiable communication process between a salesperson and one or more prospective customers with the aim of completing a transaction."*[4]

  Personal selling in banking organizations is characterized by the fact that the salesperson assumes multiple responsibilities. On one hand, the salesperson is responsible for delivering the service in accordance with each customer's specifications, needs, and preferred style of interaction. On the other hand, they are also responsible for enhancing the bank's image and creating a positive impression in the minds of customers
- **c. Sales Promotion:** Sales promotion involves pairing a product with a temporary incentive aimed at facilitating or encouraging its purchase, use, and distribution.

  According to Kotler, it is *"a set of techniques designed to have a short-term effect to motivate customers to buy the product."*

  Unlike advertising, which targets relatively long-term effects by gradually changing customer attitudes, sales promotion works over the short term, producing rapid or even immediate results.[5]
- **d. Public Relations:** This includes all activities undertaken by the bank to enhance or improve its image in the community, such as supporting social initiatives, sports clubs, charitable organizations, and addressing public issues, among others.

  Public relations is defined as *"a planned activity aimed at achieving mutual satisfaction and understanding between an organization and its audiences, whether internal or external, through policies and programs that are implemented based on the principle of social responsibility."*[6]
- **e. Direct Marketing:** The American Marketing Association defines it as *"an interactive marketing system that uses various media to obtain a measurable response at a specific location."*

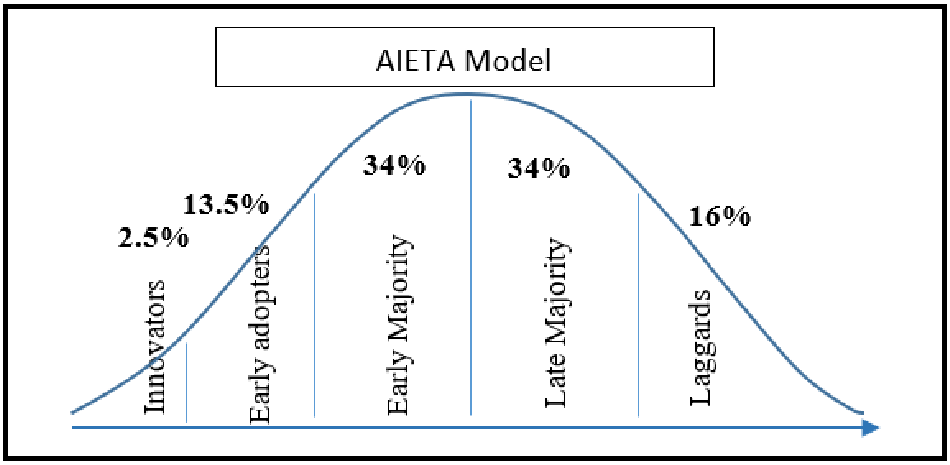
It is also defined as *"all actions and methods aimed at generating an immediate and direct response between a prospective seller and a prospective buyer of a product, service, or idea, often through mail, telephone, email, and other channels."*[7]
Banks can use direct marketing when sending account statements to customers, attaching a product advertisement or an informational brochure.

Section Two: The role of banking promotion in shaping customer behavior.
As mentioned earlier, promotion involves a persuasive communication process that aims to influence customers' minds in order to sway their purchasing behaviour. The process involves a persuasive mechanism that creates a series of cumulative mental effects.
Promotion can take the customer through a series of gradual stages, with each stage leading to the next.

1. **The role of gradual response in guiding customer behaviour.**
Gradual response models explain the customer response process as a process that begins with the cognitive stage, moves through the emotional stage, and ends with the behavioral stage in a sequential order.[8] **The following are several models:**
   a. **AIDA Model:** The AIDA (Attention, Interest, Desire, and Action) model effectively structures advertising by guiding consumers through cognitive stages from initial awareness (Attention) to purchase (Action), highlighting how ads must capture notice, build relevance (Interest), foster longing (Desire), and prompt the final purchase (Action) to achieve marketing goals. The effectiveness lies in its linear, step-by-step approach to influencing consumer behavior, making advertising measurable and strategic.[9]
      - <u>Attention</u> (Awareness): The ad must first grab the target audience's notice using shocking, big headlines, or creative elements to make them aware of the product or brand.
      - <u>Interest</u>: Once attention is secured, the ad needs to provide compelling information, features, and benefits that resonate with the audience, keeping them engaged and curious.
      - <u>Desire</u>: This stage moves from simple interest to wanting the product, building an emotional connection and a strong wish for ownership, often through persuasive language and visuals.
      - <u>Action</u>: The final step is prompting the consumer to take the desired action, such as buying, signing up, or visiting a website, completing the purchase journey.

   b. **An influence model:** This model is one of the frameworks developed to examine the impact of promotional activities on customer behavior. It outlines six fundamental stages in the gradual influence process: (1) Awareness, (2) Knowledge, (3) Admiration (Attraction), (4) Preference, (5) Persuasion, and (6) Purchase.[10] It should be noted that this model introduces the stages of knowledge, admiration, and preference prior to the persuasion stage, highlighting the progressive nature of consumer influence.
   According to this model, the chain of effects required for carrying out promotional activity begins by first informing the customer of the existence of the product (awareness), through advertising, exhibitions, and other promotional tools. Then, the benefits and advantages offered by the product are highlighted in order to provide the customer with knowledge about it. According to this model, knowledge leads to admiration of the product, which in turn leads to preference, generating purchase intention. Finally, this intention may lead the customer to the actual purchase of the product.[11]

   c. **AIETA Model**: **(AIETA meaning Awareness, Interest, Evaluation, Trial and Adoption).**
   Unlike other models, this model illustrates customer responses to new products. Customer awareness and interest in advertised products correspond to the cognitive response stage, while their evaluation of the products corresponds to the emotional response stage. Finally, customer experience with the product and their subsequent adoption represent the behavioral response stage.
   The degree to which customers accept new products can be represented at an aggregate level using a normal distribution curve, with customers categorized into five groups based on their responsiveness to specific marketing efforts (promotions) over time,[12] as shown in Figure.



Source: Maala, Naji. *Brand Management: An Integrated Strategic Marketing Approach*. Zamzam Publishers and Distributors, Amman, Jordan, 2013, p. 194.

Marketers use this to design communications that capture attention, ensure clarity, build positive attitudes, and encourage desired actions, focusing on stages like exposure (getting seen), attention (grabbing focus), comprehension (understanding), yielding (forming attitude), and retention (remembering) to influence the final behavior.[13]

It is worth noting that this model includes a retention stage, which does not exist in any of the previously discussed models. This stage refers to the customer's ability to remember the information contained in the promotional message. Such a step is important because it is unlikely that the customer will act immediately upon receiving the promotional message; their ability to recall the information allows them to retrieve the details from the promotional messages when the need for the product arises. Section Tree: Promotion as an Effective Indicator for Shaping Expectations and Creating Quality Perceptions in the Customer.

Today, banks, in addition to promotional influence, strive to provide high-quality services in order to create value for their customers, considering perceived quality as a foundation for generating customer value, enhancing satisfaction, and fostering loyalty.

1. The Role of Promotional Activities in Shaping Customer Expectations of Service Quality
Both promotional activities and service quality have an independent and significant impact on customer behavior; however, this impact becomes truly effective only when they interact and complement each other. Promotional activities help shape customers' expectations of service quality, while quality contributes to the success and effectiveness of promotional efforts, especially when the level of quality promised by the bank is actually delivered in its services. Promotion thus serves as an effective tool for influencing customer expectations through the promises conveyed in the advertising messages issued by banks regarding service quality.

Customer expectations are formed after comparing the desired service with the adequate service. The desired service is influenced by several factors, including external factors (explicit and implicit promises, word-of-mouth, and the customer's previous experience with the product or brand), as well as customer-specific factors (service expectations and personal needs). In contrast, the adequate service is influenced by factors such as the customer's perception of service alternatives, situational factors, and others.

Regarding expectations, banks often encounter a "promise fulfillment gap." The promises made by banks serve as the standard customers use to judge service quality. If a discrepancy occurs between the actual service and the promised service, it will negatively affect customers' perception of quality. Consequently, false promises indicate a lack of bank credibility, which can lead to a loss of customer trust in the bank.

If a bank decides to raise customer expectations to attract them to make a purchase (by exaggerating high promises), while there are doubts about its ability to meet these expectations, the customer may become frustrated, resulting in dissatisfaction due to unmet expectations. Conversely, if the bank lowers expectations below what it can actually deliver (by making modest promises) with the aim of impressing the customer with the actual quality after experiencing the service, the marketing offer may, in this case, not be sufficiently attractive to encourage customers to make a purchase.[14]
Neither of the two decisions is entirely correct, whether it involves raising or lowering advertising promises. Rather, the bank should maintain promises that appropriately reflect and match its actual performance level.

2. The Role of Promotional Activities in Shaping Quality Perceptions by Influencing the Customer's Mental Image
Several factors influence the customer's perception of the quality of the service provided, including physical evidence, the price of the service, and the mental image. In addition to other factors, advertising campaigns conducted by banks work to create a specific mental image in the customer regarding the level of satisfaction they can achieve from receiving the service.[15]

Promotional tools (advertising, public relations, etc.), as well as service quality, handling methods, service speed, trust, and security, contribute to forming a specific mental image of the bank and its services in the customer's mind. Once this image is established, it becomes very difficult to erase or even modify it. This mental image has a significant effect on generating feelings, impressions, and perceptions in the customer regarding the service they will receive, which in turn influences the customer's perception of the quality of the service provided.

Promotion contributes to creating quality perception in the customer by effectively shaping a **positive** mental image of the bank and its services in the customer's mind over the long term, which in turn influences the customer's perception of the quality of that particular bank's services.

Section Four: How Promotional Activities Influence Customer Loyalty
Promotional activities in banks are a fundamental element of the marketing mix, as they help familiarize customers with the bank's services, persuade them of the benefits of engaging with the bank, and encourage continued interaction over time. To better understand the role of promotional activities in fostering and enhancing customer loyalty, the discussion focuses on the following two aspects:

1. Promotional Performance and Customer Loyalty Levels.
Loyalty can be divided into three levels : high loyalty, moderate loyalty, and no loyalty. Promotional efforts vary according to each of these levels. High levels of loyalty reflect the difficulty of shifting a customer away from a brand they are strongly loyal to. Many banks aim to achieve or create such high levels of loyalty among their customers toward their products, but this requires considerable time, effort, and research. After achieving customer satisfaction and product acceptance, the promotional officer seeks to increase product usage through various promotional tools, particularly sales promotions, trade shows with price discounts, and others, with the aim of achieving the highest levels of loyalty to the bank's products.[16]
Moderate levels of loyalty reflect the customer's behavior and attachment to a product. In this case, the customer generally purchases a particular brand, but if an alternative brand is available, they may switch to it. In other words, the customer is easily persuaded from one brand to another. Dealing with this

level of loyalty involves competitive and comparative advertising to make the customer aware of the tangible and symbolic differences between the bank's products and those of competitors. This helps build a strong position for the promoted products in the customer's mind, increase their preference for them, and consequently encourage repeat purchases to enhance their loyalty level.
In the case of no loyalty, the customer purchases any product either because there is no alternative available, or because of its low price, among other reasons. Therefore, promotional managers need to identify the true causes of loyalty and focus on them in advertising campaigns. For example, if price is identified as the main reason for low customer loyalty, this factor should be addressed in the promotional message, for instance by justifying the product's higher price.
In the case of no loyalty, the customer purchases any product either due to the absence of alternatives, a low price, or other reasons. Therefore, promotional managers need to identify the true causes of loyalty and focus on them in advertising campaigns.

2. The Contribution of Promotion to Developing Customer Loyalty

Most researchers agree that loyalty results from customer satisfaction with the service, which occurs when the service exceeds the customer's expectations. This leads the customer to a state of loyalty. Practically, customer loyalty to a service is developed after achieving satisfaction with that service, through continuous encouragement via promotional campaigns, clarifying the service features, and making them tangible. Gradual product usage begins by attracting the customer to try it, followed by gaining confidence in its ability to satisfy, which leads to repeat purchases and, consequently, the formation of a consumption pattern that drives the customer toward full loyalty.[17]

Section Fifth: The Role of the Banking Promotional Activities in Achieving Customer Loyalty

Promotional tools have *varying effects at different stages* of customer response; as illustrated below:

1. The Mechanism of Sales Promotion in Enhancing Customer Loyalty: Sales promotion primarily aims to stimulate purchasing behavior and engage customers with the services offered. It also enhances customer satisfaction by providing added value. The significance of sales promotion lies in its ability to attract new customers, encourage renewed interactions with existing ones, and foster customer loyalty.
Sales promotion can also serve as an "offensive" strategy aimed at attracting customers who are loyal to competing brands. Nevertheless, this approach has received several criticisms. Studies have indicated a decline in repeat purchases once the promotion ends, as the return to the regular price may make the product seem overpriced relative to the value it offers.[18]
Therefore, one of the potential negative effects of sales promotion is an increase in price sensitivity and a decline in loyalty, as repeated use of price offers leads customers to focus on deals rather than the benefits provided by the products.

2. Developing Public Relations to Foster Customer Loyalty: Banks use public relations as an effective communication tool to create positive impressions among their target audiences and to bridge the gap between the perceived and desired image. This function is fundamental to the role of public relations in building and maintaining customer loyalty.
Consequently, public relations play a key role in shaping the bank's mental image. Through various communication channels, public relations help form perceptions among target audiences by conveying information about the bank's policies, highlighting its major achievements and future projects, and emphasizing its social initiatives serving the community. These perceptions form the foundation of a mental image that is stored in the mind and can be recalled when the individual is exposed to a relevant stimulus.
From this perspective, public relations are considered a key factor in shaping and enhancing the mental image, thereby increasing customer conviction and fostering loyalty to the bank.

3. The Importance of Personal Selling in Enhancing Customer Loyalty: Personal selling is a key personal promotional method, involving a persuasive communication process aimed at mentally influencing prospective customers. This promotional activity is more complex than other methods due to the close personal relationships established between the customer and the bank, which significantly impact customer loyalty. It entails presenting the features of banking services as tangible benefits and advantages, while encouraging the customer to make a purchase.[19]

Personal interaction between the service provider and the customer, along with the exchange of opinions, fosters mutual understanding, generating positive outcomes for both the customer and the bank. This is achieved through the following mechanisms:[20]

- Personal interaction leads to the development and management of positive relationships with the customer, benefiting both the customer and the bank.
- Through personal interaction, customer beliefs can be influenced, encouraging them to engage with the bank's services and, consequently, fostering loyalty.
- It enables effective influence on prompt customer responses to the banking services provided by the salesperson.

4. The Role of Advertising in Gaining Customer Loyalty: Advertising plays a crucial role in shaping customer-purchasing behavior, as it introduces customers to the bank, its operations, and the full range of its services. It also provides customers with the necessary information to compare the bank's offerings with those of competing banks, thereby supporting informed decision-making and fostering loyalty.

In general, advertising can shape customer behavior by first capturing attention, which is its primary goal. This attention then generates interest, which leads to the development of desire, followed by retention in memory, and ultimately results in persuasion and the desired customer response.

The effectiveness of the promotional mix elements is achieved through the adoption of an integrated and synergistic approach among all promotional tools in order to accomplish planned objectives. Advertising has a significant impact during the awareness and knowledge stages; however, its influence diminishes at the stages of desire, preference, persuasion, and other phases of customer response. Public relations activities also play an important role during the awareness and knowledge stages.

The role of personal selling becomes more prominent during the stages of desire, preference, and persuasion, while at the purchase stage, sales promotion tools gain greater importance as they stimulate situational motives and encourage the customer to complete the buying decision.

Conclusion

Based on the theoretical discussion presented in this study, it can be concluded that banking promotional policies conceptually contribute to deepening customer loyalty. Promotional activities play a central role in shaping customer perceptions, influencing attitudes, and guiding behavioral responses, which collectively support the development of trust, satisfaction, and long-term attachment to the bank. Through consistent and credible promotional messages, banks are able to align customer expectations with actual service quality, thereby reinforcing loyalty over time.

Furthermore, the study confirms that the integration of different promotional tools provides a coherent theoretical framework for enhancing customer commitment and long-term engagement. Sales promotion, public relations, personal selling, and advertising do not operate in isolation; rather, their strategic integration creates a cumulative effect that strengthens the customer–bank relationship. This integrated approach ensures continuity across the stages of customer response and supports sustained engagement, making promotional policy a key strategic entry point for achieving enduring customer loyalty in the banking sector.

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