

The Impact of Banking Marketing Strategies on Improving the Efficiency of the Marketing Performance in Iraq

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Abstract

This study tests the effect of banking marketing strategies on improving the efficiency of marketing performance in Iraqi banks. The study also seeks to detect the nature of the correlation between banking marketing strategies and marketing performance. The current research used the descriptive analytical method. A questionnaire was designed as a main tool for data collection. It distributed with employees in 10 Iraqi banks. Results show a significant positive correlation between banking marketing strategies and marketing performance. Results also reveal a significant effect of marketing strategies on marketing performance. Findings suggest that the researched banks have not effectively adopted growth-oriented strategies, utilizing advancements, expertise, and attracting experiences.

Keywords: Banking marketing strategies, efficiency, marketing performance.

Introduction

Regardless of their type, organizations must implement marketing strategies as a foundation for their economic activities. This is necessary to determine whether the strategies are achieving their desired objectives, which involves measuring their effectiveness in retaining existing customers, acquiring new ones, and establishing long-term relationships to achieve mutual goals. To do this, management must make timely and corrective decisions in response to potential deviations. It is important for management to realize that possessing effective marketing strategies is crucial to confront intense competition, particularly in the Iraqi market's openness to global markets. This presents threats that can only be addressed through the development of marketing strategies that align with customer needs and requirements, which can influence their loyalty, trust, and purchasing decisions. On the other hand, failure in marketing strategy can lead to the decline and weakness of an organization compared to competitors or potential entrants. Therefore, comprehensive studies are necessary to identify the root causes of problems and explore possible solutions.

Many organizations, especially those with a global perspective, have come to realize the crucial importance of marketing operations strategies and their fundamental role in improving their marketing performance, as well as achieving their growth and survival goals. This is particularly important as these organizations face a rapidly changing environment in terms of their requirements, resources, and the demand for their products, as well as intense competition in the market. This has imposed the necessity of paying

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attention to these dimensions and giving them sufficient importance to improve their marketing performance and achieve a competitive advantage over their competitors in the market. Based on this, this research aims to identify the nature of the relationship between BMS as an independent variable and the EMP as a dependent variable.

Research question

The objective of this study is to conduct empirical research on the marketing strategies employed by banks and assess the influence of these strategies on their marketing performance. The research problem is framed by the following inquiries:

1. What is the extent of the impact of BMS on the marketing performance of the Iraqi banks?
2. Have the implemented marketing strategies in the Iraqi banks contributed to enhancing the EMP?

By addressing these questions, the study aims to gain a comprehensive understanding of the correlation between BMS and marketing performance within the specific context of the researched banks.

Research significance

The significance of this study lies in its relevance to organizations and banks and their role in the overall equilibrium of the Iraqi economy. It emphasizes the importance of utilizing marketing strategies to enhance marketing performance in a meaningful manner. This, in turn, contributes to financial stability, enabling organizations and banks to effectively navigate any financial or economic crises.

Research objectives

The research aims to assess the influence of marketing strategies on improving the marketing performance of banks. The study objectives can be summarized as follows:

1. Understanding the current status of BMS in the Iraqi banks,
2. Emphasizing the need for integrated marketing strategies within Iraqi banks,
3. Demonstrating that the survival and growth of banks are dependent on the implementation of BMS and the improvement of their marketing performance.

Research hypotheses

There is no statistically significant relationship between the impact of marketing strategies X on marketing performance Y. Several sub-hypotheses stem from this main hypothesis, as follows:

- There is no statistically significant correlation between the impact of planning strategies X1 on marketing performance Y.
- There is no statistically significant correlation between the impact of growth strategies X2 on marketing performance Y.
- There is no statistically significant correlation between the impact of competitive strategies X3 on marketing performance Y.

Literature Review

Banking marketing strategies

Banking marketing is a dynamic and evolving practice that encompasses various planned, targeted, and purposeful activities. Its primary objective is to effectively deliver banking services to the public, addressing their needs, fulfilling their desires, and ensuring

customer satisfaction. Additionally, banking marketing plays a crucial role in helping banks attain their desired level of profitability. To achieve these goals, banks rely on strategic marketing approaches, including offensive, defensive, and rational strategies. These strategies enable banks to promote their services, attract a wider customer base, expand their sales, enhance market share, and ultimately achieve profitability. By utilizing effective marketing strategies, banks can maintain their competitive position within the market.

Marketing strategies have become increasingly important in the field of marketing. In the early 20th century, as global markets opened up and the notion that "if you build it, they will come" declined, the focus on marketing grew. Marketing strategies play a crucial role in connecting desired market segments with the elements of the marketing mix. They are considered the core of the marketing plan that marketing managers follow. With their diverse objectives and purposes, marketing strategies aim to achieve effective market positioning and maximize customer satisfaction. BMS relies on analyzing the bank's goals and situation. The strategy is the means through which these goals can be achieved. It is crucial for BMS to be formulated in line with the bank's objectives and mission. Therefore, the marketing strategy is an integral part of a shared strategy for the bank and should not be isolated from the overall bank strategy (Jadou & Aboud, 2013).

Mustafa (2001) defines BMS as a comprehensive long-term business plan designed by top management to guide marketing managers in determining their directions and making decisions to achieve planned marketing objectives. Pride et al. (2006) see BMS as a business plan to identify and enable the target market and develop the marketing mix to meet the needs of this market. Furthermore, Varadarajan (2010) views BMS as an integrated pattern of decisions made by the bank that determines its important choices regarding products, markets, marketing procedures, and marketing resources in creating and/or delivering and/or distributing products that provide value to customers, thus enabling the bank to achieve specific goals. Al-Taie and Abutabikh (2019) claim that BMS help in developing the bank's vision about the markets it is interested in, setting and developing goals, and preparing marketing programs that establish the bank's position and respond to customer requirements in the target market.

Dimensions of marketing strategies

Planning strategies involve documenting the organization's strategy, clarifying its details, and effectively communicating it to members of the organization. This process establishes a connection between formulating the strategy and implementing it. Strategic planning is not a luxury but a necessity, as it enhances performance efficiency, which is highly valued by global organizations that utilize strategic planning. Successful strategic planning requires meeting certain requirements. Leaders in non-profit organizations widely agree that strategic planning is a crucial element of effective management. It ensures that the organization remains responsive to community needs, contributes to organizational stability and growth, facilitates the development of new programs, and enables systematic and methodical exploration of the future (Shlaka & Abdullah, 2018).

The concept and practice of strategic planning have gained widespread adoption in various sectors and countries worldwide due to its positive impact on organizational effectiveness. Both public and private organizations now recognize strategic planning as a valuable tool for improving performance (Arasa & Obonyo, 2012). According to Basel and Osman (2020), strategic planning involves identifying necessary activities and mechanisms that enhance the long-term performance of the organization by aligning internal environmental factors with external changes. Atos (2008) defines strategic planning as a process that entails making fundamental decisions and identifying core activities that reflect the organization's goals, actions, and reasons, while maintaining a continuous focus on the future.

Growth strategies refer to the cities that have intense social and economic links with their surrounding areas, which act as growth centers and have the ability to spread development throughout the region (Mustătea, 2013). The key aspect of the theory of growth is the "region," which should be considered as an area with interconnected characteristics that distinguish it from other regions. Ensuring "economic development" is expressed in terms of the dynamics of GDP or per capita income, even in conditions of insufficient savings, which is possible at the expense of the external resources needed to support investment and increase capital, thus stimulating economic growth (Komarovskiy & Bondaruk, 2013). According to Perroux (1950) the growth strategy for industrial projects relies on the presence of numerous production, distribution, and service operations concentrated in specialized centers that are functionally integrated and controlled by dominant centers throughout the economy. When a city is prepared to become a hub for regional expansion, the availability of new banks, transportation routes, and specialized services makes it an attractive location for new industrial projects. These fundamental factors account for the rapid growth of many cities, with the business district playing a crucial role in attracting investment within the city (Al-Awadi, 2020).

Competitive strategy encompasses various elements and dimensions, leading to multiple definitions provided by scholars and researchers. Perspectives on competitive strategy vary depending on the timeframe and focus. In the short term, organizational competitiveness is determined by factors such as price and performance of services/products. On the other hand, long-term competitiveness relies on achieving cost leadership (Al-Maliki et al., 2021).

Singh et al. (2020) define competitive strategy as the source that enhances an organization's market position, enabling it to achieve monopolistic profits by surpassing competitors in areas such as product, price, cost, and production focus. Haseeb et al. (2019) view it as what sets an organization apart from its competitors in specific aspects of the industry. Yasa et al. (2020) describes competitive strategy as the optimal management of the entire value system within an organization. Likewise, Sheth et al. (2020) emphasizes the ability to provide superior value to the market over an extended period. Kaleka and Morgan (2017) define it as the means by which an organization can outperform its competitors.

Marketing performance

Performance, both in general and specifically in marketing, remains a critical area of focus for managers and specialists across organizations of all sizes and types. As companies operate in dynamic and competitive environments with rapid developments, optimal performance is essential to ensure sustainability. Marketing performance is a crucial element in improving organizational performance and achieving strategic objectives.

To prioritize its effectiveness, organizations must ensure efficient and effective marketing processes and continuously evaluate marketing performance to address deviations and enhance goals. The primary focus and conceptual development of marketing performance emerged in the 1960s. It represents the outputs, outcomes, behaviors, activities, and objectives that marketing management seeks to accomplish. Marketing performance is the means through which organizations can achieve targeted success in their operations (Ali, 2022). Marketing performance refers to the effectiveness of marketing functions in meeting customer requirements and societal expectations (Fraj et al., 2011).

The importance of marketing performance

Marketing performance has an evident role in defining identity of an organization, setting it apart from competitors. The marketing processes and activities undertaken by an organization to meet customer needs require differentiation. Customers can identify and

recognize an organization through its marketing performance in a market where multiple competing organizations strive to satisfy customers and attract their attention. Additionally, marketing performance demonstrates the organization's credibility in meeting customer demands (Al-Akidi, 2015). The importance of marketing performance lies in the following aspects (Al-Bayati, 2019; AL-Shuwaili, 2013):

1. Assessing the achievement of organizational goals,
2. Facilitating coordination among different departments within the organization,
3. Identifying competent individuals with expertise, skills, and knowledge and placing them in suitable positions, while diagnosing areas that require development, support, and improvement in their performance,
4. Providing management levels with information that enables planning, control, and decision-making based on scientific facts,
5. Diagnosing errors in the process and taking necessary measures to address and address them,
6. Contributing to achieving comprehensiveness and rationality in the planning and decision-making processes (David et al., 2001),
7. Assisting in continuous improvement of marketing performance through ongoing marketing review.
8. It helps institutions establish the necessary standards to develop their mission. (Jassim, et al., 2022)

Methodology

Sample

The study's population consists of ten banks, namely Ashur International Bank, Bank of Baghdad, Iraqi Commercial Bank, International Development Bank, Iraqi Middle East Investment Bank, Gulf Commercial Bank, Hammurabi Bank, Babylon Bank, Mansour Bank, and National Bank of Iraq. The research sample was selected from various job titles, including General Manager, Department Manager, Section Manager, Unit Manager, and Senior Employee. The sample size was determined based on the global Kaleka and Morgan's (2017) model, as explained by Al-Azzawi (2017).

Instruments

The study is divided into two parts: theoretical and academic, and practical and applied. The theoretical aspect involves reviewing relevant local, Arab, and foreign sources, including peer-reviewed research papers, books, and published studies related to the study's topics. The researcher used a Likert scale questionnaire with five points to classify respondents' answers to each statement in the questionnaire. The study involves using statistical equations to determine the effectiveness of marketing strategies in improving the marketing performance of Iraqi banks. The aim is to enhance the performance of these banks. SPSS (V26), AMOS (V26), and Microsoft Excel 2010 are used to analyze the data and obtain results. Based on this, the researcher constructed a hypothetical framework that illustrates the relationship between the variables in the study. This framework is presented in Figure 1.

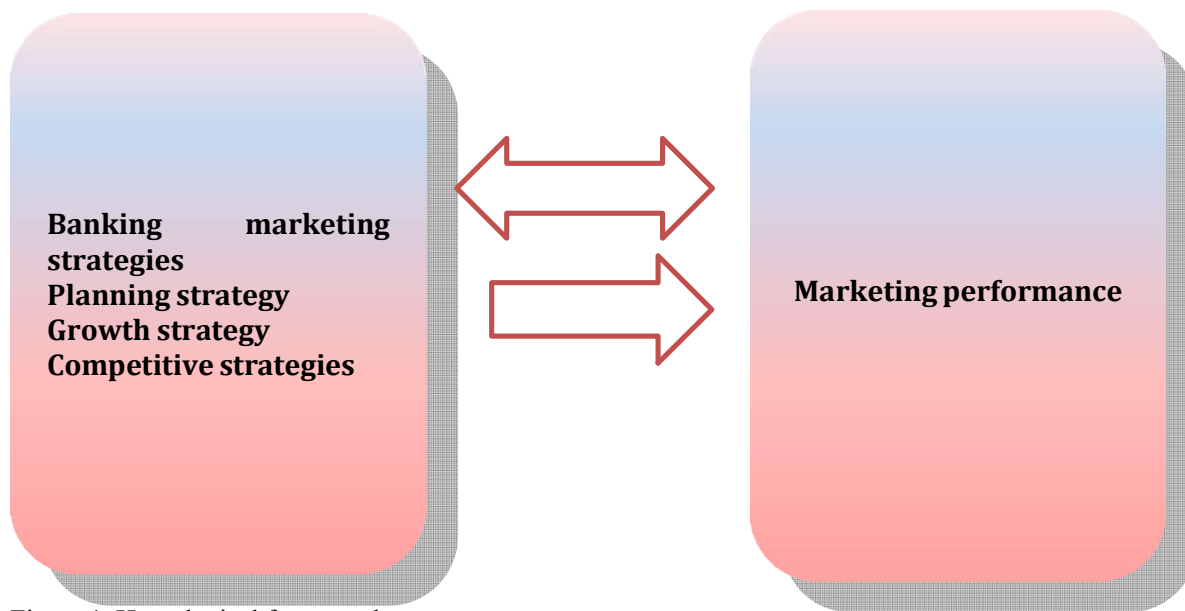


Figure 1. Hypothetical framework

The table was prepared by the researcher

Reliability

To ensure the reliability of the measurement tool, the Cronbach's alpha coefficient was calculated. The questionnaire measures the factors that need to be assessed and validated, and the Cronbach's alpha coefficient measures the internal consistency of the measurement items. It reflects the strength of the correlation and coherence between the measurement items. The alpha coefficient provides a reliable estimate of consistency. To assess the reliability of the measurement tool using this method, the Cronbach's alpha equation was applied to the individual scores of the stability sample. While there are no standardized rules for acceptable alpha values, an alpha greater than or equal to 0.60 is generally considered acceptable in research related to management and humanities (Al-Jadiri & Abu Halou, 2009). The results of the test can be seen in Table 1.

Variables	Cronbach's Alpha coefficient	Interpretation
Strategic performance	0.882	High stability
Marketing performance	0.851	High stability
Total	0.932	High stability

Table 1. Reliability statistics for measuring variables

The table was prepared by the researcher

Table 1 indicates that the total reliability coefficient for all variables in the study tool was 0.932. For the sub-variable of marketing strategies, the coefficient was 0.882, and for the marketing performance variable, it was 0.851. This means that the Cronbach's alpha values indicate a high level of internal consistency and correlation between the measurement items within each sub-domain and for the study tool as a whole. The values exceed the statistically acceptable level of 60%, according to Sekaran (2003). In other words, this indicates the possibility of obtaining reliable results when applying the questionnaire.

Results and Discussion

Hypotheses testing

Testing the correlation hypotheses between study variables

In order to identify the hypotheses related to the relationship between variables, the researchers utilized simple regression analysis (SRA) to show the impact between variables and their direction. A positive impact between variables implies that an increase in one variable is associated with an increase in the other variable, whereas a negative impact indicates that an increase in one variable corresponds to a decrease in the other variable.

Testing the effect hypotheses between study variables

The researchers employed SRA to illustrate the relationship and direction between the variables. A positive effect signifies that an increase in one variable corresponds to an increase in the other variable, while a negative effect indicates that an increase in one variable corresponds to a decrease in the other variable.

Testing the effect of marketing strategies X on marketing performance Y:

The research main hypothesis states "there is no significant relationship between marketing strategies and marketing performance." However, Table 3 indicates a notable correlation between marketing strategies and marketing performance, with a significance level of 0.000, lower than the predefined level of 0.01. The computed F value (239.080) surpasses the tabled value (6.82) with degrees of freedom (1,122). The coefficient of determination ($R^2 = 0.662$) for the model suggests that marketing strategies account for 66.2% of the variations in marketing performance in the analyzed banks, while the remaining 33.8% can be attributed to other variables not encompassed in the model.

The standardized beta ($\beta = 0.688$) suggests that a one-unit increase in marketing strategies in the studied banks results in a 68.8% spontaneous increase in marketing performance. The intercept value (α) in equation (1) is 1.192 and is statistically significant, with the calculated t value (6.709) exceeding the tabled t value at a significance level of 1% (2.35). This indicates that when marketing strategies are zero, marketing performance will not be less than this value.

These results provide sufficient support to reject the main hypothesis and accept the alternative hypothesis, which states that "there is a significant relationship between marketing strategies and marketing performance." The three sub- hypotheses, namely:

Sub-hypothesis 1: There is no statistically significant correlation between the impact of planning strategies X1 on marketing performance Y.

The results in Table 3 indicated that there is indeed a significant relationship between planning strategies and marketing performance, with a significance level of 0.000, which is lower than the significance level of 0.01. The F-value obtained was 76.470, which is higher than the tabulated value of 6.82, with degrees of freedom (df) of 1,122. Furthermore, the coefficient of determination (R^2) was 0.385, indicating that 38.5% of the variation in marketing performance in the surveyed banks can be explained by strategic planning dimensions. The remaining 61.5% is attributed to other variables that were not included in the tested. The standard deviation of the skewness which scored 0.482 β suggests that a one-unit change in strategic planning dimensions in the surveyed banks will lead to a 48.2% change in marketing performance. The intercept value (α) was 1.972, which was statistically significant with a calculated t-value of 8.780, greater than the tabulated value of 2.35 at a significance level of 1%. This means that when strategic planning dimensions are equal to zero, marketing performance will not be less than this value. Overall, these findings strongly reject the null hypothesis and accept the alternative

hypothesis that there is indeed a significant correlation between strategic planning dimensions and marketing performance.

Sub-hypothesis 2: There is no statistically significant correlation between the impact of growth strategies X2 on marketing performance Y.

The results in Table 3 indicated that there is indeed a significant relationship between growth strategies and marketing performance, with a significance level of 0.000, which is lower than the significance level of 0.01. The F-value obtained was 81.839, which is higher than the tabulated value of 6.82, with df of 1,122. Furthermore, R^2 was = 0.401, indicating that 40.1% of the variation in marketing performance in the surveyed banks can be explained by growth strategies. The remaining 51.9% is attributed to other variables that were not included in the test. The standard deviation of the skewness which scored 0.478β suggests that a one-unit change in growth strategies dimensions in the surveyed banks will lead to a 47.8% change in marketing performance. The intercept value (α) was 2.052, which was statistically significant with a calculated t-value of 9.847, greater than the tabulated value of 2.35 at a significance level of 1%. This means that when grow strategies are equal to zero, marketing performance will not be less than this value. Overall, these findings strongly reject the null hypothesis and accept the alternative hypothesis that there is indeed a significant correlation between growth strategies and marketing performance.

Sub-hypothesis 3: There is no statistically significant correlation between the impact of competitive strategies X3 on marketing performance Y.

The results in Table 2 indicated that there is indeed a significant correlation between competitive strategies and marketing performance, with a significance level of 0.000, which is lower than the significance level of 0.01. The F-value obtained was 261.493, which is higher than the tabulated value of 6.82, with df of 1,122. Furthermore, R^2 was = 0.682, indicating that 68.2% of the variation in marketing performance in the surveyed banks can be explained by competitive strategies. The remaining 31.8% is attributed to other variables that were not included in the test. The standard deviation of the skewness which scored 0.0547 β suggests that a one-unit change in competitive strategies in the surveyed banks will lead to a 54.7% change in marketing performance. The intercept value (α) was 1.763, which was statistically significant with a calculated t-value of 13.056, greater than the tabulated value of 2.35 at a significance level of 1%. This means that when competitive strategies are equal to zero, marketing performance will not be less than this value. Overall, these findings strongly reject the null hypothesis and accept the alternative hypothesis that there is indeed a significant correlation between competitive strategies and marketing performance.

Dependent variable	Marketing strategies X			(R ²)	(F)	Calculated (t)	Sig	Decision
Marketing performance Y	Planning strategies X1	(α)	1.97 2	0.385	8.780	8.780	0.000	Accept the alternative hypothesis
		(β)	0.48 2			8.745		
	Growth strategies X2	(α)	2.05 2	0.401	9.847	9.847	0.000	Accept the alternative hypothesis
		(β)	0.47 8			9.047		
	Competitive strategies X3	(α)	1.76 3	0.682	13.056	13.056	0.000	Accept the alternative hypothesis
		(β)	0.54			16.171		

			7					
	Marketing strategies	(α)	1.192	0.662	6.709	6.709	0.000	Accept the alternative hypothesis
	X	(β)	0.688		15.462	15.462		
Tabular (F) value = 6.82 /// Tabular (t) value = 2.35, 1.66 /// Sample size = 123								
Accepted hypotheses: 0								
Alternative hypothesis:4								

Table 2. Simple regression test of the effect of marketing strategies on marketing performance

The table was prepared by the researcher

Testing the effect between the dimensions of marketing strategies on the marketing performance

The hypothesis tested in Table 3 evaluates the extent of the multiple causal relationship between the combined dimensions of marketing strategies, and the marketing performance. The hypothesis asserts that there is no significant multiple causal relationship between the combined dimensions of marketing strategies and marketing performance.

Table 3 presents the results of the statistical analysis for the second main multiple causal correlation hypothesis. The calculated F-value was 109.352, which is greater than the tabulated F-value of 3.84 at a significance level of 0.01, with df of 3,120. This result indicates significant relationship correlation of the marketing strategies with its dimensions combined on marketing performance. In other words, as the more increase in marketing strategies with its dimensions combined increases, the higher the improvement in marketing performance. Therefore, we reject the null hypothesis and accept the alternative hypothesis that states there is a significant multiple causal correlation between the dimension of marketing strategies on the marketing performance. This finding confirms that when banks prioritize all dimensions of marketing strategies together without prioritizing one dimension over another, it helps improve overall marketing performance.

The Adjusted R² value of 0.732 indicates that marketing strategies with its dimensions combined explain 73.2% of the variations in marketing performance. The remaining 26.8% is not included in the research model and can be attributed to other factors. In Table 2, the coefficient of Skewness (β) values for the three dimensions of marketing strategies, namely planning, growth, and competitive strategies, were 0.143, 0.478, and 0.437, respectively. These values were statistically significant with calculated t-values of 2.647, 11.222, and 11.093, respectively, which were greater than the tabulated t-values at a significance level of 1% and 5% (1.65-2.35). The intercept value (α) in the equation was 1.279, which was statistically significant with a calculated t-value of 7.935, greater than the tabulated t-value at a significance level of 1% (2.35). This means that when marketing strategies dimensions are zero, marketing performance will not be less than this value.

Marketing strategies X	Marketing performance Y						
	Regression coefficient	Calculated (t)	Sig	R ²	Calculated (F)	Sig	Decision
Fixed limit	1.279	7.935	.000	0.732	109.352	0.000	Accept the hypothesis
Planning strategies X1	.143	2.647	.009				
Growth strategies X2	.478	11.222	.000				
Competitive strategies X3	.437	11.093	.000				
Tabular (F) = 3.84 /// Tabular (t) = 2.35, 1.65 /// Sample size = 123							

Table 3. The impact of marketing strategies dimensions on marketing performance

The table was prepared by the researcher

Conclusions and Recommendations

Conclusions

1. The statistical results show a significant positive correlation between marketing strategies and marketing performance.
2. The statistical analysis reveals a significant multiple effect of marketing strategies on marketing performance.
3. Findings suggest that the researched banks have not effectively adopted growth-oriented strategies, utilizing advancements, expertise, and attracting experiences.
4. The study highlights a delay in banks' implementation of market-oriented strategies to avoid customer loss.
5. The results indicate that banks rely weakly on modern and strong marketing methods to gain a competitive advantage.
6. The results indicate that bank management develops detailed strategies, policies, and programs to formulate marketing plans and achieve marketing objectives.
7. The results indicate that banks have the ability to increase operational leverage through the use of new electronic transfer systems.
8. The study reveals that banks utilize modern technology in their transactions with customers.

Recommendations

Based on the results of the study, the researcher recommends the following:

1. Banks should adopt growth-oriented strategies by leveraging advancements and developments, and attracting expertise.

2. Banks should embrace new technologies and modern techniques directly in their marketing operations.
3. The impact of banks' vision for the future should be influenced by developments and changes in the external environment.
4. Banks should work to achieve market follower strategies to avoid losing customers.
5. Banks should adopt profitability as an effective indicator in evaluating marketing performance.
6. Making profitability in banks contribute to improving their performance.
7. Banks should continuously focus on understanding customers' needs and desires.
8. All management levels in the bank should contribute to decision-making and strategic planning.
9. Banks should use marketing strategies that serve customers by reducing costs to influence their behavior.
10. Banks should prioritize research and development to increase their sales.
11. The researcher recommends conducting continuous training courses for employees in the researched banks and in various specializations to enhance their skills and experiences.

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