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The Impact of Marketing Banking Services on Improving the Competitiveness of a Sample of Private Banks in the City of Erbil

A Study submitted to financial and banking department/ college of Administrative and Economic / the University of Salahaddin-Erbil as partial fulfillment of requirements for the degree of the bachelor in finance and banking sciences

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DEDICATE

**We dedicate this research to
our parents and close relatives**

Researchers

ACKNOWLEDGE

After finishing writing my letter, I cannot help but thank God Almighty who helped me to finish it, and to pray and greet the Seal of the Prophets, our Master Muhammad (may God bless him and grant him peace).

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Abstract

This study deals with knowing the impact of banking marketing for services (the independent variable) in improving the competitive advantage (the dependent variable) for a sample of private banks in the city of Erbil, which includes (5) banks. By distributing (63) the questionnaire to the sample, which was limited to (bank managers, their assistants, department officials and employees), and the ready-made statistical program SPSS was used in the analysis process. Increasing interest in the combination of banking marketing elements for their services together has a positive and effective effect in further improving competitiveness together, which contributes to increasing customer attraction and gaining their trust, that is, it can be said that there is a direct relationship between the independent and dependent variables, and the general average of the convergence of the opinions of the surveyed sample reached their agreement About the measurement items related to the mix of banking marketing elements for services (the independent variable) (4.490) and a standard deviation (0.540) with a degree of agreement (83.52%), while the general average of the convergence of the opinions of the researched sample reached their agreement about the items of measurement related to competitiveness (the dependent variable) (4.390).) and a standard deviation (0.550), with an agreement of (84.88%).It became clear from the results of the analysis of the current study that each of the two distribution paragraphs has the greatest impact in enhancing the competitiveness of the sample of the banks under study, with an arithmetic mean of (4.292), which is higher than the hypothetical mean (3) by (1.292) with a degree of agreement of 85.8% and a standard deviation of . (0.771), while the pricing item ranked last with an average of (4.057), which is higher than the default mean (3) by (0.057), with an agreement of 81.1% and a standard deviation of.(0.768)

Content List

Topic	number
Dedicate	I
Acknowledge	II
Abstract	III
Content List	IV
List of Tables	V
List of Figures	V
Introduction	VI-X
Chapter One:Bank Marketing and Competitiveness	1-8
Section One:The Concept of Banking Marketing	1-5
First: The Definition of Banking Marketing	1
Second: The Stages of Banking Marketing Development	1-2
Third: The Importance of Banking Marketing	2-3
Fourth: Objectives of Banking Marketing Functions	3-4
Fifth: Components of the Banking Marketing Mix	4-5
Section Two:The Concept of Competitiveness	5-8
First: The Definition of Competitiveness	5-6
Second: Types of Competitiveness	6
Third: Sources of Competitiveness	6-7
Fourth:The Relationship Between Banking Marketing for Banking Services and Competitiveness	7-8
Chapter Two: The Impact of Bank Marketing on Competitiveness	9-20
Section One:Description of the study sample population	9-14
Section Two:Description of the Method of Analysis and Presentation of Results	15-20
Conclusion	21-22
Recommendations	22
References	23-24
The Appendix	25-28

List of Tables

Table	Title	Page
1	Distribution of questionnaire forms to the sampled individuals from private banks in the city of Erbil	9
2	Frequency distribution of sample members by gender	10
3	Frequency distribution of sample members according to their ages	11
4	Frequent distribution of sample members by academic qualification	12
5	Frequency distribution of sample members according to years of experience	13
6	Frequency distribution by Job level	14
7	Descriptive statistics of items of the mix of banking marketing elements for services (the independent variable)	16
8	Descriptive statistics of items of competitiveness (dependent variable)	19

List of Figures

Figures	Title	Page
1	Frequency distribution of sample members by gender	10
2	Frequency distribution of sample members according to their ages	11
3	Frequent distribution of sample members by academic qualification	12
4	Frequency distribution of sample members according to years of experience	13
5	Frequency distribution by Job level	14

Introduction:

The bank is a market like any other market that has competition. This competition causes the bank to improve its products and services in a way that improves the effectiveness of how these services are provided to customers. There are many factors that can increase or reduce the risks in the banking market. Banking marketing has become one of the pillars of banking services in the modern era and one of the most important things that various organizations should be concerned about to achieve the fundamental goal for which it was found is to obtain the largest share in the market and to ensure continuity and survival, it is what has earned banks in developed countries significant success and earned them a leading competitive position and loyalty of customers and investors. The bank is seriously rethinking its ability to compete, which requires thinking and increasing attention to the elements of the marketing mix as the basis of the marketing strategy adopted by the bank's management in selling its products and enhancing its competitiveness.

Importance of the Research

Banking marketing is a necessary thing for the bank because it relies on it to deliver its services to most market segments, and for this reason, it works constantly to adopt the latest marketing ideas in its banking dealings at the local and international levels because it helps increase its profitability and earns it a competitive position, while at the same time ensuring its control over the market and its continuity in it. On this basis, attention was drawn to the vital and effective role that bank marketing can play in raising the competitiveness of a sample of private banks in the city of Erbil.

Problems of the Research

The banking activity in the city of Erbil is facing many changes and rapid events in light of the great development taking place in the banking industry, which is likely to increase the strength of competitiveness among them, which requires them

to offer the latest types of banking services in addition to following the best marketing methods on their part, in order to increase attraction and gain Customers trust them, and therefore the research problem can be formulated with the following questions-:

- What is the banking marketing of banking services and competitiveness?
- Is there a consensual relationship between the items of banking marketing for banking services (the independent variable) and the items of competitiveness (the dependent variable) of the current study sample?
- What is the extent of the effect of marketing banking for services in improving the competitiveness of a sample of private banks in the city of Erbil?
- Which of the combination of banking marketing elements has the greatest impact on improving the competitiveness of a sample of private banks in the city of Erbil?

Hypothesis of the Research

In order to answer the questions raised in the research problem, the following hypotheses were formulated:

- There is no agreement between the items of banking marketing for banking services (the independent variable) and the items of competitiveness (the dependent variable) of the current study sample.
- There is an agreement between the items of banking marketing for banking services (the independent variable) and the items of competitiveness (the dependent variable) of the current study sample.
- There is a positive effect of a mix of marketing banking services elements for on improving in increasing the competitiveness of a sample of private banks in the city of Erbil.
- There is no positive effect a mix of marketing banking services elements in increasing the competitiveness of a sample of private banks in the city of Erbil.
- Is there one element of the banking marketing mix that has the greatest impact on

improving the competitiveness of a sample of private banks in the city of Erbil?

Objectives of the Research

The aim of the research is to try to broadcast banking marketing within a sample of private banks in the city of Erbil, and to highlight the effective role of it through their activation of the mix of marketing elements, with the aim of increasing their competitiveness, and conducting banking services to the fullest extent for customers, as well as the ability to identify their current and future desires and needs with work. Continuously design and deliver services that live up to their aspirations.

Research Methodology

The methodological descriptive and quantitative analysis was relied upon in analyzing the data related to the current study, and the data was collected by distributing the questionnaire form to the research sample of private banks in the city of Erbil. The Spss program was used for descriptive analysis. Research variables, represented by:

quantitative analysis data

-The dependent variable is competitiveness.

-The independent variable is banking marketing it includes(banking service, pricing, promotion, distribution, banking environment and operations).

Limits of the Research

represented by:

- Spatial limits: it includes a group of private banks in the city of Erbil, such(Cihan Bank, International Development Bank in Erbil, Erbil Bank for Investment and Finance, Regional Bank for Investment and Trade RT and Kurdistan International Bank.

- Time limits: represented in the year 2023,the questionnaire forms were distributed to a sample of private banks during the period between (15/2/2023) to (9/3/2023).

Research Difficulties

The researchers faced many difficulties during the distribution of the questionnaires, including: -

Most of the senior administrative departments in banks do not accept the distribution of forms by researchers to their employees.

The majority of the bank's employees did not respond to the researchers' request to fill out the forms distributed to them.

- As a result of the reasons mentioned in the previous points only, the researchers were able to distribute (63) questionnaires to the private banks included in the current study in the city of Erbil.

Research Structure

It includes two Sections, the first section is the theoretical side, in which the concepts related to banking marketing and competitiveness are shed light. The second section is the other represented by the applied aspect, in which the impact of banking marketing in enhancing the competitiveness of a sample of private banks in the city of Erbil is shown. At the end of the research, a number of conclusions and suggestions on the subject of the current study are indicated.

Previous Studies

-The study of Qasim et al(2014:pp621-643) The researchers distributed 222 questionnaires to employees working in public and private banks on the Syrian coast, and it was found from the results of the study there that there is a direct and acceptable relationship between the use of the mix of banking services in commercial banks and its ability to compete in the banking market.

-Fajkhi Study(2017:pp1-104) The researcher distributed 200 questionnaires to clients of the Algerian People's Loan Bank - Ain Melilla Agency. The results of the study showed that there is a positive correlation between the dimensions of banking marketing and the competitive advantage in the Algerian People's Loan Bank - Ain Melilla Agency.

-Ben Shanina & Mattai(2019:pp578-601)study The researchers distributed 30 questionnaires to the employees of the Agency of the Bank of Agriculture and Rural Development in Ain Defla, and it became clear from the results of the study there that each element of electronic banking marketing had an effective role in gaining customer satisfaction and loyalty to the bank and thus the ability of the latter to achieve a competitive advantage compared to other banks.

After reviewing the previous studies related to the current study, it can be said that the current study has benefited from all these studies in one way or another. There is an agreement between the previous studies and the current study. They used the questionnaire to collect data to achieve the objectives of the study. The geographical location in which the study was conducted, which is the city of Erbil, Kurdistan Region - Iraq, as well as the sample studied from the selected private banks that were chosen, in addition to the time period, which is the year 2023.

Chapter One

Bank Marketing and Competitiveness

This chapter includes two sections, in the first of which reference is made to the concept of banking marketing in general, while in the second section the issue of competitiveness in general was discussed.

Section One

The Concept of Banking Marketing

First: The Definition of Banking Marketing

Thinkers have differed on the angle through which they look at the banking marketing process. Therefore, there are many definitions of this concept, Al-alak & Alnawas (2010:p81) define it as The Marketing of bank services is the activity of presenting, advertising and selling banks products in the best possible way in order to satisfy costumers. As for H.Tlman, bank marketing is defined as a group of businesses that allow the creation and distribution of services that meet the needs of consumers and that work to raise the profitability of the bank. While Y.Legalvan defines it as searching for needs and consumer tendencies and meeting them in the best case taking into account the objectives and profitability of the bank (Shahrazad & Ahmad, 2020:p20).

After reviewing a set of definitions,we conclude that banking marketing is an intellectual state that aims to direct the various means and capabilities available to the bank to meet the customer's needs and satisfy him.

Second: The Stages of Banking Marketing Development

Banking marketing went through several stages until it reached what it is today, and the stage is (Talib, 2010:p71):-

1-The promotion stage: where advertising and public relations are obscured and appeared in the large banks in the so-called marketing department, as 82% of the major banks have created official marketing departments, and 12% of the smaller banks have also done so.

2-The stage of defining the banking service in the market and in the ears of customers: in this stage, banking marketing relies on trying to find a distinguished position for the bank in the market, so the need for a competitive advantage appears, so it must choose and search for marketing opportunities and make a good evaluation in order to have a distinguished position in the market. That is, to be able to determine the status of the banking service it provides in the market and in the minds of customers.

3-The stage of renewal and innovation: the rapid development in societies, which greatly affected the development of the tastes and needs of the beneficiaries of services, which prompted banking organizations to find new services in order to be able to keep pace with this development.

4-Focusing on a specific sector of the market: the bank pays attention to certain segments of the market, and accordingly it sought to create a distinctive image of the bank among selected segments of the market, through a specific marketing program that suggests to them the different banking services of the bank and distinguishes them from competing banks.

5-Marketing systems stage: Banks began to practice marketing activity within the framework of the existence of integrated systems for information and the preparation of marketing plans and control over it. Banks at this stage also focused on preparing and developing marketing research and marketing information systems and strengthening marketing communication systems.

Third: The Importance of Banking Marketing

The importance of bank marketing are described as special and related to banking activity, and they lie in the following (Al-Sumaidaie & Youssef, 2005: p191):-

1-Predicting the volume of banking services in the future and identifying the economic and social conditions and variables affecting the bank's activity.

2-Satisfying customers' desires, achieving their satisfaction and creating a positive image for them.

3-Integration of the banking business and the harmony of its activities.

4-Studying the banking services offered by competing banks and knowing the size of their activities and the means they use to attract customers.

5-Providing the bank's management with regular marketing research that determines the bank's position in the market for each service, according to customer requests.

Fourth: Objectives of Banking Marketing Functions

The objectives of bank marketing are as follows (Aishosh, 2009: p54):-

1-Improving the bank's reputation through diversifying and improving the level of banking services while raising banking awareness, especially among the bank's employees.

2-Achieving the financial goals represented in the goals of liquidity, profitability, safety and growth resources.

3-Importance of investing money by increasing the volume of loans and advances increasing investments in securities finance.

4-Achieving innovation and renewal through: creating new banking services that respond to customers' desires, developing existing banking services, and changing patterns of providing them to customers.

5-Achieving the efficiency and effectiveness of the administrative apparatus by training the staff working in the marketing apparatus of the bank, developing their capabilities in dealing with customers, creating a spirit of harmony among them,

and encouraging the spirit of initiative in performing services at the appropriate time and place.

Fifth: Components of the Banking Marketing Mix

The marketing mix is always described as an attempt to combine or blend four basic elements in order to be presented to customers in the market. Services, these items include (Islam & Rahman, 2015: pp16-20) & (Duraichamy & Prasad, 2016: pp80-83):-

1-Banking service (product): It is considered a very important element of the marketing mix, and its strategy is to develop previous services and create new ones, and it can be defined as a set of basic decisions related to the fundamental or original characteristics that the bank presented to customers.

2-Banking service pricing: The price is defined as that monetary or in-kind value that the customer pays to the bank in return for obtaining the service, meaning that the price represents the value that the customer is willing to pay and exchange with a set of benefits, benefits, or misleading values associated with the use of the service.

3-Promotion of banking services: Promotion is defined as a group of promotional efforts related to providing customers with the necessary information about the advantages of a particular banking service and arousing their interest in it by the ability of this service to satisfy their needs over other competing services, with the aim of prompting customers to make a decision to purchase this service or continue using it in the future.

4-Banking service distribution: The importance of distribution channels in the banking service lies in making the service as close as possible to the customer and without the cost of hardship to move to it or bear the burden and effort in order to collect or benefit from the services provided by the bank, as the bank distributes its services in two basic ways, the first through a network of branches spread throughout the country And the other is by allowing some banks or through special agencies in areas where it does not have a branch or branches, where those banks or agencies distribute its services such as providing the service of current accounts

on demand, time deposits, certificates of deposit and Internet service.

5-Banking environment and operations:The activities and operations represent the methods by which the specifications or characteristics that the customer desires in the banking service are reached, in addition to the physical components, which include all devices and facilities related to providing the service with the required quality, in addition to the human element, which is considered one of the most important elements that affect the components of the banking service, which In turn, it affects customers' awareness of the quality of service provided to them by the human element. It is agreed that there is a set of skills and capabilities that must be characterized by bank workers, especially those who have direct contact with customers.

Section Two

The Concept of Competitiveness

First: The Definition of Competitiveness

Banks are always trying to achieve the highest profit rates for them, in addition to working to increase their dominance in the banking market, by following the latest marketing methods and means, so the competitive advantage can be defined as "a source of continuous concern for all institutions, as technology has a pivotal and essential role in the competitive advantage." Because it allows the organization to identify two major and general strategies, which are differentiation and cost leadership” (Aldhmour, 2009, p309). And David defined it as that process in which an entity struggles to outperform another and this entity can be a person, organization or country, and the goal is to win, In order for the organization to be competitive, it must provide several factors such as ability, desire to win, loyalty or commitment, and the availability of specific resources. While Porter stressed that competitiveness arises mainly from the value that the bank can create for its custo-

mers, as it can take the form of a low price, or offering Distinguished benefits through the service provided compared to competitors (Suisi&Al-Khafaji,2015: p70).So, from the previous definitions, we conclude that competitive advantage means a set of skills, knowledge, cultural values, and capabilities that interact with each other in a way that achieves the ability to confront and survive in a specific industry or group of industries.

Second: Types of Competitiveness

There are two main types of competitiveness(Murabit&Boukhatem,2016 :p30):-

1-The lowest cost: It means the ability of the enterprise to design, manufacture and market a product that is less expensive compared to competing institutions, which ultimately leads to achieving greater returns, and in order to achieve this advantage, it is necessary to understand the critical activities or value chain of the enterprise and it is an important source of cost advantage.

2-Product differentiation: It means the institution's ability to evaluate a distinct and unique product that has a high value from the consumer's point of view (higher quality, special characteristics of the product, after-sales services, so it becomes a condition to understand the potential sources of product discrimination, and to employ the capabilities and competencies of the institution to achieve aspects of excellence.

Third: Sources of Competitiveness

It can be said that there are three sources of competitive advantage (Fajkhi ,2017:p25):-

1-Innovation:the increasing explosion in the number of institutions, which was accompanied by a competitive explosion at the national and global level, led to an escalation of the institutions' interest in innovation and focus on it, to the point of considering the minimum in competitive priorities along with cost and quality, and the ability to innovate became a renewable source of competitive advantage.

2-Time:that is time whether in production management or in service management, is a more important competitive advantage than it was in the past. Reaching the customer faster than competitors represents a competitive advantage.

3-Knowledge:the outcome or monitoring of the experience, information, experiences, and studies of an individual or a group of individuals or a specific community at a specific time, as it has become the most important resource in creating a competitive advantage in the conditions of rapid development in markets, technology, and competitors. Successful institutions are those that consistently create new knowledge and embody it in New technologies, methods and services.

Fourth:The Relationship Between Banking Marketing for Banking Services and Competitiveness

There are several factors that fall under the field of banking marketing for banking services that contribute to raising the competitiveness of banks, including:-

1-Developing and diversifying banking services: through paying attention to personal loans and providing loans to small projects, and providing some modern services or expanding the existing ones such as financial leasing, joint loans, discounting commercial invoices, as well as providing hedging and coverage services from the risks of interest and exchange rate fluctuations.

2-Improving the human element: The human element is one of the main pillars for improving banking performance, through the use of one of the international houses of expertise or major banks to train banking cadres on the use of banking industry technology and modern tools such as the Internet and others, and consolidating among employees concepts related to the importance of innovation and creativity Keep up with modern technological developments(Omar,2014:pp84-85).

3-Keeping abreast of international banking standards:such as strengthening capital bases, developing credit policies in banks, defining management systems

and banking policies and setting up an early warning mechanism for banks, in addition to activating the role of the state and the central bank to develop the performance of the banking system and paying attention to managing banking risks(Murabit &Boukhatem,2016:pp46-50).

4-Strategies for developing the competitive advantage of banks: Porter proposed three general strategies for competition in order to achieve distinguished performance from other competitors,including(Nusseibeh, 2015:p48):

A-Cost Leadership Strategy:this strategy is based on the Bank's commitment to being the lowest-cost producer in the sector in which it operates while maintaining relatively medium levels of excellence.

B-Differentiation strategy: that is, the quality of service provided is higher than that provided by competitors, with prices with parity

C-Focus strategy: Competitive advantage is achieved under the focus strategy by providing banking products and services at lower prices, or by providing distinct products and services compared to competitors.

Chapter Two

The Impact of Bank Marketing on Competitiveness

Here, the chapter discusses the effect of banking marketing for services in improving competitiveness in its applied form, in order to answer the questions of the study problem and test its hypotheses. The city of Erbil, and the two ready-made statistical programs, SPSS, were used in the process of analyzing the data.

Section One

Description of the study sample population

The following is a detailed description of the individuals surveyed in a sample of private banks in the city of Erbil in terms of:

1- The research sample: It is represented by a sample of private banks operating in the city of Erbil, regardless of their nationality, as a random sample was selected on the basis of modern banking services channels, which included (5) private banks. And (63) questionnaires were distributed to the researched sample, and (49) forms were retrieved, so (46) of them were valid for analysis, while (3) forms were not valid, so they were excluded from the analysis, as shown in Table (1):

Table(1): Distribution of questionnaire forms to the sampled individuals from private banks in the city of Erbil

N	Bank	forms distributed	forms received	the ratio of received forms %
1	Cihan Bank	18	14	28.6
2	International Development Bank in Erbil	15	12	24.5
3	Erbil Bank for Investment and Finance	15	10	20.4
4	Regional Bank for Investment and Trade RT	10	8	16.3
5	Kurdistan International Bank	5	5	10.2
Total		63	49	100

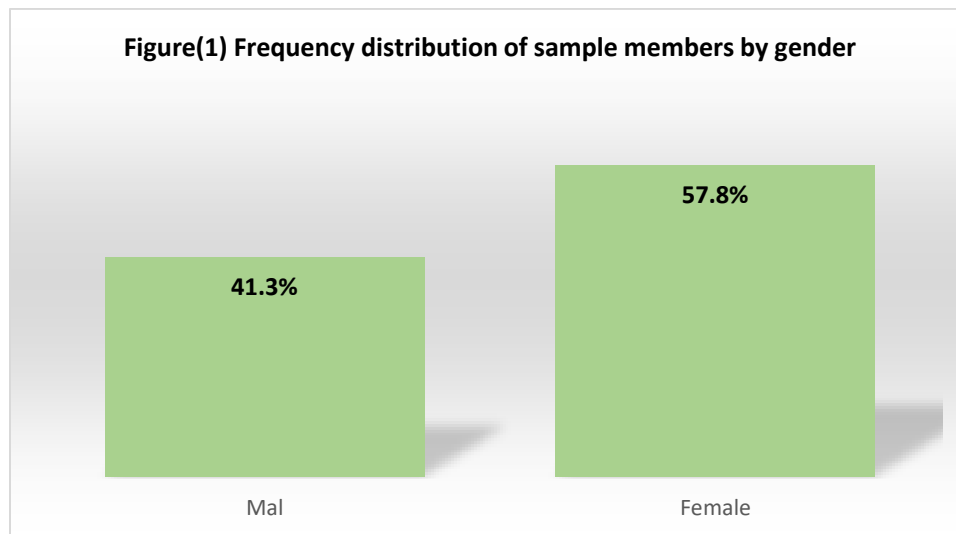
Source: The table prepared by the researchers based on the questionnaire.

2-Gender: It appears from Table No. (2) and Figure No. (1) that the rate of (41.3%) of the individuals are males, and that only (58.7%) are females. These percentages are consistent with reality, as we find that the contribution of females, especially In such activities, it is more compared to the percentages of male participation. The reason may be that this type of office job is more compatible with the nature of females compared to males because it does not require muscular effort.

Table (2): Frequency distribution of sample members by gender

Gender	Number	Percentage %
Male	19	41.3
Female	27	58.7
Total	46	100

Source: The table prepared by the researchers, based on the questionnaire.



Source: Prepared by the researchers based on Table(2).

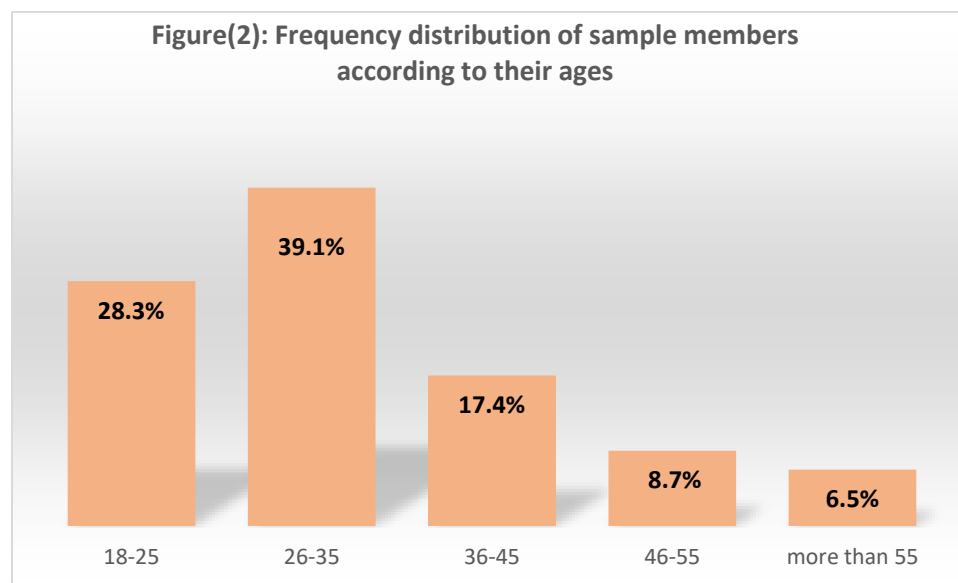
3 -Age: It appears from Table (3) and Figure (2) that the largest percentage of respondents was from the age group (26-35) years, reaching 39.1%, followed by the category (18-25) years, which reached 28.3%, while it was The category (36-45) years with a lower rate of 17.4%, then the category (46-55) years with a rate of 8.7%, and finally the category (more than 55) years with a very small rate of 6.5%.

This indicates that the majority of the working group in the sample of the banks surveyed are young people whose ages range between 26-35 years, because the individual at this age is more generous compared to other age groups. In addition to the fact that they possess several elements such as energy, vitality, creativity, innovation and enthusiasm, all of which positively affect the rate of productivity of their work, in addition to that they are more accommodating to deal with modern marketing methods, which positively affects improving competitiveness by the sample of private banks in the Erbil city.

Table (3): Frequency distribution of sample members according to their ages

Age	Number	Percentage %
18-25	13	28.3
26-35	18	39.1
36-45	8	17.4
46-55	4	8.7
more than 55	3	6.5
Total	46	100

Source: The table prepared by the researchers, based on the questionnaire.



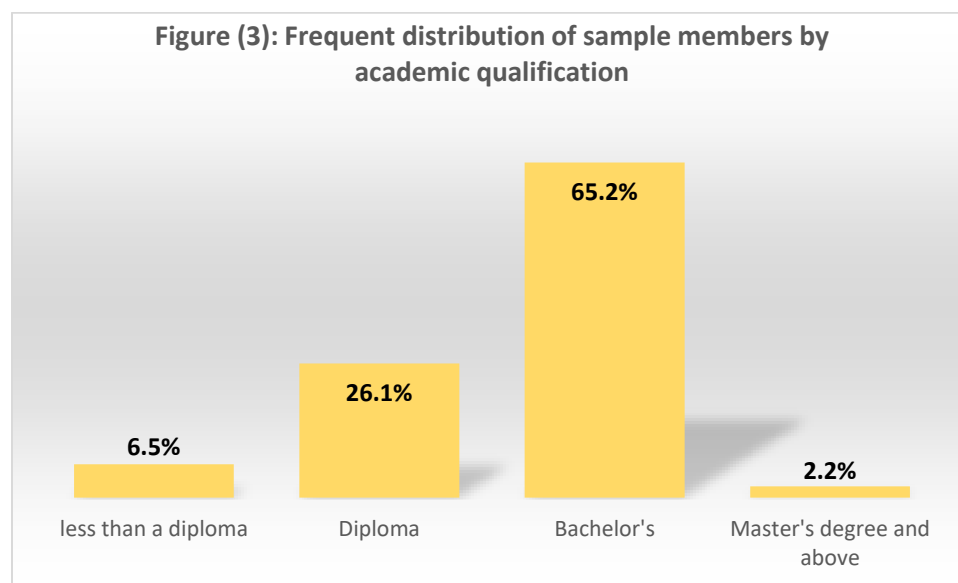
Source: Prepared by the researchers based on Table(3).

4- Academic Qualification: It appears from table (4) and figure (3) that the largest percentage of respondents was from the (Bachelor’s) category, which amounted to 65.2%, followed by the (diploma) category, which amounted to 26.1%, and then a category less than diploma at 6.5%. , Finally, a master's category and more with a very small percentage of 2.2%, and this indicates that the holders of bachelor's degrees are the most active group in the sample of the banks surveyed. The cost of their work is less than the cost of the work of holders of master's and doctoral degrees, and this result is consistent with the practical reality of these banks.

Table (4): Frequent distribution of sample members by academic qualification

Academic qualification	Number	Percentage %
less than a diploma	3	6.5
Diploma	12	26.1
Bachelor's	30	65.2
Master's degree and above	1	2.2
Total	46	100

Source: The table prepared by the researchers, based on the questionnaire.



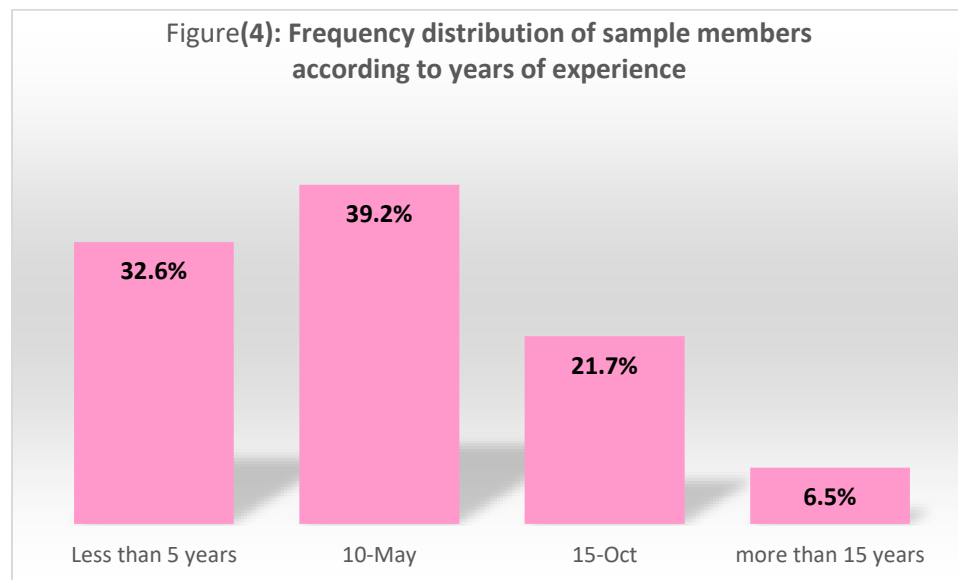
Source: Prepared by the researchers based on Table(4).

5- Number of years of experience: It is noted from table (5) and figure (4) that the largest percentage of respondents was from the category (5-10), which amounted to 39.2%, followed by the category (less than 5 years), which amounted to 32.6%, then the category (10-15 years) with a rate of 21.7%, while the category (15 years and over) was in last place with a rate of 6.5%. This confirms once again that most of the workers in the sample of the banks surveyed are from the youth category, because the years of service are measured by the number of years of work with the bank, and this result is consistent with the highest percentage of the age variable whose ages ranged between (26-35) years and referred to in the table (3).

Table (5): Frequency distribution of sample members according to years of experience

Years of Experience	Number	Percentage %
Less than 5 years	15	32.6
5-10	18	39.2
10-15	10	21.7
more than 15 years	3	6.5
Total	46	100

Source: The table prepared by the researchers, based on the questionnaire.



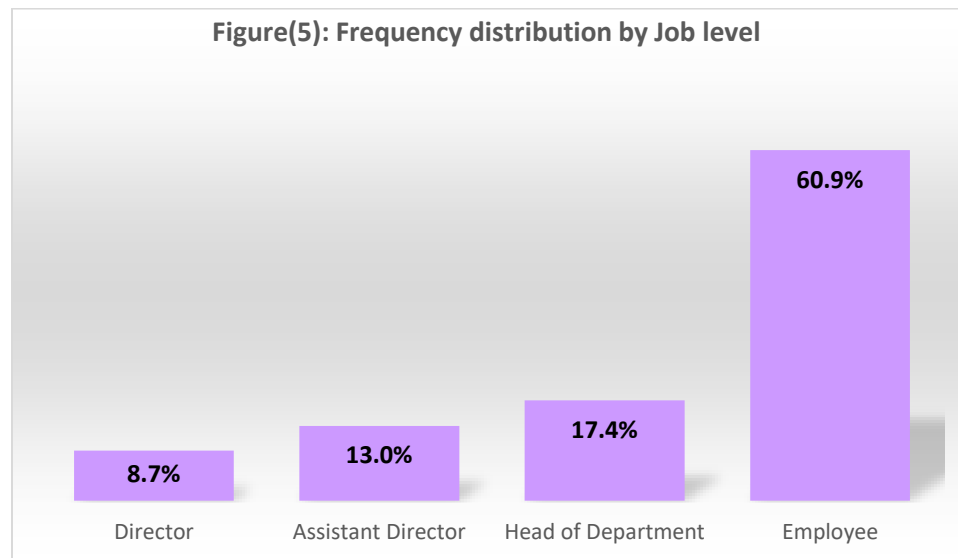
Source: Prepared by the researchers based on Table(5).

6- Job level: It is clear from Table (6) and Figure (5) that the largest percentage of respondents was from the (employee) category, which amounted to 60.9%, followed by the category (Head of Department), which amounted to 17.4%, and the category (Assistant Director) with a lower percentage. It reached 13.0%, and finally the category (manager) with a rate of 8.7%, and this is due to the nature of the organizational structures of the surveyed banks, in addition to their needs more for employee services in order to perform the tasks required to be accomplished in the banks, and this result is considered a logical thing with the results of the variables of the previous tables related to the analysis Demographic characteristics.

Table (6): Frequency distribution by Job level

Job level	Number	Percentage %
Director	4	8.7
Assistant Director	6	13.0
Head of Department	8	17.4
Employee	28	60.9
Total	46	100

Source: The table prepared by the researchers, based on the questionnaire.



Source: Prepared by the researchers based on Table(6).

Section Two

Description of the Method of Analysis and Presentation of Results

**** Descriptive statistics of the questionnaire variables**

For quantitative use, the analysis variables were measured by representing the mix of banking marketing elements for services (the independent variable), while competitiveness (the dependent variable), taking into account the five-point Likert scale (strongly disagree = 1, disagree = 2, neutral = 3, agree = 4 and strongly agree = 5). Descriptive statistics were measured and given for the variables of the current study as follows:

1- The of banking marketing elements for services (independent variable): The current study assumes that the independent variable has (20) items, and the items are presented according to the sequence of the degree of agreement in Table (7):

Table (7): Descriptive statistics of items of the mix of banking marketing elements for services (the independent variable)

Parag raphs	Strongly agree		Agree		Neutral		Disagre e		Strongly disagree		Mean (vary ing)	Std. Devia tion	degre e of agree ment %	Result	
	N	%	N	%	N	%	N	%	N	%					
Banking Service	x1	24	50.0	24	50.0	0	0.0	0	0.0	0	0.0	4.500	0.505	90.0	Strongly Agree
	x2	20	41.7	16	33.3	12	25.0	0	0.0	0	0.0	4.167	0.808	83.3	Agree
	x3	20	42.6	24	51.1	3	6.4	0	0.0	0	0.0	4.271	0.605	85.4	Strongly Agree
	x4	18	37.5	15	31.3	15	31.3	0	0.0	0	0.0	4.063	0.836	81.3	Agree
											4.250	0.689	85.0	Strongly Agree	
Pricing	x5	19	39.6	21	43.8	8	16.7	0	0.0	0	0.0	4.229	0.722	84.6	Strongly Agree
	x6	14	29.2	18	37.5	16	33.3	0	0.0	0	0.0	3.958	0.798	79.2	Agree
	x7	15	31.3	23	47.9	8	16.7	2	4.2	0	0.0	4.063	0.810	81.3	Agree
	x8	12	25.0	25	52.1	10	20.8	0	0.0	1	2.1	3.979	0.812	79.6	Agree
											4.057	0.786	81.1	Agree	
Promotion	x9	29	60.4	17	35.4	2	4.2	0	0.0	0	0.0	4.563	0.580	91.3	Strongly Agree
	x10	21	43.8	19	39.6	6	12.5	1	2.1	1	2.1	4.208	0.898	84.2	Strongly Agree
	x11	19	40.4	17	36.2	8	17.0	3	6.4	0	0.0	4.021	0.914	80.4	Agree
	x12	15	32.6	20	43.5	9	19.6	1	2.2	1	2.2	3.854	0.906	77.1	Agree
											4.162	0.825	83.2	Agree	
Distribution	x13	23	48.9	19	40.4	3	6.4	1	2.1	1	2.1	4.229	0.862	84.6	Strongly Agree
	x14	22	45.8	23	47.9	3	6.3	0	0.0	0	0.0	4.396	0.610	87.9	Strongly Agree
	x15	22	45.8	16	33.3	10	20.8	0	0.0	0	0.0	4.250	0.786	85.0	Strongly Agree
	x16	22	45.8	20	41.7	5	10.4	0	0.0	1	2.1	4.292	0.824	85.8	Strongly Agree
											4.292	0.771	85.8	Strongly Agree	
Banking Environment	x17	20	41.7	17	35.4	7	14.6	4	8.3	0	0.0	4.104	0.951	82.1	Agree
	x18	23	48.9	15	31.9	6	12.8	3	6.4	0	0.0	4.146	0.914	82.9	Agree
	x19	16	33.3	23	47.9	8	16.7	1	2.1	0	0.0	4.125	0.761	82.5	Agree
	x20	18	37.5	19	39.6	9	18.8	2	4.2	0	0.0	4.104	0.857	82.1	Agree
											4.120	0.871	82.4	Agree	
Total												4.490	0.540	83.52	Strongly Agree

-Source: The table prepared by the researchers based on the questionnaire and the results of the statistical program SPSS.

*- Note Each of the abbreviations (x1, x2,..etc) in Tables. (7) represents the paragraphs of the questionnaire It was referred to in Appendix No. (1).

Table (7) shows that the general average for the independent variable (mix of banking marketing elements for services) was (4.490), which is higher than the default average (3) by (1.490), which indicates the agreement of the researched sample with the choice of (I agree) with an agreement degree of 83.52% and a standard deviation. limited amounted to (0.540), which indicates the convergence of the opinions of the researched sample, their lack of dispersion, and their agreement on the paragraphs of measuring the independent variable, and the question got (x9), which states " The bank provides its customers with various necessary information about all its current and new services " of the paragraphs related to promotion, the average reached (4.563), which is higher than the default average (3) by (1.563), with an agreement of 93.1% and a standard deviation of (0.906), followed by the question (x1), which states "The bank is keen to provide a variety of services that suit the desires of its customers" Which of the items related to banking service has an average of (4.500), which is higher than the default average (3) by (1.500) with an agreement of 90.0% and a standard deviation of (0.505), while the question was (x12), which states " The Bank promotes its services and provides all information related to new services, using modern methods of promotion such as the Internet, social networking sites, electronic boards...etc." Of the promotion-related items in the last rank with an average of (3.854), which is higher than the default average (3) by (1.854) with a degree of agreement of 77.1% and a standard deviation of (0.906), while the rest of the paragraphs had varying averages and degrees of agreement between them. These results show that the degree of response of the banks of the sample surveyed as a whole agree that the paragraphs related to the mix of banking marketing elements for services together have an effective role in improving competitiveness. their competitiveness and increase their dominance in the banking market.

Table (7) also shows that the distribution item received the largest average of (4.292), which is higher than the default average (3) by (1.292) with an agreement of 85.8% and a standard deviation of (0.771), followed by the banking service item with an average of (4.250).) which is higher than the default mean (3) by (1.250)

with a degree of agreement of 85.0% and a standard deviation of (0.689), while the pricing paragraph was in the last rank with an average of (4.057), which is higher than the default mean (3) by (0.057).) with a degree of agreement of 81.1% and a standard deviation of (0.768), and this indicates that these two paragraphs related to both distribution and banking service have a greater impact on enhancing competitiveness among the sample of private banks surveyed compared to other paragraphs included in the questionnaire who also have an impact On the dependent variable and in varying proportions, as for the paragraph related to pricing, which is the other one, it had an impact, but in a lesser percentage compared to the rest of the other paragraphs. Hence the profit rates of banks, knowing that pricing has an effective role in improving the competitiveness of the bank.

2- Competitiveness (dependent variable): The current study assumes that the independent variable has (10) items, and the items are presented according to the sequence of the degree of agreement in Table (8):

Table (8): Descriptive statistics of items of competitiveness (dependent variable)

Paragraphs	Strongly agree		Agree		Neutral		Disagree		Strongly disagree		Mean (varying)	Std. Deviation	degree of agreement %	Result	
	N	%	N	%	N	%	N	%	N	%					
y1	26	54.2	17	35.4	5	10.4	0	0.0	0	0.0	4.438	0.681	88.8	Strongly Agree	
y2	29	60.4	13	27.1	6	12.5	0	0.0	0	0.0	4.479	0.714	89.6	Strongly Agree	
y3	21	43.8	18	37.5	9	18.8	0	0.0	0	0.0	4.250	0.758	85.0	Strongly Agree	
y4	15	31.3	28	58.3	5	10.4	0	0.0	0	0.0	4.208	0.617	84.2	Strongly Agree	
y5	15	31.3	27	56.3	5	10.4	1	2.1	0	0.0	4.167	0.694	83.3	Agree	
y6	24	50.0	16	33.3	8	16.7	0	0.0	0	0.0	4.333	0.753	86.7	Strongly Agree	
y7	18	37.5	21	43.8	9	18.8	0	0.0	0	0.0	4.188	0.734	83.8	Agree	
y8	24	50.0	13	27.1	9	18.8	1	2.1	1	2.1	4.208	0.967	84.2	Strongly Agree	
y9	19	39.6	17	35.4	1	2.1	0	0.0	1	2.1	4.104	0.905	82.1	Agree	
y10	14	29.2	24	50.0	9	18.8	1	2.1	0	0.0	4.063	0.755	81.3	Agree	
Total												4.390	0.550	84.88	Strongly Agree

-Source: The table prepared by the researchers based on the questionnaire and the results of the statistical program SPSS.

*- Note Each of the abbreviations (y1, y2,..etc) in Tables. (8) represents the paragraphs of the questionnaire It was referred to in Appendix No. (1).

Table (8) shows that the general average for the dependent variable (competitiveness) was (4.390), which is higher than the default average (3) by (1.390), which indicates the agreement of the researched sample with the choice of (agree) with a degree of agreement of 84.88% and a limited standard deviation. It amounted to (0.550), which indicates the convergence of the opinions of the researched sample and their lack of dispersion around the paragraphs measuring the dependent variable. Question (y2), which states “The bank works to outperform the competing banks by facilitating the procedures for obtaining the service” got the

largest mean of (4.479), which is higher than the default mean (3) by (1.479), with an agreement of 89.6% and a standard deviation of (0.714). Followed by question (y1), which states “The employees make extra efforts at work in order to present a good image of the Bank and improve its reputation” with an average of (4.438), which is (1.438) higher than the default mean (3) with an agreement of 88.8% and a standard deviation of (0.681). Whereas, (y10), which states “The bank relies on marketing a distinct service that is different from the services of other banks in order to target new markets and increase the market share” ranked last, with an average of (4.063), which is higher than the default mean (3) by (1.063), with an agreement of 81.3% and a standard deviation of . (0.755), while the rest of the paragraphs had varying averages and degrees of agreement between them, and that these results explain that the degree of response of the sample of the surveyed banks as a whole agreed that the questions included in the paragraph of competitiveness are of great importance in their continuity, improving their competitive position, preserving their customers, gaining their satisfaction, and attracting what is new from them.

Conclusion

1- The banking sector is considered one of the important activities through which the rest of the other economic sectors are financed through its transfer of funds from units that have a surplus to those that have a financial deficit, and this in turn reflects positively on the investment process and then growth and economic development.

2- Although there are many banks, whether private or public, in the city of Erbil, they have not been able to expand their service activities as required, as is the case in developed countries, as a result of the lack of banking awareness among members of society.

3- It became clear from the results of the analysis of the current study that most of the members of the sample examined in the banking sector for the study sample are females, as their percentage reached (58.7%), The reason may be that this type of office job is more compatible with the nature of females compared to males.

4- It is clear from the results of the analysis of the study that most of the individuals in the researched sample are young people whose ages range between (26-35) years, if their percentage reached (39.1%), as well as those whose years of experience range between (5-10) years, as their percentage reached (39.2%) were the highest percentage compared to other percentages, which means that commercial banks are increasingly interested in young people, as well as those who hold a bachelor's degree, whose percentage reached (65.2%).

5- The general average of the convergence of the opinions of the researched sample reached their agreement on the items of measurement related to the mixture of elements of banking marketing services (the independent variable) with an arithmetic mean (4.490) and a standard deviation (0.540) with a degree of agreement (83.52%), while the general average of the convergence of the opinions of the researched sample reached (83.52%). Their agreement on the items of measurement related to competitiveness (the dependent variable) with an arithmetic mean (4.390) and a standard deviation (0.550) with a degree of agreement (84.88%), which means that the banks of the sample studied as a whole agree that

the combination of banking marketing elements for services together has a positive and effective impact on Improve competitiveness together, meaning that there is a direct relationship between the independent and dependent variables.

6-It became clear from the results of the analysis of the current study that each of the two distribution paragraphs has the greatest impact in enhancing the competitiveness of the sample of the banks under study, with an arithmetic mean of (4.292), which is higher than the hypothetical mean (3) by (1.292) with a degree of agreement of 85.8% and a standard deviation of . (0.771), while the pricing item ranked last with an average of (4.057), which is higher than the default mean (3) by (0.057), with an agreement of 81.1% and a standard deviation of.(0.768)

Recommendations

- 1- Private banks must adopt strategies related to banking marketing, which improves competitiveness and sustainability in front of other competing banks.
- 2- Developing marketing awareness within the bank and seeking training courses inside and outside the country to form qualified cadres who are able to understand banking marketing and use its methods and techniques effectively.
- 3- The management of banks should develop programs to raise the level of banking awareness among current and potential customers in order to increase their financial dealings through their use of modern technological means.
- 4- High managements in banks are required to work on applying the concept of modern marketing in a wider way in the performance of their banking services, including interest in various marketing activities.
- 5- Banks must follow an appropriate pricing policy, as well as carry out electronic promotional campaigns to attract customers, as well as adopt modern channels to distribute their banking services by providing an appropriate infrastructure to apply them in the environment in which they operate.
- 6- Enhancing the banking marketing mix with modern and advanced technology.
- 7- Work on conducting more other studies similar to the current research and applying them to other cities in Iraq other than the city under the current study.

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The Appendix (1)

Salahaddin University - Erbil

Faculty of Administration and Economics

Department of Banking and Financial Sciences



Subject / Questionnaire Form

Greeting...

So, the researchers are conducting a study to obtain a bachelor's degree in banking and financial sciences at the College of Administration and Economics at Salah al-Din University - Erbil, entitled **(The Impact of Marketing Banking Services on Improving the Competitiveness of a Sample of Private Banks in the City of Erbil)**.

Therefore, please kindly read all the paragraphs carefully and put a tick (✓) in the box that expresses your agreement with them. We also thank you for your cooperation with us in the completion of this research, knowing that the information that will be obtained is confidential and will only be used for the purposes of scientific research.

Please Accept our Utmost Respect and Appreciation

Supervised by:

Asst.Prof. Dr.Khadeeja Qader Smal

Researchers:

-Khales Khaled Haddou

-Raman Ali Ahmed

-Zainab Ghaidan Faeq

The First Axis: Demographic Information:

1- Gender: Male () Female ()

2- Age: From 18 years to 25 years () From 26 years to 35 years () From 36 years to 45 years ()
From 46 years to 55 years () Over 55 years ()

3- Academic Qualification: Less than a diploma () diploma () bachelor's () Master's degree and above ()

4- Number of Years of Experience: Less than 5 years () From 5 to 10 years () From 10 to 15 years () From 15 years or more ()

5- Job level: Director () Assistant Director () Head of Department () Employee ()

The Second Axis: the Extent to which the Mix of Banking Marketing Elements for Services was Adopted by the Study Sample:

N	Paragraphs	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Banking Service						
x1	The bank is keen to provide a variety of services that suit the desires of its customers					
x2	The bank works to keep pace with the global technological development in order to provide all modern services and facilitate communication and dealing with it					
x3	The bank completes banking transactions with accuracy and perfection					
x4	The bank provides several types of bank cards					
Pricing						
x5	The Bank aims continuously to reduce the cost of banking operations provided to customers, to retain them and to attract new ones from them					
x6	The bank offers cash and in-kind prizes and incentives to customers, such as: cash prizes for savings certificates or deposits					
x7	The bank provides services at lower prices than its competitors, such as low fees and commissions, to attract new customers					
x8	The bank lowers interest rates on loans as a competition method					
Promotion						
x9	The bank provides its customers with various necessary information about all its current and new services					
x10	The Bank uses written, audio and visual advertisements					
x11	The bank is keen to attract highly qualified individuals and employ them as salesmen					

x12	The Bank promotes its services and provides all information related to new services, using modern methods of promotion such as the Internet, social networking sites, electronic boards...etc.					
Distribution						
x13	The bank's location is convenient and easily accessible					
14	Issuing credit cards so that it can be used in multiple places					
x15	The bank owns innovations in information technology such as the Internet and ATMs in order to provide service to the customer wherever he is					
x16	The bank uses modern methods in providing its services compared to competitors					
Banking Environment and Operations						
x17	The bank has an attractive location, an organized and integrated interior design, and a decent appearance for its employees, which increases its customers' demand for it					
x18	Bank employees are keen to deal with inquiries and problems that customers face about the services provided to them					
x19	The staff is aware of all developments in the field of information and communication technology					
x20	The bank uses advanced equipment and supplies in conducting and managing the various operations that take place between it and its customers					

The Third Axis:Competitiveness

N	Paragraphs	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
y1	The employees make extra efforts at work in order to present a good image of the Bank and improve its reputation					
y2	The bank works to outperform the competing banks by facilitating the procedures for obtaining the service					
y3	The bank is distinguished from its competitors by providing electronic services					
y4	The source of creating the bank's competitive advantage is the quality in providing services					
y5	The bank relies on marketing the service at the lowest cost compared to competing banks by achieving greater returns					
y6	Creating a competitive advantage is a strategic goal that the bank seeks to achieve in order to achieve benefits and values for customers that are higher than those achieved by competitors					
y7	The bank's ability to have a competitive advantage over competitors depends on achieving customer satisfaction					
y8	Receiving complaints and customer suggestions, management attention, and immediate response to address them					
y9	The Bank is keen to attract qualified and distinguished individuals					
y10	The bank relies on marketing a distinct service that is different from the services of other banks in order to target new markets and increase the market share					