

## The impact of banking marketing on Iraqi consumer behavior (a sample of Iraqi commercial bank employees)

[aliabboodineamah@alkadhumi-col.edu.iq](mailto:aliabboodineamah@alkadhumi-col.edu.iq)

**Dr. Ali Abboodi Neamah Al-Jubouri**

Imam Al-Kadhumi College (IKC)

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### **Abstract:**

Bank Marketing is an area that has recently seen increasing interest from academics and practitioners alike, due to many factors that have contributed to increasing the sensitivity of banks to the markets in which they operate and to the diversity of their entry points in the service Customers to achieve a competitive position in the market the marketing of banking services is the expression of the bank's policy in the area of wide briefing on the market of banking operations and the factors that affect it and follow up on the developments in the banking business. The research seeks to measure and analyze the correlation and impact relationships between consumer behavior (independent variable), and bank marketing (the variable dependent), and the aim of the research is to try to see how bank marketing influences consumer behavior. The problem of research was to determine the nature of the relationship between variables. and to achieve the research objective, the questionnaire was used as a key tool for data collection, using the Likert pentathlon scale, and one of the most striking conclusions was that bank marketing had an impact on consumer behavior. The conclusions are based on a set of recommendations, the most important of which is the need to promote a culture of banking marketing which plays a prominent role in influencing consumer behavior.

**Keywords:** goods and services, interaction, dynamism, liquidity and profitability.

**JEL Classification Codes :** DH

**ملخص:**

بعد التسويق المصرفي أحد المجالات التي شهدت في الآونة الأخيرة إهتماماً متزايداً من جانب الأكاديميين والممارسين على حد سواء، ويرجع ذلك الأهتمام إلى العديد من العوامل التي ساهمت في زيادة درجة حساسية المصارف للأسواق التي تنشط فيها وفي تنوع المداخل التي تنتهجها في خدمة الزبائن لتحقيق مركز تنافسي متميز في الأسواق إن تسويق الخدمات المصرفية هو التعبير عن سياسة المصرف في مجال الاحاطة الواسعة بسوق العمليات المصرفية وبالعوامل التي تؤثر فيه ومتابعة ما يطرأ عليه من تطورات على العمل المصرفي. يسعى البحث إلى قياس وتحليل علاقات الارتباط والأثر بين سلوك المستهلك (المتغير المستقل)، والتسويق المصرفي (المتغير تابع)، ويتجلى هدف البحث بمحاولة معرفة مدى تأثير التسويق المصرفي على سلوك المستهلك. وتمثلت مشكلة البحث بتحديد طبيعة العلاقة بين المتغيرات. ولتحقيق هدف البحث تم إستعمال إستمارة الإستبانة كأداة رئيسة لجمع البيانات، وبإستعمال مقياس ليكرت الخماسي، ومن أبرز الإستنتاجات التي تم التوصل إليها هي أن التسويق المصرفي له أثر في السلوك المستهلك. وبنيت على الإستنتاجات مجموعة من التوصيات أهمها، ضرورة إشاعة ثقافة التسويق المصرفي لما له دور بارز في التأثير على سلوك المستهلك.

**كلمات مفتاحية:** السلع والخدمات، التفاعل، الديناميكية، السيولة والربحية.

تصنيفات JEL: HD

*Dr. Ali Abboodi Neamah Al-Jubouri* [aliabboodineamah@alkadhum-col.edu.iq](mailto:aliabboodineamah@alkadhum-col.edu.iq)

## 1. INTRODUCTION

Banking marketing is one of the main activités of any organization, and is a strategic hub for the interface between the environment and the institution in which it is located, and the extent to which any organization succeeds in performing this activity determines to a large extent the success of its operations, and marketing is one of the activities practiced today as it

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touched sentences from the fields of economic, social, cultural and religious. In recent times, interest has increased in the study and application of marketing principles and concepts in different organizations of different types, these concepts are based on counting the customer the essence and basis of the institution by researching his needs and making sure the need for quality, service, innovation and creativity to achieve a competitive advantage under Markets characterized by strong competitive conflict in light of the development and expansion of the global economy and the phenomenon of globalization and openness and the resulting development of products and services and the break-in of various markets in the countries of the world it is necessary to find a way between the institution and the consumer and promotion represents one of the most important elements The Banking marketing mix is important considering that it achieves this as it is a means of achieving communication with the external environment and thus identifying the changes taking place in that environment. Most of the banking marketing studies were aimed at identifying the consumer and his needs and desires in an attempt to provide the goods and services that suit him and the possibility of discrimination and diversification and influence his behavior and interests through the process of banking marketing communication and identification of the methods of marketing communication The most effective and efficient in influencing the behavior and purchasing decisions. Using the elements of the banking marketing mix, which is an important factor through which banking marketing decisions are made, such as the identification of the product, its specifications, price, sales channels, advertising methods, types of advertising and other decisions that the marketer can control, and can meet the requirements of customers, and then work in the market effectively. The combination is a set of variables that are presented to the customer and in turn the basis of the marketing process, assuming the customer is more motivated by the bank to offer and offer its products and services well that affect the consumer's tastes in the affirmative.

### **2. The concept of consumer behavior**

Under the modern concept of banking marketing based on the basic idea of

producing what can be marketed, institutions seek to study and analyze the behavior of the consumer, and to identify their needs, desires, potential and consumption patterns in addition to the various stages that he goes through to make his purchasing decision. Consumer behavior can therefore be defined as: the pattern of consumer behavior in research, purchase, use or evaluation of goods, services and ideas that are expected to satisfy their needs and desires (Abdul Hamid, 2002). Consumer behavior can be characterized by a set of characteristics as defined above, the most important of which are:

- 1.By engaging in a behavior or behavior, the consumer seeks to achieve a specific goal or set of objectives, the most important of which is to satisfy a need or to satisfy a desire.
- 2.Consumer behaviour is the result of one or several purchasing motives.
- 3.Behaviour changes as circumstances change the individual's circumstances. (Al-Barwari, 2004).

The difficulty of predicting consumer behaviour and behavior is often difficult. The consumer is an important element in the banking marketing process, as it is the starting point for policy planning and the formulation of marketing strategies for a bank, as knowing the needs, desires, tastes and purchasing potential of consumers is necessary to produce what can be marketed, and the reason for giving the consumer Great importance to the tremendous technological development as well as the increased intensity of competition as a result of global economic openness, resulting in the availability of alternatives available from goods and services, which led banks to look for marketing opportunities in order to survive and continue in the market as well as to grow and increase market share, This does not come to me by examining consumer behaviour and the various factors affecting it, and thus the production of goods and services that correspond to the needs, desires and purchasing capacities of consumers, and the development of a special marketing mix for each segment of consumers that is relatively homogeneous. The importance of examining consumer behaviour lies in the following: (Al-Awadali, 2006)

- The study of consumer behavior makes the enterprise produce goods and services that correspond to the needs, desires, tastes and purchasing

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capacities of consumers, in addition to establishing distribution channels that fit the geographical spread of consumers on the one hand and the nature of the goods and services to be marketed on the other hand, as well as the study of the behavior of Consumers make the enterprise provide consumer information about the price, quality and characteristics of goods and services through advertising and other promotional mix elements.

- The study of the behavior of the individual consumer in providing him with all the information and data that help him to make the best choice of the goods or services offered and in accordance with his purchasing potential, inclinations and tastes.

### **2.1 the dimensions of consumer behavior**

Peter olsen identified three important and fundamental dimensions of consumer behaviour: (Minawi, 1998)

#### **A. The dynamics of consumer behavior:**

Consumer behaviour is dynamic, meaning that consumers, consumer groups and society as a whole are constantly changing over time, and this concept has important implications in the study of consumer behavior and the development of marketing strategy.

#### **B. Interaction in consumer behavior: (Sonia,2017)**

Consumer behavior includes the continuous interaction between the cognitive and behavioral aspects of the consumer and external environmental events, and in order to understand the consumer and try to develop a marketing strategy, the marketing man must recognize three basic elements:

- What does the consumer think (perception and thinking)?
- How does the consumer feel (the element of influence and feeling)?
- What does the consumer do (the element of behavior)? In addition to identifying environmental events that affect and affect cognition, feeling and consumer behavior.

#### **C. Exchange in consumer behaviour**

The exchange between different individuals in different areas of life brings the definition of consumer behaviour to the current definition of marketing, and the fact that the role of marketing is to create an exchange

with consumers through the formation and application of marketing strategies.

### **3. Concept of Banking Marketing**

The concept of banking marketing is an integrated business in the banking field and did not appear globally until the mid-1950s, and before that date it was unusual for marketing to enter into the activities of banks as a function performed through specialized entities in their organizational structure. Marketing is particularly important in the development and revitalization of banking, and this fact is due to the fact that banking services, like other goods and services, require continuous marketing efforts based on specific programmes that are more sensitive than those intended for the marketing of physical goods due to the nature and characteristics of banking services. (Zidan, 2003) The definitions of writers and intellectuals for banking marketing have been varied due to their backgrounds and experiences, as well as the different angles they look at in the banking marketing process. Banking marketing has been defined as a range of specialized and integrated activities through which the bank's resources and capabilities are directed to achieve higher levels of the desires and needs of current and future customers, which constitute marketing opportunities available to both banks and consumer customers. For banking service (Maala, 1994), banking marketing is also expressed as this dynamic activity practiced by all banking, regardless of their location or work that they do, as it includes all efforts to ensure the provision of banking services and products provided by the bank to the customer either Borrowing, purposes or various banking services that satisfy the desires and needs of customers and their continuing motivations (Al-Khudhairi, 1999). It is a total of integrated services that take place within a limited administrative framework based on directing Ensa by Banking services efficiently and appropriately to achieve the wishes and satisfaction of customers during the exchange of facts and objectives of banks within the framework of the community (Zidan, 2003), an activity that involves identifying The most profitable markets now and in the future, assessing the current and future needs of customers, it is about setting the main objectives of the organization and preparing and designing the plans to achieve those goals, and how to manage banking services in the

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way that these plans can be implemented (Maala, 2010) . Marketing experts were unanimous in developing a definition of banking marketing as: the systematic and continuous plan to study the changing services provided by banking institutions to meet the needs and desires of customers, and the main goal is to respond to those needs and desires with effective programs characterized by creativity and creativity and not simulation Tradition (Abu Tayeh, 2008). Banking marketing can be defined as: a renewed and sophisticated activity that contains a range of planned, specialized and targeted activities, the purpose of which is to enable the bank to deliver the services it produces to the banking public in a way that satisfies the needs, meets the wishes and satisfaction of customers and achieves the required level or The target of profitability for the management of the bank. (Al-Ajarma, 2005) Based on the contents of the contents, the term marketing must be understood not through the narrow meaning of marketing and limited to selling, and the physical movement of products, but must be understood by satisfying the needs and desires of customers and achieving their satisfaction. Banking is a useful exchange between seller and buyer and is also a process carefully planned by managers and programmed in advance. (Al-Jubouri, 2018)

Marketing experts were unanimous in developing a comprehensive definition of banking marketing, as he counted: the systematic and continuous plan to study the services provided by banking institutions to satisfy and meet the needs of their customers, and the main purpose of which is to respond to those needs with effective programs divided by creativity and creation not simulation Tradition (Al-Sumaidai, 2005) and through these definitions we note that bank marketing is an activity characterized by:

- 1.Deeply rooted and deep-rooted, considering that the bank is a sensitive and influential device in the lives of individuals.
- 2.Linked to the goal of achieving a triple liquidity, profitability and security.
- 3.Accumulated and continuous any accumulation of experience and knowledge.

4. Multidimensional and multi-dimensional.

### **3.1 Banking marketing objectives and functions**

The main objective of banking marketing is to achieve the satisfaction and desires of customers at the highest levels of efficiency, and to ensure the profitability of the institution, this goal must be translated on the ground in all the efforts of the banks to achieve the goal. Therefore, banks derive their development, growth, increased sales, profits and customer needs through the establishment of their marketing activity with functions, the most important of which can be summed up: (Aboaweli, 2008)

1. Developing the banking service so that it becomes more satisfied with the wishes and needs of current and prospective customers, by meeting the available resources at the bank with these needs.

2. Develop the appropriate pricing policy, as there is compatibility with the bank's objectives on the one hand and the potential and expectations of consumers on the other.

3. Maintaining communication with customers and providing them with information about banking through the development of appropriate promotion programs.

4. Choosing the appropriate channels for the distribution of banking services, as it does not cost the customer an additional burden when he decides to take advantage of these services.

5. Designing and implementing various field trials, as well as observing and analyzing the behavioral patterns of consumer samples in the target markets through a scientific methodology aimed at studying their attitudes and opinions of the services. (Al-Jubouri, 2019)

6. Study and analysis of the banking market, in order to determine the financial and credit needs of customers, whether current or future.

7. Study the opening of new banking branches in coordination with the competent departments.

8. Establishing close relationships with the community and the bank's public by participating in solving and perpetuating problems that the consumer of banking and the public may face. (Abu Aweli, 2008).

### **3.2 Marketing mix concept**

Is a group of interrelated and integrated marketing activities, based on some



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of them with the aim of implementing the marketing function according to the planned method, and the marketing mix is known as the marketing tools used through the bank with the aim of continuing to reach the marketing objectives of the target market, and called these Tools with marketing mix elements? It is a combination of elements that determine the strategic location and development of the site in the market, a set of principles that was first developed by James Culleton in 1948 and named after the marketing mix and identified the elements of the marketing mix by Jerome McCarney, who identified four elements of the marketing mix. It is called 4p, which all starts with the letter "4ps": (product, price, distribution, promotion) (Al-Jubouri, 2018). In order for the marketing mix to be an effective tool in enabling institutions, including banks, to achieve their objectives, some characteristics must be met: (Al-Barwari and Al-Barzanji, 2008).

1. A high degree of integration, interconnection and interaction between the elements of the marketing mix.
2. The elements of the marketing mix should be balanced and tailored to a well-planned plan so that one element is not unduly weighted. Each element of the marketing mix is a combination in itself consisting of multiple elements and marketing research indicates the need to adapt the traditional marketing mix to be appropriate for the service sector as in the banking sector if the adjustment process is necessary for justifications that can be aggregated by: Zamil and others, 2012).

- a) The 4ps marketing mix was created for industrial organizations and smooth goods, and never mentioned services with a high degree of intangibility.
- b) The marketing mix with its four 4ps elements did not give any interest in consumer behavior, nor did it allow interaction with customers or to build relationships with them.
- c) The marketing mix with its four 4ps components focused on the fact that organizations sell their products on a single one, although most organizations sell their products in bulk.

The concept of the marketing mix with its four elements 4ps focused on the interest of marketers, promising them the key element in marketing management while the modern concept of marketing focuses on the orientation towards the customer and inspired the previous contents was concluded that the philosophy of the marketing mix with its four elements 4ps focuses on The trend towards the product rather than towards the customer and the emergence of the aforementioned criticisms had a strong reason and an urgent need to move towards a modified marketing mix to manage the marketing of banking services seven elements called ps7 (Zamil et al,2012). They are:

- Product (banking)
- Price (interest).
- Distribution (branches).
- Banking promotion.
- Individuals (bank workers).
- Physical evidence (the physical environment of the bank).
- The process of providing banking service.

#### 1- Product (banking)

The term product refers to what organizations can offer or offer to their current or prospective customers of goods, services or ideas (Atrophy, 2009). It can be said that the product for enterprises, which are produced to meet the needs and requirements of customers in competitive markets, and the financial institution should give attention to several aspects related to its service, the most important of which are (Al-Jayousi and Al-Sumaidai, 2009).

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- a) The type of services that can be provided, the extent or scope of those services.
- b) What things the organization might need for the purpose of producing the service.
- c) The quality of the services provided.
- d) The accuracy of the bank's delivery of services and the speed of completion.

Banking is a transaction that the bank provides to customers for a fee or deposits accepted by savers and re-employed at interest that exceeds the interest paid to depositors (Al-Zayd and others, 2005).

### **2. Price (interest)**

The price is defined as the monetary or in-kind value paid by the buyer for receiving the goods or service (Maala and Tawfiq, 2010), while the price in banks refers to the interest rates, transfer fees and commissions charged by the bank for providing certain services to beneficiaries in return for interest. Assistant, 2003) The price includes considerations relating to discounts, payment and credit conditions (Zamil et al., 2012), and the price in government laws and other marketing mix elements determines the impact on price determination (Atrophy, 2009). Price decisions are important decisions in the organization as the only price is an element of the marketing mix that generates revenue while the rest of the elements are considered as costs to the organization, and price in terms of planning, implementation and strategic adjustment is one of the most important decisions implemented by the organization (Brewery& Barzanji, 2008).

### **3- Distribution (location)**

Distribution is defined as the process by which goods and services are transported from where they are produced to their place of consumption or use, and the word place in the distribution is attributable to where the customer can purchase the product and how the product reaches this place (Sweidan and Haddad, 2003). The location of service providers and how to access them is an important factor in the marketing of services, and how to reach service providers is not only related to the process of physical access but includes personal means of communication and other communications, so the types of distribution channels used and the coverage of distribution channels are Important matters associated with the process of access to the service place (Atrophy, 2009). He points out (Zamil and others, 2012). The selection and distribution of the bank's branch network is one of the most important topics addressed by banking marketing departments, as through banking branches they provide their services to current and prospective customers and publish and distribute them, and the selection of the location of the bank branch is linked to a range of factors. Economic, spatial, facilities and services available in the area where the branch is to be opened, such as transportation facilities, marketing of the bank.

#### **4. Banking promotion**

Promotion is the most assertive function of the organization's culture among other marketing functions, in other functions the organization communicates with the market quietly and in a more negative way, while the organization promotes the promotional function and hears its voice to the external environment in order to be heard and visible by others (individuals) and organizations). Promotion is one of the key elements of the marketing mix of any bank, due to its handling and the benefits that can be achieved and then prompting them to make their decision to deal with the bank or continue to deal with it in the future (Salima, 2012).

#### **5. Individuals (bank workers)**

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The bank's employees can be defined as (those who play a productive or operational role in banks, are an important part of the banking service, and also contribute to the production of this service (Zamil et al., 2012). They play dual roles; they perform or perform the service as well as their role in selling the service. The method of delivery or delivery of the service is as crucial for the sale of the service as in the traditional sales activity, which means that the marketing department is clearly engaged in the operational aspects of performance and emphasizes and monitors the removal of the relationship between the customer and its providers (Atrophy, 2009). The skill and loyalty of service providers is a key element of the quality of service that is of interest to the customer when purchasing it, especially in the banking sector, and because of the service's intangible characteristics, heterogeneity and tying, this forces the service provider, who is often face-to-face with the customer, to enjoy a high level of Skill, since there is no room for modifying the error internally, and without the knowledge of the customer as in the defective that may occur when the item is produced, loyalty is an important indicator of the method and style of the service provider, and for these reasons service providers have been considered elements of the marketing mix (Ajarma, 2005).

### **6. Physical evidence (the physical environment of the bank)**

The provision of banking services requires the availability of physical facilities that help and facilitate the flow of service to customers where they benefit time and space, due to the characteristics of the banking service, most notably the overlap between the customer and the bank employee in the performance of the service. The physical guide helps to create the environment or psychological atmosphere when purchasing or utilizing the service, as well as to create impressions of the financial institution and its services (Al-Jayousi and Al-Sumaidai, 2009).

### **7-The process of providing banking:**

The banking service process is very important: such as the policies and procedures followed by the bank to ensure that the service is provided to customers, as well as other activities and protocols such as mechanization, the flow of activities, and the freedom of conduct or choice granted to the bank's employees, how to guide customers and guard them to participate in the process of obtaining banking (Zamil et al., 2012).

#### **4-Materials and roads**

##### **4.1. Study problem**

Consumer behaviour occurs as a result of exposure to a positive attitude that affects a great deal among individuals, and the occurrence of such leads to a higher level of performance at the individual and collective level and therefore at the level of the bank as a whole, in addition to the behavior reflects positively on the psychological aspects of working individuals. The refore, the problem of research was to answer the following questions:

- What is the relationship between consumer behavior and banking marketing?
- Is there an impact on consumer behaviour of banking marketing?

##### **4.2. The importance of research**

The importance of the research was as follows:

- Contribute to the enrichment of literature in the field of modern trends towards consumer behavior and the reflection of these trends on directing the attention of banks towards the importance of this topic.
- Addressing sensitive topics that have a significant impact on banks, such as consumer behaviour.
- This research is one of the few studies to apply consumer behavior to understand banking marketing by integrating psychological factors related to the beliefs of managers and employees and their attitudes and perceptions towards individuals.

##### **4.3- Search objectives**

The research aims to achieve the following:

- A. Building a theoretical framework that explains consumer behavior and banking marketing.

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- B. Determining the impact of banking marketing on consumer behavior.
- C. Explore the role of reincarnation in predicting deviation of behavior through the prediction of banking intention.
- D. Study why and when the impact on the behavior of the Iraqi consumer occurs.

### **4.4-The first key hypothesis:**

there is a morally significant inverse correlation between banking marketing and consumer behavior. The first main hypothesis emerges from the following sub-hypotheses:

- a) There is a morally inverse correlation between dynamics and banking marketing.
- b) There is a relationship of inverse correlation with moral significance between interaction and banking marketing.
- c) There is a relationship of inverse correlation with moral significance between exchange and banking marketing

The second key hypothesis: there is a counterproductive relationship with the moral significance of banking marketing and consumer behaviour. The second main hypothesis emerges from the following sub-hypotheses:

- There is a morally significant adverse effect between dynamics and banking marketing.
- There is a relationship of adverse effect that is morally significant between interaction and banking marketing.
- There is a relationship of adverse effect of moral significance between exchange and banking marketing

#### 4.5- Hypothetical search scheme

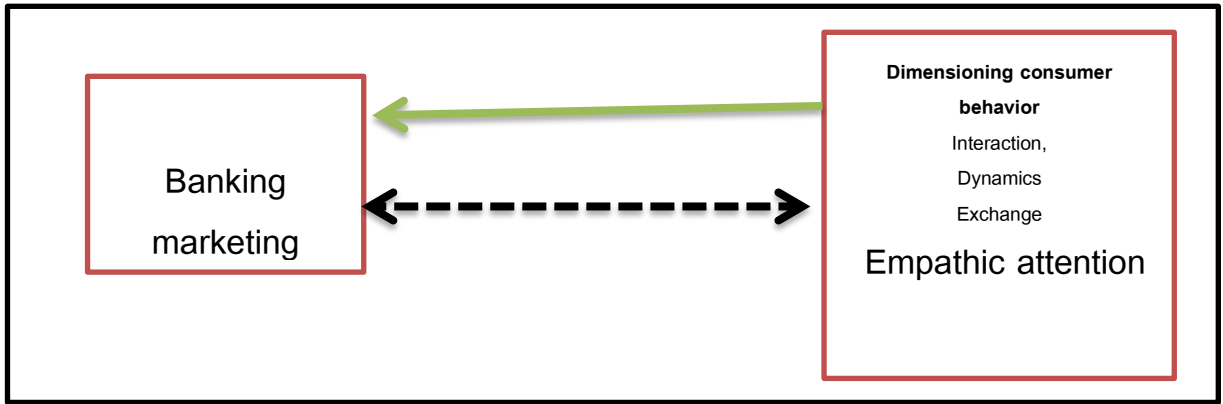


Figure 1. Hypothesis search chart Source: Preparing the researcher based on the methodology of the study

#### 4.6- Sample search

The research sample was as in table (1) the following:

Table No.: 1 search sample

Sex	Male	Female	total number
Number			150
Age	Most of the respondents were limited to 25-45 years old.		150
Years of service	1-10 Years		150

Source: Preparing the researcher based on the methodology of the study

#### 5. Testing and analysis of the relationship of correlation and the effect between the variables of the study

This study included employees at (commercial banks). (200) employees of these banks were randomly selected, and information from the individual units of the banks showed that there were a total of (2,000) employees (managers, heads of departments and junior staff) in the branches visited. Copies of the Astana were issued and returned after a period of five days. The preliminary data was



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generated by an organization that is managed by research assistants to randomly selected respondents.

Using the sample frame of 150 as our group, a margin of error of 5%, a 95% confidence level and a 50% response distribution, a sample size of 105 was reached using the Online Raosoft calculator sample size program. Cronbach Alpha was tested on the main variables in the hypotheses mentioned (personal variables, organizational variables and social variables). SPSS results show the total crew-nbach value of 0.81, which is higher than recommended by scientists. The data collected were analyzed using inference and descriptive instruments (one sample of the t test, multiple decline, average and standard deviation). The hypotheses were tested at 0.05 in importance using SPSS Version 22. The basic data required to achieve the objectives set below are analyzed by Table 2: Table 2 shows that the recovery rate of 85% has been recorded.

Table 2. Distribution and retrieval of the asana

Choice	Repeating	Percentage
Recovery and used copies	150 - 200	85.42
Copies that have been lost	50	14.58
Total outgoing copies	150	100.00

Source: Researcher's Preparation

Table (3) Data of the Questionnaire

Statement	Mean	SDV	P	T	SD	D	N	A	SA
When you know the personality of employees and managers who participate in banking marketing practices towards customers					14	18	3	38	83
Personal knowledge of the marketing entities that engage in consumer behavior					2	9	7	51	91
Personal knowledge of the marketing entities involved in consumer behavior has a negative impact on the community.					1	0	4	49	89
Banking marketing practices are increasing					6	9	29	51	39
It's very difficult to be a moral voice if there's conscious behavior.					1	1	0	48	98

Average (total)	4.27	1.13	0.00 0	15.1 83	3)5 (	7 (%)	(%)9	47 %32) (	53)78 (%)
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Source: By The Researcher by Computer Output

In the average analysis, table (3) shows that a total of 78 (53%) of respondents, 47 (32%), 9 (6%), 7 (5%), and 5 (3%) are strongly ok, agreed, inconsistent or disagreed. They disagreed and strongly opposed the existence of marketing practices in commercial banks. That 100 (68%) of respondents, 34 (23%), 2 (1%), 6 (4%) and 4 (3%) strongly agreed, disagreed, disagreed and strongly opposed respectively. Personal factors on banking marketing practices among marketers. Again, 96 (66%) of respondents, 28 (19%), 5 (3%), 6 (4%) and 11 (8%) are strongly agreed, agreed, disagree, disagree. Factors encourage banking marketing practices from employees. 63 (43%) of respondents, 33 (23%), 9 (6%), 24 (16%) and 16 (11%) strongly agree, agreed, disagree, strongly opposed and agreed that societal factors encourage banking marketing practices among employees. The hypotheses were tested using a t-sample test and a multiple regression test. SPSS outputs are shown below

**Table 4. Statistical results from SPSS.**

The count is one sample.				
	Error rate	Deviation	ATE	N
Banking marketing practices	0.08391	1.01384	4.2740	146
Dynamics	0.07669	0.92659	4.5068	146
Interaction	0.09948	1.20203	4.3151	146
Exchange	0.12045	1.45538	3.6918	146

Source: By The Researcher by Computer Output

Table 5 sample test.

One sample test.						
Test value = 3					TE	
95% confidence interval of the difference		Low	Difference	Sig. (2-tailed)		DF
	Top					

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Banking marketing practices	1.4398	1.1081	1.27397	000.	145	15÷183
Dynamics	1.6584	1.3553	1.50685	000.	145	19÷650
Interaction	1.5117	1.1184	1.31507	000.	145	13÷219
Exchange	0.9298	0.4537	0.69178	000.	145	5.743

Summary form					
Durbin-Watson	Std. Error of the Estimate	Adjusted Square	R	R Square	R Form
0.288	0.33803	0.889	0.891	944.a	1
A. Independent Variable: (Banking Marketing)					
B. Dependent Variable: Consumer Behavior					

ANOVAa					
Sig.	F	Mean Square	DF	Total squares	Form

Table 6

000.b	387÷440	44÷272	3	132÷815	Receding	
					Remaining	
		0.114	142	16÷226		1
		Total	145	149÷041		
A. Independent Variable: (Banking Marketing)						
B. Dependent Variable: Consumer Behavior						

Source: By The Researcher by Computer Output

Table 7 Statistics

Statistics					
	N	Deviation	Mean	Maximum	Minimum
Banking marketing practices	146	0.95706	4.2740	4.8991	1.3985
Dynamics	146	0.33452	0.00000	0.65136	75068.-
Interaction	146	1.000	000.	0.653	3.004-
Exchange	146	0.990	000.	1.927	2.221-

Source: By The Researcher by Computer Output

Table 8 Coefficients

Coefficients					
	TE	Consolidated transactions	Non-standard transactions		B
Form		Sig	Beta	Error rate	
Banking marketing	3.268	001.		0.160	0.523
Consumer behaviour	4.314	000.	0.318	0.081	0.348
	5.092	000.	0.449	0.074	0.378
	3.712	000.	0.213	0.040	0.148

Source: By The Researcher by Computer Output

The t-t test of the research edited sample shows that the tests (hypotheses) are important at 0.05, the level of importance and the degree of freedom 145 as the value of (p sig - (2-tailed) is 0.000 in hypotheses. The Durbin-Watson 0.288, t value 387.440 and the value of p (sig.) 0.000 also means that the test is important at the level (0.05) of importance. The result of transactions shows that individual variables (dynamic, interaction, exchange) are important for the dependent variable. So you accept hypotheses.

### Conclusions and recommendations

# **The impact of banking marketing on Iraqi consumer behavior (a sample of Iraqi commercial bank employees).**

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## **A. Conclusions**

Based on the analysis of the data collected, the following key conclusions were reached:

1. Personal factors such as ethical standard, attitude towards customer satisfaction, personal perception of employees has a significant impact on banking marketing
2. Integrity factors are ethical objectives and standards to generate ethical work that celebrates working people who make profits through banking marketing, which greatly encourages large-scale business.
3. Community factors such as respect, such as the compatibility of the ethical standard between employees and consumers, and the community's insistence on satisfying the needs of customers.
4. More than 74% of marketing staff did not study marketing as a platform in their higher education, but had a clear vision of their work towards customers.
5. The concept of banking marketing and the concept of customer behavior are philosophies and trends that promote the ethical practices of all individuals. The reform, the study showed that it should be ethical in all bank marketing transactions that enhance the image of the bank, improve the word positive transparency and enhance patronage, loyalty and profitability.

## **Recommendations**

Based on the results of the study, the following recommendations are made:

1. Employees are encouraged by work and study banking marketing, and leave an escalation on consumers whose policies generate unethical practices between employees and consumers to try

Achieving the goals set. We invite here to put your eyes on the monetary targets given to new employees in banking marketing units and to form good ideas for them.

2. Management teams are encouraged to scrutinize the personality of potential consumers, especially their standards, before issuing marketing letters. This will go a long way in strengthening the bank's business.
3. Management is encouraged from time to time to pass courses for marketing staff explaining the three variables and this will go a long way in getting new customers.
4. Bank management teams are encouraged to offer rewards to marketing staff who have proven their ethical health over the years. This will ignite consumer awareness.
5. Customers and the general public are encouraged by the banking marketing mix to earn the largest number of customers

6. The Bank's Board of Directors recommends reviewing their consumer objectives in order to reach more realistic levels.

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