



Examining the Marketing Displays, Cross-Promotion advertisement and Interstitials advertisement in PC games and its effect on attracting customers of the banking industry (Study case: Bank Melli)

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Received: 2023/09/01 Accepted: 2023/11/04 Published: 2023/12/01

Abstract

The present research has been conducted to investigate the marketing displays, cross-promotion advertising and Interstitials advertising in pc games and its effect on attracting customers. The statistical population consists of gamers who are members of game groups in social networks as well as game nets of Hamedan province, the statistical sample of 384 people was calculated based on Cochran's formula. 23spss and smart pls software were used to perform statistical calculations. The validity value is calculated based on Cronbach's alpha coefficient, which the obtained coefficient (0.981) confirms the high validity of the questionnaire. According to the results of statistical tests, marketing displays has a positive and significant effect on attracting banking industry customers. Also, there is no significant relationship between cross-advertising and Interstitials advertising in computer games and attracting bank customers. It is suggested that the managers and officials of the banking industry pay special attention to the marketing displays in attracting new banking customers.

Keywords

marketing displays, cross-promotion advertisement, Interstitials advertising, attracting customers, bank Melli

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Introduction

Nowadays, people's need for banking services is increasing more than ever, and people expect more and faster services from banks. Efficient and effective management in all aspects of the bank is required to maintain existing customers and attract serious customers. Some of the most important reasons for the importance of marketing and advertising for banks are: the increasing competition of banks, the need for awareness and information about bank services, the expansion of cities, and the need to cover a wide range of contacts, reflecting customers' evaluation of bank services, retaining existing customers and attracting new customers (Hagh Shenaz Kashani, 2003).

Banks as the main financial institutions play a very important role in advancing the economic goals of countries. Traditional banking is also moving towards electronic banking due to the development of the use of information technology in the world and its entry into various industrial, financial, commercial, commercial and banking fields, etc.

On the other hand, the role of advertising in the purchase and use of goods and services is obvious to all, and for the consumer of two goods or the user of two services that have the same quality, the desire to buy or use a product or service can be created with the help of advertising. Therefore, today all institutions and companies seek to distinguish their goods or services from the goods or services of other institutions, and show the advantage of their product or service by using more prominent and important advertisements than what the competitors offer.

Also, in the banking system of the country, despite the same electronic services provided by different banks, they have a tougher competition with each other due to the increase in the number of banks to attract more customers, and the use of advertising as one of the mixed elements of promotion is considered as the best way to Attract more customers. Advertising has undergone many changes over time. Today, we are witnessing the emergence of new forms of advertising with tremendous advances in the field of communication and information technologies, which include a wide range of advertising on computer boards to advertising through mobile phones, digital advertising and advertising on the Internet. All organizations seek to attract customers and increase satisfaction. This issue is especially important in banks that are in constant contact with customers, and on the other hand, the competition among banks is increasing to attract monetary resources. Therefore, it seems necessary to create a competitive advantage to attract customers and satisfy and survive banks (Shah Mohammadi, 2015). Consumers increasingly choose online and interactive options such as the Internet and computer games and mobile phones in addition to traditional media (Nielsen, 2012). The gaming industry was the fastest growing part of the entertainment industry worldwide in 2012 and it amounted to 50 billion euros in 2011, and more operating systems were released as technology advanced. Games attract the attention of different people, however, the main audience of this medium is primarily adults, furthermore, the graphics, gameplay and gaming experiences have improved due to the technical progress of the industry, and the number of new players is increasingly increasing.

Pc games are becoming a popular industry, and game technology is increasingly developing and improving. It has been reported that every new generation born will be a gaming generation. Games especially attract teenagers and young people (every man and woman) who spend a significant amount of their time in the artificial reality of pc games. Games are very popular because the audience enjoys it with intense emotions and can create a good feeling of self-adjustment and improvement. In addition to attracting large audiences in

particular, games are increasingly attractive for advertisers to deliver their messages to consumers. The engaging nature of games and exposure to advertisements are seen as the main advantages of advertising through games compared to traditional media (Salu, 2007-Chaney, 2004).

This change in the advertising world has created a revenue stream in the in-game advertising business¹. This change is very important for advertisers, because ads must be found where consumers are. Advertising is undeniable for almost all media, and computer games are certainly no exception to this fact (Nelsen, 2004). But as with other types of media in which advertisements are found, there are many different types of advertisements, and of course, various methods of delivering advertisements have exploded in computer games, especially in the last decade (Poels, 2013).

This study is considered as a research project that investigates the impact of different forms of advertising in pc games environment (marketing displays, cross-promotion advertising and Interstitials advertising) on the attraction of bank customers. Examining the results of this research makes it possible for the bank (Bank Melli) to distinguish itself from other competitors by focusing on effective advertising in the new medium of computer games, and to create a sustainable competitive advantage.

Research literature

Nowadays, the advertising industry plays an important role in people's lives. Advertising has been effective in the lives of societies in the last few decades due to the expansion of multicultural societies and globalization. Advertising is everywhere, but it is more prominent in the economic and commercial fields. Banks have a major and more effective contribution among economic activities, also, there has been a significant competition between banks due to the connection of people's daily life with economic activities. One of the most important goals and priorities of management in service sectors, including banks, is branding, creating a favorable image of the brand and making customers loyal to the brand. There are significant benefits in creating a strong brand in banks, as banks use the brand as a quick way to identify and differentiate their services, create a favorable image in the minds of customers and make them loyal. Brand loyalty is very important for service sectors including banks.

There are several reasons for banks to investigate factors affecting customer loyalty towards the bank brand. Banks are considered as vital factors in the development of countries in today's world and customers have a special priority as the reason for the continued existence of banks. Customer loyalty to the bank brand can be considered as a key factor in the success and profitability of the bank, because the bank is a financial and credit institution whose main capital and financial interests are provided through deposits and providing services to customers. Furthermore, the cost of attracting new customers is actually higher than the cost of keeping current customers in a competitive environment, so customer satisfaction and loyalty in service organizations, especially banks, is of double importance due to the complete dependence on customers for survival (Baradaran et al., 2008).

On the other hand, advertising has always been considered as an effective factor on brand loyalty (Ha et al., 2011). The importance of advertising is increasing in today's competitive world. In the meantime, banks have also turned to advertising to introduce and sell their

¹ Game advertising, also known as in-game advertising, refers to the practice of promoting products, services, or brands within video games. It involves incorporating advertisements into the game environment, either as static or dynamic elements, to reach and engage the game's audience.

services, and allocate a lot of budget to this matter in order to attract more customers. Banks use advertisements in different fields to satisfy customers.

Every year, banks spend a lot of money on their advertising activities due to the role that advertising plays in improving the knowledge and perception of customers towards the brand and strengthening brand loyalty, and most of these advertising budgets are spent by the bank for the purpose of awareness and information. to customers about different and new services provided. On the other hand, banks are strongly pressured to allocate their advertising costs more efficiently and effectively due to the increase in advertising options and the emergence of new technologies such as the Internet alongside traditional advertising media such as radio and television, and it is important for them to determine the impact of advertising on brand loyalty (Ha et al., 2011).

Pc games are known as emerging media that have succeeded in attracting audiences, some computer games are so attractive that people, both young and old, spend hours sitting and standing, without feeling tired. And on the one hand, it allows its audience to see the environment more carefully and thoughtfully, and this increases people's interactions with the game environment. Digital content, interactivity and the motivating power of entertainment in the new media called "computer game" help to promise prosperous businesses in the near future. This newly emerging media has provided a completely suitable context for the presence of advertisements of institutions and economic enterprises in order to attract more customers.

In general, there are four main categories of variables which are defined as follows:

Advertisements: Advertisements are considered as one of the promotional mix elements of the marketing mix² that plays an important role in attracting customers. Advertising acts as a bridge between the organization and the customers that introduces the products and services of the organization and companies to the customers and convinces them about the benefits of the product. Advertising is considered one of the most important behavioral variables affecting the structure and performance of the market. Manufacturers advertise in order to maximize their profit in the market, and it is assumed that advertising has a positive and direct effect on the profitability of manufacturers (Behzadi, 2019).

Game Advertising: PC and video games provide many opportunities for marketers, including: the use of advertising, support and product placement that establishes a connection between video games and marketing activities (Copely, 2014). This combination creates new forms of advertising called game advertising and in-game advertising (Bogost, 2011; Lehu, 2007).

Interstitials advertising: It is a page or window that is placed with the purpose of advertising in the content of the structure of a web page or computer game. Interstitial ads are also known as pop-ups. Interstitial ads actually refer to a page or window that is placed with the purpose of advertising in the structured content of a web page or computer game. The influence of this type of advertisement depends on the type of message and the reaction of viewers and players. Interstitial ads refer to ads that are placed in the space between the requested page and the loaded web page. These ads are useful for branding, generating web traffic, and controlling transactions, but they can also be among the most annoying types of ads. The main advantage of this type of advertising is the use of dead time to display the advertising message while the player or user is waiting for the next step.

² The marketing mix, also known as the four P's of marketing, refers to the four key elements of a marketing strategy: product, price, place and promotion.

Cross-Promotion advertisement: It means an agreement between organizations to allow the advertising of each other's products and services, and the parties achieve great customers and benefits (Smith et al., 2014). An example of cross-promotion is related to Oprah Winfrey's company, which also promotes her books, magazines, and website in her television commercials. In mutual advertising, two or more companies may cooperate with each other in the field of goods, products, and services in such a way that both parties benefit. For example, a mobile network company can collaborate with a music artist, and make some of their songs as ringtones, promoting these songs to the benefit of both. Some big companies like Burger King have a long history of cooperation with a number of partners. Cross-promotion motivates the purchase of computer games in relation to some kind of product or reward and service for a particular game or game mentioned in the previous version of the game (Bogost, 2011).

Marketing displays: It refers to a type of advertisement on websites, programs and social media that includes images, flash, video and audio through banners or other advertising formats made of text (Marketing Displays Magazine, 2014). Marketing displays is mostly used for advertisements that must be repeated more than twice in the media, for example: billboards, video and image advertisements, banners, shop decor, posters and shop displays (Madden and Richard, 2010).

Customer attraction: Satisfaction is a positive feeling that occurs in every person after using a product or receiving a service. Obtaining the Customer satisfaction (CSAT) has two basic conditions: First, the requested product or service is delivered on time. Second, his questions should be answered in a timely and correct manner. When a customer is satisfied with a product or service, in addition to coming back to buy it, he also brings another customer with him.

Research Methodology

This study examines the marketing displays, cross-promotion advertising and Interstitials advertising in computer games and its effect on attracting customers in Bank Melli, and the results of this research can be used in organizations, advertising companies, and public and private institutions. Therefore, the present study is considered as applied research. Since this research describes the current situation, so it is considered a descriptive study. Also, since the questionnaire data collection tool is used in this research, it is considered as a survey study. The statistical population includes gamers who are members of game groups in social networks as well as game nets of Hamadan province.

Gamers who are members of game groups on social networks (including the official channel of Pardis Game, Ac Persian, Assassin's Creed group, Gamer's chat group, we are gamer group, game club group, game station group, irgamer channel), as well as GameNet s of Hamedan province (Sorena GameNet , Peak GameNet) participated in this study. The statistical sample of 384 people was calculated according to Cochran's formula, but the questionnaire was distributed and collected for 520 people in order to check the hypotheses more closely and achieve more accurate results.

The data collection tool is a questionnaire in this research. For this purpose, the researcher-made questionnaire was distributed electronically. This questionnaire contains 36 questions, which were used from the five-point Likert scale. The description of the questions of the questionnaires according to the variables is as described in Table 1.

Table 1- The structure of the questionnaire

No	Numbers	Component
16	1 to 16	Marketing displays
8	17 to 24	Cross-promotion advertising
6	25 to 30	Interstitials advertising
6	31 to 36	Customer attraction

In this study, in order to test the validity of the questionnaire, content validity was used by respected professors, computer game experts and gamers to determine the validity. Cronbach's alpha is chosen for reliability among the reliability determination methods. First, a pre-test including the distribution of 30 questionnaires was given to gamers and computer game players for reliability implementation. Then, Cronbach's alpha was calculated according to Table 2 using spss software. If the value of alpha is more than 0.7, the test has acceptable reliability, and Cronbach's alpha for this research is 0.981. Therefore, it has high reliability.

Table 2- Cronbach's alpha

Cronbach's alpha	Component
0.981	Total questions
0.923	Marketing displays
0.880	Cross-promotion advertising
0.768	Interstitials advertising
0.816	Customer attraction

23 spss and pls software were used to analyze the data. The results obtained from the descriptive statistics of the variables (mean and standard deviation) are as described in the following table:

Table 3- Mean and standard deviation of research variables

Standard deviation	Mean	Criterion
8.977	52.45	Marketing displays
5.380	25.99	Cross-promotion advertising
3.498	15.97	Interstitials advertising

In the following, the structural equation model analysis with the Smart-PLS software approach has been used to achieve the results of the research hypothesis test. Structural equation modeling is considered as a very powerful technique from the multivariate regression family, and more precisely, it is an extension of the general linear model that allows the researcher to test a set of regression equations simultaneously. This model is included as a comprehensive approach to test hypotheses about observed and latent variables. First, the factor load related to the measured indicators of each latent variable (observed variables) is examined. Factor loadings above 0.4 are desirable, and those below should be discarded. The table below shows the factor loadings of each index.

Table 4- The factor load of obvious variables

The amount of factor load	Question No	Main variables (latent)
0.888	Q1	Marketing Displays
0.840	Q2	
0.533	Q3	
0.503	Q4	
0.661	Q5	
0.834	Q6	
0.844	Q7	
0.777	Q8	
0.804	Q9	
0.764	Q10	
0.814	Q11	
0.538	Q12	
0.766	Q13	
0.603	Q14	
0.718	Q15	
0.788	Q16	
0.719	Q31	Cross-Promotion advertising
0.840	Q32	
0.826	Q33	
0.717	Q34	
0.784	Q35	
0.800	Q36	
0.765	Q37	
0.836	Q38	
0.825	Q39	Interstitials advertising
0.851	Q40	
0.817	Q41	
0.884	Q42	
0.746	Q43	
0.709	Q44	Customer attraction
0.659	Q73	
0.740	Q74	
0.708	Q75	
0.705	Q76	
0.856	Q77	
0.811	Q78	

According to the table, the factor load of all the questions is more than 0.4, which means that the variance of that index with its corresponding construct is acceptable and it is not necessary to remove any question from the model.

Two indicators of composite reliability criterion (CR) and convergent validity criterion have been used to evaluate the reliability and validity of the external model. The composite reliability criterion was introduced by Wauters et al. (1974) and its superiority over Cronbach's alpha lies in the fact that the reliability of the structures is calculated not in

absolute form but according to the correlation of their structures with each other. If the value of composite reliability for each construct is above 0.7, it is necessary to mention that composite reliability is a better measure than Cronbach's alpha in structural modeling (Vinzi et al., 2010).

Table 5- Composite reliability³

The value of CR	Variables
0.709	Marketing displays
0.843	Cross-promotion advertising
0.795	Interstitials advertising
0.857	Customer attraction

The composite reliability value for all variables is more than 0.7, and it shows the appropriate internal reliability for this measurement model.

Convergent validity is considered as the second criterion for examining the fit of measurement models, which examines the fit of measurement models, and examines the correlation of each structure with questions (indices), as the value of this correlation increases, the fit also increases. Barclay et al., 1995). Fornell&Larcker (1981) introduced the Average Variance Extracted (AVE) measure to measure convergent validity, and stated that the critical value is 0.5. The value of this coefficient for each structure is presented in the table below.

Table 6- The average of variance extracted

The value of AVE	Variables
0.520	Marketing displays
0.726	Cross-promotion advertising
0.703	Interstitials advertising
0.690	Customer attraction

Unlike measurement models, the structural model part is not related to questions (observed variables) and only latent variables are examined along with the relationships between them (Davari and Rezazadeh, 2012). Several criteria are used to check the fit of the structural model of the research.

R² is a measure that is used to connect the measurement part and the structural part of structural equation modeling, and shows the influence of an exogenous variable on an endogenous variable. The important point is that the value of R² is calculated only for the dependent (endogenous) structures of the model and the value of this criterion is zero in the case of exogenous structures. By increasing the value of R² related to the endogenous structures of a model, the fit of the model improves. The value of this coefficient varies from zero to one, and larger values are more favorable. Jain (1988) evaluates values close to 0.67 as favorable, values close to 0.33 as normal, and values close to 0.19 as poor. In the model of this research, 0.762% of the customer attraction variable is explained by the independent research variables.

³ Composite reliability (sometimes called construct reliability) is a measure of internal consistency in scale items, much like Cronbach's alpha (Netemeyer, 2003). It can be thought of as being equal to the total amount of true score variance relative to the total scale score variance (Brunner & Süß, 2005).

Table 7- Coefficient of determination R^2

The value of R^2	Variable
0.611	Customer attraction

Predictive quality (Q2)

This criterion determines the predictive power of the model. Models that have an acceptable structural fit should have the ability to predict indicators related to the endogenous structures of the model. Hensler et al. (2009) have defined three values of 0.02, 0.15 and 0.35 to show the weak, medium and strong predictive power of the structure or related exogenous structures. It should be noted that this value is only calculated for the endogenous structures of the model whose indicators are reflective (Davari and Rezazadeh, 2012: 96).

Table 8- The quality of prediction (Q2)

Q^2	Construct
0.324	Customer attraction

According to the above table, the value of Q2 for the structure of customer attraction is 0.324, which indicates that the model has relatively strong predictive power about its indicators.

In the next step, the research hypotheses have been tested using the significance t-test and the path coefficient. The results are described in the following table:

Table 9- Examination of the sub-hypotheses of the research

The result of the hypothesis	Significance level	Statistics t	Path coefficient	Research hypotheses	Hypotheses
✓	>0.05	5.229	0.372	Marketing Displays>Customer attraction	1
-	<0.05	0.885	-	Interstitials advertising > customer attraction	2
-	<0.05	0.1221	-	Cross-promotion>customer attraction	3

The display of marketing ads on customer's attraction is accepted according to the results and output of pls, and intertextual ads and cross-promotion advertisements are not accepted compared to other ads and based on the responses of gamers.

Discussion and conclusion

According to the results, marketing displays has a significant effect on attracting and increasing the number of bank customers. According to the output of pls software and according to the t statistic for this hypothesis, it is equal to 5.229 (which is greater than 1.96), and it is confirmed at a confidence level of 95%, which indicates the effectiveness of the relationship.

According to the results, no significant effect can be found between intertextual advertising in the environment of computer games and attracting and increasing customers to Bank Melli. Based on the output of pls software and according to the t-statistic which is equal to 0.885 for this hypothesis, which is less than 1.96 and is not confirmed at the confidence level of 95%.

Also, the results showed that there is no significant effect between mutual advertising around computer games and attracting and increasing customers to Bank Melli. According to the output of pls software and according to the t-statistic which is equal to 0.1221 for this hypothesis, which is smaller than 1.96 and is not confirmed at the 95% confidence level, which indicates the absence of a significant relationship.

According to the results, it is suggested to use intertextual advertisements in a reasonable amount and in appropriate positions and places in games. They should be used with great knowledge and precision. Due to the special nature of these advertisements, it is suggested that these advertisements be used in very short intervals between loading between game stages to have a significant effect. Also, it is suggested to use the cross-promotion advertisements of Bank Melli based on the type of game in the appropriate place in the game environment, and also the exchange of services and ideas of the bank and game makers is effective in this field. Finally, it is suggested to use static marketing ads alongside dynamic ads that complement each other for advertising, especially for Bank Melli in the pc game environment.

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