

# **WOM Marketing: Using Positive Word of Mouth in the Banking Sector in Khulna city as a Marketing Technique**

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## **Abstract**

*Through this study, the banks should learn the good word of mouth as a marketing approach. This research aims at analyzing the applications of positive mouths in Khulna city as a marketing technique. The researcher's findings also indicate that positive words should be used as marketing strategies to attract potential customers since they are more successful than any other technique. There is no alternative to making information available for positive word of mouth. To make customers pleased, it is the most useful for marketing technique is to have confidence. It would be adequate to develop a favorable customer-spirit attitude and establish a positive new branch word of mouth. If the banking sector maintains and uses those six elements appropriately, the factor analysis may be successful. The main results are the varied usage of positive words in the banking sector as a marketing technique. Good word of mouth is effective for potential customers than any other marketing approach. The utilization of the excellent word of mouth is beneficial in attracting client attention. The most acceptable use of positive words of speech is to assess client happiness. In order to make customers happy, it is essential to create a good customer mindset.*

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## **I. INTRODUCTION**

Positive word-of-mouth in the banking business plays a vital part in publicizing banking achievements. Consumer behavior is better impacted than any other advertising activity by the word of the word. Banking is becoming highly competitive in today's society. After service, pleasure creates confidence in the consumer spirit that helps them distinguish service from rivals. Sometimes the consumer faces negative experiences that hurt their minds and behavior. In marketing, the most acceptable advertisements are thought to be made by pleased customers, who become a cruiser and an advocate of the enterprise conscientiously and sometimes unintentionally (Zorbari-nwitambu & Sc, 2017).

Service providers always attempt to communicate with positive mouths. Positive mouth word is a sort of vehicle for (personal) communication to promote a product or service of an enterprise. The personal influence on newspapers is seven times higher (Ennew et al., 2000).

Customer satisfaction in marketing is the most acceptable publicity approach, and this technique occasionally becomes an advocate for organizations (Zorbari-nwitambu & Sc, 2017). Family, friends, relatives, expert opinions play the organization's role directly in pushing the event. Indirect word of mouth sources is more effective media such as newspapers, TV, radio, magazines, web publication, and the opinions of journalists, customers, and expert opinions.

### **1.1 BACKGROUND OF THE STUDY**

Word of mouth is a customer contact leading to vocal communications. Moreover, these signals are more substantial than the message produced by a corporation (Zorbari-nwitambu & Sc, 2017). The two forms of WOM are positive and negative. The varied kind of publicity by which marketers attempt and promote their products and services and develop a strong image of brands includes Online advertising, public relations and outside commercials, sponsorship, and guerilla marketing. Since word of mouth spreads amongst friends and family members, bad WOMs are reduced, and non-commercial publicity is also played. It is also termed pull marketing (Zorbari-nwitambu & Sc, 2017). The service provider's market share requires giving the best or best quality service.

Unsuccessful service promotes word of mouth terrible. It reduces market share and also causes consumers to become negative. Satisfied customers generate a completely unpaid procedure new market in the behaviour of the bank or firm. Incentives or programs to provide outstanding service for the whole customer are utilized by banks, corporations, or companies, promoting potential consumers. Word of mouth is successful since there is a standard high frame of reference between the sender and receptor so that consumer persuasion can be finished by two instruments, namely a guarantee of quality and word of mouth recommendations (Muhammad Tahir Jan et al., 2013). As Bangladesh economy is growing day by day (Al Amin et al., 2020; Akhter et al., 2021; Asheq et al., 2021; Asheq & Hossain, 2019; Kumar et al., 2019; Hossain & Asheq, 2019; Akhter et al., 2020a; Akhter et al., 2020b; Jahan et al., 2020; Hossain & Asheq, 2020; Tu et al., 2021; Hossain, Asheq & Arifuzzaman, 2019; Rahaman et al., 2020; Ara et al., 2015), hence consumer behavior via word of mouth is very important to study. The study, therefore, concentrates on the good word of mouth employed as a marketing technique.

## **1.2 OBJECTIVE OF THE REPORT**

The primary goal of this research is to discover the applications of good word of mouth in the banking business. The following are the report's secondary goals:

- To recognize the applications of good word of mouth as a marketing technique in the banking sector.
- To determine the efficacy of employing good word of mouth as a marketing technique in the banking business.
- To provide some guidelines for banks when utilizing good word of mouth as a marketing technique in the banking sector.

## **1.3 REPORT QUESTIONS**

The research question is as follows:

- How may good word of mouth be used as a marketing technique in the banking industry?
- How can the efficacy of employing good word of mouth as a marketing approach in the banking sector be determined?
- What are the standards for banks in the banking sector when employing positive word of mouth as a marketing strategy?

## **1.4 LIMITATION OF THE STUDY**

The limits of the study are below-

- There is insufficient information, the major drawback of this study.
- Three months is not sufficient to study and prepare all the banking activities.
- Primary data inadequacy owing to the proactive activities of the respondents.
- The report concentrates on the banking service word of mouth for the selected location.
- The approach of tradition is not acceptable to everyone.

## **II. RESEARCH METHODOLOGY**

### **2.1 RESEARCH PURPOSE**

The objective of the research and questions contained in the research report shows that it is descriptive. This investigation is descriptive, as the data are examined in a structured survey. The principal purpose of this study was to achieve the three primary objectives of identifying the use of the Good Word of Mouth as a marketing strategy in the banking sector, identifying the effectiveness of positive words of mouth as a marketing strategy in the banking sector.

### **2.2 RESEARCH APPROACH AND STRATEGY**

The researcher discovers that this study employs a quantitative method. The quantitative technique entails gathering information using a standardized questionnaire. In this case, the researcher used the questionnaire survey method to elicit some basic information regarding using good word of mouth as a marketing tactic in Khulna.

### **2.3 TARGET RESPONDENTS**

This study's target respondents include both existing customers and bank staff. While Khulna was chosen as the research location, the questionnaires were physically distributed to the bank's current customers and staff, including male and female respondents.

## **2.4 FIELDWORK/DATA COLLECTION**

The primary source of data is collected by observation, practical experience, surveys, and interviews. Here the investigator obtains data using a standardized survey. Secondary data from newspapers, newspapers, publications, and textbooks are collected.

## **2.5 SAMPLE SELECTION TECHNIQUE**

For the gathered data, the sample selection approach is non-probability convenience sampling. Interviewees are requested to collect data via questionnaire.

## **2.6 SAMPLE SIZE**

The required sample size is 200 in this study. Where 150 denote an active customer and 50 denotes a bank employee. The surveys were delivered across the city of Khulna.

## **2.7 SAMPLE SCALING**

The questionnaire was designed using Likert scaling, ranging from strongly disagree to agree (1 to 5) strongly.

## **2.8 ANALYSIS OF THE DATA**

The information was gathered using a questionnaire and analyzed using SPSS. The researcher used frequency analysis. In this case, frequency analysis was used to examine excellent word of mouth as a marketing technique in the banking sector.

### **III. LITERATURE REVIEW**

The literature review summarizes what other authors have researched and published on a particular issue. A similar theoretical framework linked to the issue was also provided by researcher j. According to the researchers, the issue is meant to examine the usage of good word of mouth as a marketing technique in the banking business in Khulna city.

#### **3.1 THEORETICAL FRAMEWORK**

The premise of this study is based on the theory of Martensen and Gronholdi (2016), published in the International Journal of Economics & Management Science (Almossawi, 2015). They did their study on how consumer emotion and choice got affected by word-of-mouth concerning the service industry. This study aimed to the extent of the theory of reasoned action model by including positive and negative word of mouth and emotion. They identified consumer emotion and consumer choice affected by positive word of mouth (Almossawi, 2015). The researcher identified positive word of mouth as a marketing tool that attracts the customer's attention in the banking industry in Khulna city.

#### **3.2 IMPORTANCE OF POSITIVE WORD OF MOUTH is a MARKETING Tool**

In shaping consumer attitudes and also buying decisions, positive word of mouth plays a significant role. Positive word of mouth results from having a solid relationship between consumers' emotions and trust with their buying intention. WOM complements advertising by disseminating the information that is embedded in the advertisement (Almossawi, 2015).

#### **3.3 WORD OF MOUTH & BANKING INDUSTRY**

Service helps to receive a good amount of attention from researchers in banking. In 2013, Dillon investigated in India that most respondents considered word of mouth as an effective means of communication for attracting new customers and retaining existing customers (Almossawi, 2015). File, Judd, and Prince (1992) investigated the relationship between satisfaction and WOM. They interviewed 325 medium-sized business owners in the USA. They reported that bank marketers put in many efforts to increase customer satisfaction because they believe that satisfied customers disseminated positive word of mouth, which is an influential factor in customers' decision to purchase financial services (Almossawi, 2015).

#### **3.4 POWER OF WORD OF MOUTH**

Personnel sources include friends, family, acquaintances, and experts (Goyette, Ricard, Bergeron & Marticotte, 2010, Brown & Reingen, 1987; Duhan Johnson, Wilcox, &Harrell, 1997). An impersonal source which includes the news, articles, views, and reviews found in printed media, broadcast media, specialized publications, or online discussion forums (Goyette, Ricard, Bergeron & Marticotte 2010; Senecal, kalczynski, Nantel, 2005; Senecal, Kaczynski, Nantel, 2004). These two sources provide trustworthiness and also experiences. Personal and impersonal sources significantly impact consumer buying decisions and consumer attitudes (Almossawi, 2015).

#### IV. ANALYSIS

##### 4.1 DEMOGRAPHIC ANALYSIS (SOURCE SURVEY)

This part has been covered the data analysis and presentation. The data has been collected from 200 people who are already the customer of the different banks. Moreover, for depth interviews, the data has been collected from the employee of different banks. On this part, the experienced officer gave their opinion, which helps them to grab the customer's attention.

**Table 1: DEMOGRAPHIC ANALYSIS (SOURCE SURVEY)**

Age	Frequency	Percentage	Source of Information	Frequency	Percentage
Below 24	58	29%	By family	43	21.5%
24-40	73	36.5%	By satisfied customer	79	39.5%
40-55	45	22.5%	By employees	57	28.5%
55 and above	24	12%	By others	21	10.5%
Occupation	Frequency	Percentage	GENDER	Frequency	percentage
Students	28	14%	Male	127	63.5%
Govt. Service holder	37	18.5%	Female	73	36.5%
Pvt. Service holder	57	28.5%	Total	200	100%
Businessman	71	35.5%			
Others	7	3.5%			

The study targeted 200 respondents. Among them, 127 people are male, and the rest of them are female. Table 1 shows that among 200 respondents, 127 or 63.5% are male, and 73 or 36.5% are female. There were five dimensions of age in the questionnaires. 29% of people are below 24. 36.5% are between the age of 24-40. 22.5% of people are between 40-55, and 12% are 55 and above. There are five dimensions of occupation in the questionnaires. 14% of respondents are students, 18.5% are Govt. service holders, and 28.5% are Pvt. Service holders 35.5% of respondents are businessmen, and the rest of the respondents are others. Among the entire respondent, 43 people are known from their family about the bank, 79 people got information from satisfied customers. Bank employees inform Fifty-seven people, and 21 people are gathered from other sources.

##### 4.2 ANALYSIS FROM STRUCTURED QUESTIONNAIRE

**Table 2 Factors Frequency (Source: Survey)**

SL NO	Description	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
.2.1	To attract potential customers' loyal customers, use a positive word-of-mouth advertising strategy.	0 (0%)	0 (0%)	27 (13.5%)	101 (50.5%)	72 (36.0%)
.2.2	Using positive word of mouth is an effective marketing strategy for creating a new customer.	0 (0%)	0 (0%)	28 (14.0%)	115 (57.5%)	57 (28.5%)
.2.3	Using positive word of mouth is the service of non-paid advertising.	0 (0%)	1 (.5%)	21 (10.5%)	61 (30.5%)	117 (58.5%)
.2.4	By using positive word of mouth, the bank can reach its potential customer.	0 (0%)	21 (10.5%)	64 (32.0%)	90 (45.0%)	25 (12.5%)
.2.5	Using positive word of mouth helps to spread information to customers.	0 (0%)	18 (9.0%)	45 (22.5%)	128 (64.0%)	9 (4.5%)
.2.6	Positive word of mouth presents the customers' satisfaction level.	0 (0%)	69 (34.5%)	63 (31.5%)	64 (32.0%)	4 (2.0%)
.2.7	Using positive word of mouth helps to hold the existing customer trustworthiness on the bank.	0 (0%)	15 (7.5%)	57 (28.5%)	116 (8.0%)	12 (6.0%)
.2.8	Positive word of mouth helps to provide better service to bank clients.	1 (.5%)	53 (26.5%)	66 (33.0%)	79 (39.5%)	1 (.5%)
.2.9	To draw a customer's attention, using positive word of mouth is an effective marketing strategy.	1 (.5%)	8 (4.0%)	36 (18.0%)	142 (71.0%)	13 (6.5%)
2.10	The customer plays an advocacy role by using positive word of mouth.	0 (0%)	1 (.5%)	24 (12.0%)	98 (49.0%)	77 (38.5%)
2.11	Positive word of mouth suggests good service.	7 (3.5%)	71 (35.5%)	63 (31.5%)	52 (26.0%)	7 (3.5%)
2.12	Using positive word of mouth can make clients happier.	0 (0%)	61 (30.5%)	83 (41.5%)	50 (25.0%)	6 (3.0%)
2.13	A positive word of mouth strategy creates a positive attitude in customers' minds.	0 (0%)	7 (3.5%)	35 (17.5%)	59 (29.5%)	99 (49.5%)
2.14	Positive word of mouth helps to establish a new	5	69	54	60	12

	brand image.	(2.5%)	(34.5%)	(27.0%)	(30.0%)	(6.0%)
2.15	To inform about new brand positive word of mouth is effective.	1 (.5%)	39 (19.5%)	50 (25.0%)	102 (51.0%)	8 (4.0%)
2.16	Using a positive word of mouth strategy ensures banks better service quality.	1 (.5%)	39 (19.5%)	49 (24.5%)	106 (53.0%)	5 (2.5%)
2.17	Positive word of mouth increases repurchases intention.	2 (1.0%)	31 (15.5%)	61 (30.5%)	96 (48.0%)	10 (5.0%)
2.18	Using positive word of mouth is the best way to inform customers about unique service quality.	1 (.5%)	11 (5.5%)	24 (12.0%)	134 (67.0%)	30 (15.0%)

Table 2 (4.2.1) above shows that 51% (n=101) of the respondents agreed that loyal customers use positive word of mouth as a marketing strategy to attract potential customers. There is apparent evidence from the information above that using positive word of loyal mouth customers increases potential customers. Table 2 (4.2.2) above presents that 57 % (n=115) of the respondents agreed that positive word of mouth is the effective marketing strategy for creating a new customer. From the above information, there is evidence that a positive word of mouth marketing strategy is an effective strategy for creating a new customer. Table 2 (4.2.3) reveals that 58% (n=117) of the respondents strongly agreed that using positive word of mouth is the service of non-paid advertising. There is apparent evidence from the above information that positive word of mouth is a service of non-paid advertising. Table 2 (4.2.4) above reveals that 45% (n=90) of the respondents agreed that the bank could reach their potential customers by using positive word of mouth. From the information above, there is apparent evidence that positive word of mouth can help to reach potential customers. Table 2 (4.2.5) above reveals that 64% (n=128) of the respondents agreed that using positive word of mouth helps spread information to customers. There is apparent evidence that positive word of mouth helps spread information to customers from the information. Table 2 (4.2.6) above shows that 34% (n=69) of the respondents disagreed that positive word of mouth presents the customer's satisfaction level. So, from the information, there is clear evidence that positive word of mouth cannot uphold customer satisfaction. Table 2 (4.2.7) above reveals that 58% (n=116) of the respondents agreed that using positive word of mouth helps hold the existing customer's trust in the bank. From the information, there is strong evidence that positive word of mouth helps hold the existing customer's trustworthiness on the bank. Table 2 (4.2.8) above shows that 39% (n=29) of the respondents agreed that positive word of mouth helps to provide better service to bank clients. There is strong evidence that positive word of mouth provides better service to bank clients from the information above. Table 2 (4.2.9) above presents that 71% (n=142) of the respondents agreed that using positive word of mouth is an effective marketing strategy to draw customer attention. There is strong evidence that positive word of mouth is an effective marketing strategy to draw customer attention from the information above. Table 2 (4.2.10) above reveals that 49% (n=98) of the respondents agreed that customer advocacy by using positive word of mouth. Therefore, the result presents the acceptance of the customer's advocacy role as a marketing strategy. Table 2 (4.2.11) shows that 35% (n=71) of the respondents disagreed that positive word of mouth suggests good service. So, above the information presents that positive word of mouth cannot suggest better service for a bank. The above Table 2 (4.2.12) displays that 41% (n=83) of the respondent's neutral that using positive word of mouth can make clients happier. From the information, respondents keep their support to make it effective. Table 2 (4.2.13) above shows that 49% (n=99) of the respondents strongly agreed that a positive word of mouth strategy could create a positive attitude in the customer's mind. From the information in this table, there is strong evidence that positive word of mouth can create a positive attitude in customers' minds. Table 2 (4.2.14) above presents that 34% (n=69) of the respondents disagreed that positive word of mouth helps to establish brand image. From the above information, there is strongly apparent that positive word of mouth cannot help establish brand image. Table 2 (4.2.15) shows that 51% (n=102) of the respondents agreed that to inform about new brand positive word of mouth is effective. There is strong evidence that positive word of the mouth effectively informs the new brand from the information above. Table 2 (4.2.16) above reveals that 53% (n=106) of the respondents agreed that using a positive word of mouth strategy ensures banks' service quality. From the information in the table, there is strong evidence that positive word of mouth ensures bank service quality. Table 2 (4.2.17) shows that 48% (n=96) of the respondents agreed that positive word of mouth increases repurchase intention. From the information above, there is apparent evidence that positive word of mouth increases repurchase intention. Table 2 (4.2.18) shows that 67% (n=134) of the respondents agreed that positive word of mouth is the best way to inform customers about unique service quality. There is strong evidence that positive word of mouth is the best way to inform customers about unique service quality from the information above.



## **V. REPORT FINDINGS**

Nowadays, good word of mouth has become a practical marketing approach to target customers. Positive word of mouth is being employed to gain consumers by marketers. Based on the research findings, it can be claimed that most of the recognized usages of positive word of mouth have a positive influence that is beneficial to reaching consumers, which is a marketing strategy.

According to the data, good word of mouth as a marketing technique in Khulna city is employed by loyal and happy consumers. If happy customers use positive word of mouth, it is efficient and attractive to draw consumer attention, and this one is the first use of positive word of mouth advertising.

The second most significant application of positive word-of-mouth marketing in Khulna city is for developing new clients. The use of good word of mouth is the manifestation of customer pleasure, which is an excellent technique for developing new ones. According to the data, adopting good word of mouth is beneficial for both new consumers and existing clients.

The third important application of good word of mouth performs a non-paid advertising function. Usually, clients are more intrigued by this sort of advertisement. It draws potential consumers the most. According to the data, non-paid marketing indicates the satisfaction level of pleased consumers.

The fourth application of positive word of mouth is to contact potential consumers. The usage of this marketing approach displays a happiness and contentment level that draws potential consumers effortlessly. According to the data, positive word of mouth is beneficial and valuable to catch up with potential consumers.

The fifth greatest usage of positive word of mouth is to share knowledge. Positive word of mouth has an essential function in making knowledge available. Available information enhances knowledge about bank services that insist clients obtain service. According to the data, disseminating knowledge is more beneficial for the marketing approach.

The sixth most popular positive word-of-mouth marketing approach is to convey customer satisfaction level. If a client utilizes good word of mouth, it implies he is satisfied, and his satisfaction level requires him to show another to obtain excellent service. According to the research, customer satisfaction level promotes the utilization of the excellent word of mouth.

The seventh purpose of positive word of mouth is to hold the existing client. The bank needs to build trustworthiness to make the consumer relies on the bank. According to the research, trustworthiness helps to keep an existing one.

The eight usages of good word of mouth as a marketing technique are better service to bank clients. Positive word of mouth encourages not only clients but also workers to do their best.

The ninth most usage of positive word of mouth as a marketing technique is to draw consumer attention. That is more successful than any other method. Customers are more dependable when they are informed about a happy customer experience. According to the data, utilizing good word of mouth to gain consumer attention is a beneficial approach.

The tenth greatest usage of positive word of mouth is playing an advocacy role. By employing good word of mouth, pleased and loyal clients perform an advocacy function that encourages future consumers to obtain service from the bank. According to good word of mouth, the advocacy role is the most incredible technique.

The eleventh use of positive word of mouth is to propose improved service. Positive word of mouth advises employees to offer better service or a new approach to do their best to help gain consumers.

The most common use of positive word of mouth is to make clients happier. Good word of mouth may satisfy consumers by giving positive words about banks. It makes clients happier.

The thirteen most common use of positive word of mouth is to develop an optimistic attitude in the consumer's mind. It makes customers or clients positive toward banks since a good attitude offers positive expression. According to the data, developing a good attitude in the consumer's mind is the best marketing approach.

The fourteen most significant usage of good word of mouth is to build a fresh brand image. Publicity brings the brand to uphold. Good word of mouth generates a positive attitude towards the brand.

Fifteen, the most use of positive word of mouth is to tell people about a new brand. Good word of mouth is the most effective approach to educating about new brands, which everybody accepts readily.

The sixteen most significant usages of good word of mouth are ensuring banks' service excellence. A successful marketing technique is a positive word of mouth approach that helps ensure banks' service quality that attracts clients.

The seventeen most significant usage of good word of mouth is to enhance repurchase intention. Favourable terms insist on clients obtaining service and also making repurchases.

The eighteen most common use of good word of mouth is to educate about unique service quality. Unique service quality is desirable to all consumers. It attracts customers most efficiently. According to the data, telling clients about unique service quality is the best use of the marketing approach.

According to the analysis, the findings also show generating a good attitude, assuring service quality, and disseminating knowledge and trustworthiness. If a bank utilizes those as a marketing strategy, it will bring an effective outcome. It will be a beneficial and successful marketing strategy if a bank can generate a good attitude in the consumer's mind and ensure high-level service quality, available information, and trustworthiness.

## **VI. RECOMMENDATION**

The conclusion that has been made in the preceding part takes this report to a concluding stage. Here, recommendations on where and how this report might be beneficial are outlined. The implications are based on the conclusion reached before. Suggestions addressed to banks:

### **6.1 RECOMMENDATION FOR BANK**

The advice for banks should be viewed as a guidance that they should link their consumers with their most satisfactory service. The key recommended concerns of this study for banks are presented below:

- a. To utilize good word of mouth as a marketing tactic greater than any other method to reach prospective consumers. So, to catch up with target clients, banks should utilize good word of mouth as a marketing technique since it takes a short time to reach consumers.
- b. For disseminating bank information, WOM plays an essential function. So, banks should utilize this technique to make the information public. Banks may sustain their client satisfaction level by employing good word of mouth.
- c. Trustworthiness of the present client draws additional potential consumers. So, banks should employ positive word of mouth to hold the current ones. That would be useful for banks. Using good word of mouth is beneficial for giving better service to bank clients. For this, banks may give their most satisfactory service by employing good word of mouth as their marketing approach.
- d. Using PWOM as a marketing strategy is the best way to suggest service. Banks should utilize this method for obtaining recommendations from consumers that would be effective for them. To make clients satisfied, positive word of mouth plays a key role. So, banks should utilize good word of mouth as a marketing technique to make their clients happy.
- e. To develop a good attitude in the consumer's mind, there is no option of employing positive word of mouth. So it would be the ideal use for the banking sector, and banks should implement this technique.
- f. To build a new brand, banks should utilize PWOM efficiently to reach their target customers. Banks may utilize good word of mouth as a marketing technique to reach their consumers as a new brand. By utilizing this method, brand information would be provided within a short period that is required and effective for banks.

### **6.2 RECOMMENDATION FOR FURTHER STUDY**

The link in this study warrants additional study. This study focuses on the many uses of good word of mouth as a marketing technique in the banking sector. The researcher gives the following ideas for study:

- a. The use of good word of mouth and profitability in the banking sector.
- b. Use observational researchers to achieve correct findings.
- c. Use integrated attributes of respondents such as gender and age to achieve a more accurate result.

## **VII. CONCLUSION**

Positive word of mouth has an influence on customers' selection and the use of service. This kind of communication provides a high degree of experience and credibility. The responder wishes to gather information from pleased customers who exhibit loyalty to bank service excellence. To attract potential customers, create new customers, reach target customers, build trustworthiness, create advocacy customers, suggest better service, make clients happy, create a positive attitude in the customer's mind, establish a brand image, increase repurchase intention, inform unique service quality. All of these are different forms of using positive word of mouth as a marketing strategy. It is practical and helpful in reaching customers, holding existing customers, and converting them into loyal customers.

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