

# The impact of digital marketing on achieving competitive advantage, an applied study on banks operating in Iraq

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## ABSTRACT

تهدف هذه الدراسة إلى إدراك تأثير الإعلان الرقمي والذي يتضمن المتغيرات المتمثلة في بناء أسلوب التسويق الافتراضي ونشر نمط حياة الإعلان الرقمي والمتطلبات البشرية والفنية والإجرائية كمتغير محايد وأثر ذلك في تحسين المنفعة العدوانية للمصارف العاملة في العراق من وجهة نظر مسؤولي خدمة العملاء داخل المنطقة المصرفية العاملة في العراق كمتغير ثابت. استخدمت الدراسة المنهج الوصفي التحليلي، حيث كانت الاستبانة بمثابة الأداة الأساسية للحصول على النتائج. وتوصلت الدراسة إلى سلسلة من النتائج، كان أهمها أن إدراج متغيرات الإعلان الرقمي في تحسين نهج الإعلان والتسويق الرقمي ونشر ثقافة الإعلان الافتراضي، إلى جانب استيفاء المتطلبات البشرية والفنية والإجرائية، له تأثير جيد في تقديم الإعلان الرقمي وقدرته على تجميل المنفعة التنافسية. واختتمت النظرة بالعديد من المؤشرات، أهمها ضرورة استخدام عناصر عالية الاحترافية ومهارة في التكنولوجيا المعاصرة، والرغبة في إيلاء الاهتمام الكافي لتطوير البنية التحتية واستخدام التسويق الافتراضي في تحقيق أعلى استثنائية وسرعة أكبر ورسوم أقل في تقديم البنوك العاملة في العراق للعملاء.

**الكلمات المفتاحية:** التأثير، التسويق الرقمي، الميزة التنافسية، البنوك العاملة.

## Abstract:

This studies ambitions to perceive the effect of digital advertising, which include the variables represented in building a virtual marketing method and spreading the lifestyle of digital advertising and human, technical and procedural requirements as an impartial variable and the impact of this on improving the aggressive benefit of banks working in Iraq from the factor of view of customer service officials inside the banking region operating in Iraq as a variable persevered.

The study employed an analytical descriptive technique, with the questionnaire serving as the primary instrument for obtaining the findings.

The study yielded a sequence of findings, with the maximum substantial being that the inclusion of digital advertising variables in the improvement of a digital advertising and marketing approach and the dissemination of virtual advertising culture, along with the fulfilment of human, technical, and procedural prerequisites, have a nice affect at the advancement of digital advertising and its potential to beautify competitive benefit. The look at concluded with many pointers, the most vital of that is the need to use the elements Highly professional people skilled in contemporary technology, and the want to give enough interest to the development of infrastructure and the use of virtual marketing in attaining higher exceptional, greater velocity and less fee in presenting banks operating in Iraq to customers.

**Keywords:** impact, digital marketing, competitive advantage, banks operating.

## Introduction

The banking sector holds significant economic importance in both developed and developing nations. Banks play a crucial and impactful role in the economy by facilitating financing, accomplishing monetary policy goals, and effectively utilizing the economy's potential to address challenges, the occurrence was observed among both the domestic and global banking sectors. (Caruana, 2014)The advancement of civilized civilizations has resulted within the proliferation of banking understanding among individuals, as well as the emergence of numerous monetary and credit score necessities and aspirations, and the

preoccupation of banks has end up to try and expand a fixed of products and services to satisfy the ever, In order to successfully cater to the needs and choices of customers, it's miles crucial to pick out and understand their desires. Furthermore, it is vital to strategically offer these offerings on the most appropriate moments and in appropriate places. This is mainly applicable while considering clients who're starting up a banking commercial enterprise. Given the good-sized advancements occurring in the banking quarter, it is important to take into account the distinct tactics hired in the provision and advertising of banking offerings, regardless of the inherent similarities in the banking enterprise. ) Secretary-General, 2012)

"Digital marketing" has emerged as a crucial component of banking services in the contemporary era, It is imperative for banks operating in Iraq to prioritize digital marketing in order to effectively attain their primary objective of securing a significant market share and ensuring long-term sustainability, The fidelity exhibited by the master and the investors. (Dhmaid, 2020).

### **The Problem of study**

Given the winning extreme competition confronted by using the Iraq bank, originating no longer only from other banks however also from diverse financial establishments, it becomes vital for the financial institution to seriously reconsider its aggressive skills. This necessitates a radical examination and heightened attention at the essential components of the advertising and marketing framework, serving as the inspiration for the management's adopted advertising strategy, the bank is engaged inside the distribution of its products as well as the enhancement of its competitive advantage.

### **Importance of studying**

The importance of the take a look at appears in an attempt to highlight the powerful position of digital advertising and marketing in Iraqi running banks, with regards to the need and inevitability of its utility to growth the competitiveness of banks, increase the nice of offerings, gain increase and growth market shares through embodying the elements of the advertising and marketing blend within the Iraqi Bank.

### **Objectives of the study**

The goal of this study is to take a look at the importance of digital advertising within the provider industry, specifically in the banking region. It targets to emphasise the critical and impactful function of advertising strategies in making sure the toughness and sustainability of

banks. Additionally, this research seeks to shed light on the effect of the marketing blend in augmenting the market shares of Iraqi banks and strengthening their competitive area, in addition to dealing with and delivering banking products and services. The utmost complete illustration of customers, in conjunction with the potential to discern their possibilities and count on their present and future requirements, with the intention of formulating and delivering offerings that align with their goals, and correctly fulfil their needs and goals.

### **Questions Study**

The study's central query is:

How much does digital marketing help Iraqi banks that are still in operation preserve their competitive advantage?

From this question, a series of related sub questions arise:

How do the components of digital marketing impact banks' ability to compete?

Can the idea of competitive advantage be embodied in digital marketing for banks that employ Iraqi workers?

### **- Study methods**

On the theoretical side, the analytical descriptive technique was used to answer the research question and validate the hypotheses. This method works effectively for collecting factual data, explaining pertinent ideas, and analyzing it to provide conclusions and explanations. On the other hand, in order to ascertain the actual application of digital marketing, the case study technique was used.

### **- Hypotheses**

Given the inquiries presented about the research topic and with the aim of accomplishing the study's goals, the following collection of conjectures may be recognized:

**The main hypothesis:** At a significance threshold of  $\alpha \leq .05$ ., there is a statistically significant correlation between digital marketing and banks achieving a competitive advantage.

**The first sub-hypothesis:** The elements of the digital marketing mix significantly affect Iraqi institutions' competitive advantage at significance levels of  $\alpha \leq .05$ .

**Spatial boundaries:** The current research included branches in Iraq.

**Time limits:** 2023

The amount of time needed to carry out the research at the banks that are the subject of the study, including the time needed to gather the relevant information, visit the study sites in advance to choose the research question, and disseminate the research results and questionnaire.

**Scientific limits:** The research is defined scientifically, down to its specific inquiries and objectives.

**- Several scientific sources:**

A compilation of scholarly works, including books, periodicals, master's and doctoral theses, research in the field of organizational behaviour, and other pertinent areas, was examined by the researcher. Information sources, including the internet, were also consulted, It aids in the development of the research's theoretical framework by furnishing an ample amount of data and information.

**- Individual interviews:**

In order to elucidate the contents of the questionnaire list and address inquiries pertaining to specific variables therein, a series of in-person interviews were conducted with branch managers, their assistants, and employees of the bank under investigation.

**- Questionnaire**

The primary instrument utilized to gather data and information deemed suitable for the study is the questionnaire, which comprises seventeen sentences and addresses the two primary research variables namely, digital marketing and attaining a competitive advantage.

**Community:** The sample population for this study consisted of the private institutions functioning in Iraq.

Numerous assurances have been issued by the General Administration of Banks regarding the importance of considering consumer feedback, The personnel were chosen from among the following ranks: assistant director, instructors, chief observers, and foremen, The sample size was determined by consulting the sample size table designed for researchers kre, jcie7



Morgan 1970. Hence, the sample size was determined to be  $109 < n$ , consequently, the sample was selected at random. Consequently, the sample size increased to 200, which is sufficient to meet the requirement.

### **First: The Independent Variable (digital marketing):**

#### **A. The concept of digital marketing:**

"Digital marketing", alternatively referred to as "online marketing", encompasses all marketing endeavours that transpire via the internet. Organizations utilize various digital platforms, including websites, search engines, social media, and email, to establish connections with existing and potential clients. Additionally, this encompasses correspondence via textual or multimedia means. (Sokolova & Titova, 2019, P508)

#### **B. "Digital marketing strategies offer much potential for brands and organisations".**

The advancement of digital marketing methods presents significant opportunities for brands and organizations. Several examples can be identified, including the following: (Piñeiro-Otero, & Martínez-Rolán, 2016, P39)

- **Comprehensiveness:** The ability to distribute information via hyperlinks provides customers with the opportunity to engage with the organization in a more extensive and tailored manner.
- **Branding:** Digital marketing platforms and services offer an exceptional opportunity to establish a brand image on the Internet by virtue of their extensive reach, continuous presence, and frequent updates.
- **Interactivity:** Within the framework of organizations striving to establish enduring connections with their target audiences, the Internet provides the opportunity for dialogue, thereby facilitating the creation of a favourable brand experience, such interactivity can range from the rudimentary, such as product evaluation, to the comprehensive.
- **Relevant advertising:** Internet advertising that is easily segment able and customizable increases output in a relevant manner. Furthermore, the absence of constraints imposed by alternative media platforms has facilitated the development of more appealing advertising campaigns.
- **Usability–functionality:** Web 2.0 facilitates the provision of straightforward and user-friendly platforms to all individuals, with the aim of enhancing the user experience and enabling them to carry out their tasks.

- **Virality:** The Internet's fundamental structure as an interconnected web of nodes enables the exponential growth of any given content. By examining the dynamics of WOM (word of mouth) communication, the significance of viral communication is heightened due to the facilitation of internet platforms, which provide instantaneous communication, connectedness, and the ability to easily distribute content, so amplifying its dissemination.
- **Visual communication:** In accordance with the inclination towards visual cognition, digital marketing provides marketers with an assortment of tools that utilize images and videos. This approach is appealing to audiences and has the potential to increase their level of involvement.
- **Community connections:** The Internet provides organizations with a distinctive opportunity to establish links with their audiences and consumers within the community, this connectivity may strengthen their relationship with the product, brand, or organization and enhance their overall experience.
- **Measuring output:** Online platforms are superior in terms of the capability to measure output and the accessibility of follow-up options.

## **Second: The Independent Variable (competitive advantage):**

### **A. The concept of competitive advantage:**

The organizational capacity to execute operations in a manner that is challenging for competitors to replicate presently and in the future (Abou-Moghli, Al Abdallah & Al Muala, 2021, p3)

### **B. dimensions of competitive advantage:**

Competitive advantage consists of multiple facets, the initial of which are as follows:

1. Innovation, renovation, and creation, entails the reworking or reshaping of novel concepts to arrive at a different outcome. This is accomplished through the development of technologically-driven applications for novel ideas or solutions to specific problems. (Abu Jalil, 2013).
2. Cost reduction pertains to the capacity of an organization to develop, produce, and advertise goods at the most economical price point relative to its rivals. (Aquilano et al, 1996).
3. Flexibility, which serves as the foundation for attaining a competitive edge through prompt adaptations to product design modifications that align with consumer demands. (Dilworth, 1996).

4. Quality, pertains to the execution of processes in a manner that efficiently delivers products that fulfil the demands of consumers. (Zolghadar, 2007).
- Thus, the idea of generic strategies is based on the idea that competitive advantage is the fundamental component of all strategies. In line with this idea, Porter (1998) identifies the following as generic competitive advantage strategies:
    - Leadership costs: This means that businesses make an effort to provide goods and services at the most affordable cost in comparison to other businesses operating in the same sector. This can be achieved through obtaining technological innovations that maximize the use of raw materials and reduce costs, as well as by realizing economic savings. It can also be achieved by growing within the same industry sector or by pursuing new ventures that are related to it (Porter, 1998). As a result, this enables the company to implement its plans at the lowest possible cost relative to its competitors by improving its capacity for disposing of garbage and maintaining stringent control over cost elements (Al-Janabi, 2011).
    - **DEVOLUTION:** This means focusing on a certain market niche and the service it offers. This is achieved by leveraging two strategies: the first aims to achieve a concentration-based competitive advantage, and the second seeks to gain a market advantage by differentiating oneself in the target demographic by offering a limited selection of products and focusing on a particular area. Hunger & Wheelen (2002) This is decided by choosing a narrow range of competitors within the industry; sector alignment and target group strategy alignment also play a role. Consequently, companies endeavor to achieve a competitive advantage for the particular target market, even in the lack of a broader competitive advantage. The focus strategy's result is the availability of two variables: price and quality. Porter (1998) says.
    - **Differentiation:** is a strategic strategy that is defined by the development of a product or service that has unique qualities and offers clients significant value. These items are better than or unique from those of rivals, which allows the business to charge more for its goods. As stated by Harbour (2020). Differentiation, according to Jones et al. (2003), is the endeavor made by a business to become a leader in its sector by offering substantial value to its clients. Consequently, the company uses distinctive selling propositions to set itself apart from the competition in the target market area for its goods and services. On the other hand, Abdel-Wahab (2012) suggests that differentiation may be accomplished via two methods: either by reducing the advantages of competitors' organizations and



institutions, or by developing strategies for differentiating the institution's offers from those of competitors' organizations and institutions. Furthermore, the companies aim to provide better products than their competitors and increase the effectiveness of their marketing and production processes by introducing new features and attributes, like user-friendliness, or by offering creative after-sales services, like delivery, maintenance, and credit options. Therefore, the previously stated concept concerns the consumer's awareness of these new features and how they are seen to be useful in setting them apart from competing items. Porter (1998) says.

### **Third: The variable continued the banking operating in Iraq.**

#### **A. What are Banking Services?**

Are regulated businesses that take deposits, lend money, and provide a host of other banking services, such as: Exchanges of money (Al Sukaini ,2022, P84)

- Investment banks are focused on capital markets, in contrast to their retail counterparts that cater to individual clients. Banking services consist of the financial transactions and provisions of services that banks extend to organizations. Banking services furnish businesses with the means to obtain credit, loans, savings accounts, and current accounts; the phrase "banking services" encompasses any undertaking that entails the acceptance of funds possessed by individuals or other entities for the purpose of lending those funds for financial gain. While it is secure, the act of accepting financial deposits in exchange for loans or investments is also known as "banking services." Banks provide a wide array of financial services, encompassing various classifications such as banking, insurance, financing, money management, payroll, and fraud protection.

The most significant categories of financial services are as follows:

- Financial solutions A subset of the banking services that financial institutions around the world endeavour to provide to customers in accordance with their needs are the subsequent: Considering the profit-driven nature of banks, providing loans is an essential service that enables them to optimize their earnings. After maintaining cash reserves, financial institutions extend loans over short, medium, and long terms. By providing account bearers with checks that can be cashed to remit payments, banks enable clients to be repaid subsequent to the verification of their accounts.



## **B. Banking Sector of Iraq**

### **- Overview of Banking Sector of Iraq**

Iraq is home to an estimated 47 commercial banks, 12 foreign banks, 12 Islamic banks, and 7 governmental banks. In Iraq, state-owned enterprises (SOEs) control more than 96% of the country's financial assets. It is well known that there have been scandals, bribery, and corruption involving both the Central and Private Banks. Due to limited banking hours, customer service windows are usually packed, and clients are not given access to qualified professionals' financial and money management advice. Al Sukaini, 2022, page 81

### **- The Role of Central Bank of Iraq**

The goals of the Central Bank of Iraq (CBI) include guaranteeing domestic price stability and promoting a competitive, stable financial system based on the market. Furthermore, the CBI needs to support Iraq's long-term growth, employment, and development. Other duties of the CBI include providing licenses, managing the nation's currency, constructing, overseeing, and promoting a trustworthy and efficient payment system, and carrying out auxiliary tasks or transactions in compliance with Iraqi law. (C. Eckert and others, 2022).

### **- Strengths and Weaknesses of Iraqi Banks**

Iraqi banks benefit from an underbanked population, large foreign currency reserves, strong GDP growth over the medium term, significant financing needs, and many sectors with enormous development potential. According to Eckert et al., the financial system is seen as weak due to insufficient oversight and a lengthy implementation time for changes, and the banking sector is viewed as undeveloped due to the prevalence of state-owned banks. The operational environment is also difficult. (C. Eckert and others, 2022).

The concept of competitive advantage has become so well-known on a global scale that many countries now rank it as their top priority. This endeavor is being carried out to comply with the demands of the swift global progress, which are shown by the accelerating rate of globalization and integration into the global economy, in addition to the policies that support market freedom and openness. Consequently, the capacity for success in a competitive environment has become a critical component in assessing an organization's viability and expansion. (Abdel-Wahab, 2012), especially in light of the fact that banks' success is mostly based on their competitive advantage. Because of this, it is unusual for commercial banks that operate in Iraq to have a complete competitive advantage across the board. This is mostly because of the organization's limitations, which force the adoption of trade and reciprocal



judgments in order to provide original strategic options. Therefore, it is thought that a key component of the success and durability of institutions engaged in business in Iraq is differentiated competitiveness. Al-Mutairi (2012).

#### **Fourth: Linking the independent and dependent variable**

##### **MARKETING AND COMPETITIVE ADVANTAGE in banks**

A person knows that he must set himself apart from others in order to get self-benefit via the fulfilment of his needs. This is especially true considering that every bank aspires to have a competitive edge that distinguishes it from its competitors. Because of this, marketing, like many other operational aspects of the institution or organization, was greatly influenced by the rapid advancements in the field of information and communication technology. As a result, the field of marketing underwent a paradigm shift, moving from an emphasis on production and sales to one that was more socially conscious. The advent of "Electronic Marketing" on the internet has enabled a structure for marketing endeavors, hence expediting this progression. Furthermore, this vast international network has given financial institutions a plethora of opportunities and remarkable pathways to interact with customers worldwide. (Aljawarneh et al., 2020; Scharf, 2007).

Consequently, the growth of internet users around the globe has spurred the creation of new areas where it may be used, chief among them being the field of commercial marketing (Al-Jarrah et al., 2014). This is especially important since consumers often complain that traditional marketing efforts don't provide them with individualized attention, amusement, or social connections. However, Raoofi (2012) disputes and refutes this claim, arguing that digital marketing presents significant potential benefits to customers globally by making a wider range of products available at lower costs and by leveraging the launch of new and various products, such as CDs, books, and travel packages, to customers who live far from traditional commerce centres'. Financial institutions are competing to attract as many customers as they can in the modern day in order to boost their profit margins and brand awareness. Many of these organizations are using digital technology to increase the amount of marketing channels they have in order to do this. As such, it is essential to provide clients with appropriate digital marketing platforms that reflect the outside world. Consequently, marketing channels have evolved into symbols of the environment in which businesses operate, influencing not only the volume of sales and profits realized but also the standing of

the business with regard to its products, services, organizational structures, and accuracy of information. The business must act and show resolve in order to implement these strategic initiatives. (P200; Obeidat, 2021).

## **Methodology**

- The structured questionnaire survey approach used in this research was created after a careful analysis of relevant academic literature and the addition of composition measures that were in line with a strong conceptual framework. Clients of bigger, medium, and smaller private banks in Iraq received the questionnaire. Data gathering included the selection of an all-bank sample.
- -Only 200 of the 250 questionnaires that were gathered were thought to be legitimate enough to be included in statistical analysis.
- -The information gathered for this inquiry shows that there are many different types of works that are covered in this research.
- 
- - The sample used in this research is typical of the whole population, which consists of banks of all sizes.
- .

## **Instrument**

The metrics used in this investigation are modifications of previously published research protocols. As so, the study offers empirical support for the model's estimate. In order to modify the behavior of important participants, behavioral norms and artifacts have the greatest impact, according to Homburg, Pfleiser, and Megnan et al. The basis upon which social norms and cultural artifacts are built is shared fundamental beliefs. The user-supplied number is 17. The object stated before was used in order to do a quantification. The current research looks at how digital marketing affects gaining a competitive edge in the particular context of banks that operate in Iraq.

## **Questioner**

Therefore, kindly respond to the subsequent inquiries by selecting the appropriate option that aligns with your viewpoint, as it pertains to the advancement of the research by placing an x , Please be advised that your comments will be treated with confidentiality and analyzed collectively for the sole aim of scientific study, It is not necessary for you to provide your personal details such as your name or address, I express my gratitude in advance for your



valuable contributions and exceptional collaboration.

The present scientific investigation employed a sample size of 200 participants who were customers of five privately-owned banks in Iraq. The distribution of a questionnaire was conducted among the participants with the purpose of ascertaining the objective of the research.

### The questionnaire phrases

N	Paragraphs	Agree	not know	not agree
<b>The first dimension:</b> The competitive advantage is impacted by digital marketing.				
1	Analyze markets, client demands, and purchasing patterns with effectiveness			
2	Analyze the advantages and disadvantages of rivals and alternatives.			
3	Determine how changes in technology, regulations, and consumer needs have affected company.			
4				
5	Examine the financial effects and sustainability of social media.			
6	Evaluate the practicality and economic effect of digital business strategy.			
<b>The second dimension:</b> the impact of digital marketing in banks				
7	increase sales through distribution and distribution in a wider range;			
8	Expanding and translating the business, so that the very good and the creation of the good			
9	Customer awareness and brand awareness			
10	Reducing costs for services, selling newspapers, and postage prints, long mail profits from transactions			
11	Getting close to customers by following them up, answering their questions, and creating ways to dialogue with them			
<b>The Third dimension:</b> The effect of digital marketing on Iraqi workers' banks' competitive advantage				
12	The business offers its services in a number of formats.			
13	The supplied information satisfies client requirements.			
14	The business' website has enough information.			
15	The data supplied is confidential.			
16	The system is distinguished by its privacy and safety.			
17	Customers find the electronic payment method convenient.			



## **Statistical procedures for research**

### **First: the psychometric properties of the study:**

The validity and reliability of the scale's psychometric properties were evaluated by computations.:

#### **1- Internal consistency validity:**

Using the Pearson correlation coefficient, the researcher evaluated the scale's internal consistency. It was necessary to compute correlation coefficients between the phrase magnitudes and the overall magnitudes of the associated dimension. Furthermore, as part of the research, correlation coefficients were computed to determine the link between the sub-dimensions' magnitudes and the scale score as a whole.

**Table No. (1)**

**" Pearson's correlation coefficients between the scale's total score and the words and dimensions "**

<b>The effect of digital marketing on Iraqi workers' banks' competitive advantage</b>		<b>digital marketing's effects in banks</b>		<b>The competitive advantage is impacted by digital marketing.</b>	
Correlation coefficient	paragraph number	Correlation coefficient	paragraph number	Correlation coefficient	paragraph number
0.603**	12	0.730**	7	0.469**	1
0.858**	13	0.716**	8	0.667**	2
0.746**	14	0.755**	9	0.602**	3
0.883**	15	0.551**	10	0.479**	4
0.88**	16	0.492**	11	0.489**	5
0.780**	17	-		0.691**	6
<b>0.835**</b>		<b>0.601**</b>		<b>0.727**</b>	<b>Dimensions related to scale</b>

**It is clear from the previous table:**

- All items on the overall scale had statistically significant ( $p < 0.01$ ) internal consistency coefficients. Within their respective dimensions, these coefficients, which varied from 0.469 to 0.858, showed a high degree of dependability for the items.
- The research clearly shows that the coefficients have high values, which suggests that there is a substantial correlation between the different dimensions and how they are

represented on the scale. The significance of the connection between these dimensions and the scale's total score is shown by the statistically significant coefficients, which range from 0.601 to 0.835. Consequently, these data provide further proof of the measure's strong validity.

#### **Scale stability:**

Along with the split-half strategy, which made use of the Spearman-Brown and Guttman coefficients, "the utilization of Cronbach's alpha stability coefficient" was employed to assess the stability of the scale. The following table presents the results of these calculations.:

**Table No. (2)**

#### **Alpha Cronbach, Spearman, and Guttman dependability coefficients from**

"Dimensions"	"number of paragraphs"	"Alpha Cronbach coefficient"	"Spearman Brown"	"Getman"
The competitive advantage is impacted by digital marketing.	6	0.746	0.758	0.756
digital marketing's effects in banks	5	0.856	0.843	0.843
" The effect of digital marketing on Iraqi workers' banks' competitive advantage "	6	0.804	0.877	0.897
scale	17	0.905	0.911	0.913

**That is evident from the preceding table.:**

The scale has an overall "Alpha Cronbach's coefficient" of 0.905, which is very high reliability. The dimensions' reliability coefficients, which ranged from 0.746 to 0.856, likewise showed a high level of dependability, indicating that the tool used to depict the scale's dimensions is also quite reliable.

We computed correlation coefficients between sample participants' ratings on individual items and their scores on matching items within the scale's dimensions in order to evaluate the reliability of the scale. The correlation coefficients between the dimensions, which ranged from 0.758 to 0.877, were found using the Spearman-Brown coefficient. The Gutmann coefficient revealed similar results: the correlation coefficients for the dimensions varied from 0.756 to 0.897, while the scale's overall correlation coefficient was 0.913. These high correlation coefficient values point to the scale's high degree of dependability.

### 1. 1. Descriptive study of the dimension items "Digital marketing's influence on competitive advantage":

The researcher prioritized the dimension's paragraphs based on statistical techniques including standard deviation, arithmetic mean, frequencies, and percentages. The following are the results that followed:

**Table No. (6 )**  
**Sort the dimensions of how digital marketing affects competitive advantage into paragraphs based on significance.**

paragraphs		responses					Mean	Std. Deviation	Rank
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree			
Determine strengths and weaknesses of competitors and substitutes.	Frequency	85	68	40	4	3	4.14	.908	2
	Percent	42.5	34.0	20.0	2.0	1.5			
Effectively analyze markets, customer needs, and buying behaviors.	Frequency	74	73	46	3	4	4.05	.917	5
	Percent	37.0	36.5	23.0	1.5	2.0			
Assess the economic impact and viability of social media	Frequency	79	69	45	5	2	4.09	.898	3
	Percent	39.5	34.5	22.5	2.5	1.0			
Identify business shifts related to technological, regulatory, and customer change	Frequency	76	72	48	0	4	4.08	.893	4
	Percent	38.0	36.0	24.0	.0	2.0			
Coordinate your company's marketing initiatives to generate and retain more value.	Frequency	76	65	52	4	3	4.04	.926	6
	Percent	38.0	32.5	26.0	2.0	1.5			
Assess the economic impact and viability of digital business strategies	Frequency	81	84	32	2	1	4.21	.780	1
	Percent	40.5	42.0	16.0	1.0	.5			
General Mean							4.1		



**The above table makes it evident that:**

- The arithmetic means and standard deviation of the first evaluation, which focuses on analyzing the advantages and disadvantages of rivals and alternatives, were determined to be 4.21 and 0.780, respectively. On the other hand, the arithmetic means and standard deviation for the final assessment, which measures the economic effect and feasibility of digital business strategies, were found to be 4.04 and 0.926, respectively.
- It is clear that the dimension's overall average has reached a value of 4.1, signifying a high Likert scale rating.

## **2. A descriptive study of the dimension items evaluating the influence of internet marketing on banks:**

The researcher used statistical techniques including frequencies, percentages, standard deviation, and means of computation (arithmetic mean) to analyze each paragraph of the dimension. The paragraphs were ranked according to their importance using these methods. Next, the investigator obtained the following conclusions.

**Table No. (7)**  
**Sort the dimensions of the influence of digital marketing in banks by significance in the paragraphs.**

paragraphs		responses					Mean	Std. Deviation	Rank
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree			
Getting close to customers by following them up, answering their questions, and creating ways to dialogue with them	Frequency	76	71	44	5	4	4.05	.939	5
	Percent	38.0	35.5	22.0	2.5	2.0			
increase sales through distribution and distribution in a wider range	Frequency	84	83	32	1	0	4.25	.735	1
	Percent	42.0	41.5	16.0	.5	.0			
Customer awareness and brand awareness	Frequency	73	72	50	4	1	4.06	.860	4
	Percent	36.5	36.0	25.0	2.0	.5			
Reducing costs for services, selling newspapers, and postage prints, long mail profits from transactions.	Frequency	86	81	31	1	1	4.25	.768	2
	Percent	43.0	40.5	15.5	.5	.5			
Expanding and translating the business, so that the very good and the creation of the good.	Frequency	76	83	39	0	2	4.16	.803	3
	Percent	38.0	41.5	19.5	.0	1.0			
General Mean							4.15		



**That is evident from the preceding table.:**

- The approach of actively interacting with clients by following up, responding to their questions, and setting up communication channels scored an average of 4.25 in the first ranking, with a standard deviation of 0.375. On the other hand, the strategy of growing and diversifying the company to attain excellence and provide favorable results had an average score of 4.05 in the final ranking, with a standard deviation of 0.936.
- It is clear that the dimension's overall average has reached a value of 4.15, which denotes a high rating on the Likert scale.

### **3. A descriptive study of the dimension items examining how digital marketing affects Iraqi workers' banks' ability to compete:**

The researcher examined each phrase of the dimension using statistical techniques including frequencies, percentages, arithmetic mean, and standard deviation. The paragraphs were ranked according to their importance using these techniques. After that, the study yielded the following conclusions for the researcher:

**Table No. ( 8 )**

**Sort the paragraphs in the dimension about how digital marketing affects Iraqi workers' banks' competitive advantage according to priority.**

paragraphs		responses					Mean	Std. Deviation	Rank
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree			
The information provided meets customer needs	Frequency	80	66	51	2	1	4.11	.855	1
	Percent	40.0	33.0	25.5	1.0	.5			
The company provides sufficient information on its website	Frequency	72	78	43	4	3	4.06	.889	3
	Percent	36.0	39.0	21.5	2.0	1.5			
The company provides its services in various forms	Frequency	75	72	49	1	3	4.08	.879	2
	Percent	37.5	36.0	24.5	.5	1.5			
The electronic payment system is convenient for customers.	Frequency	76	66	49	4	5	4.02	.967	4
	Percent	38.0	33.0	24.5	2.0	2.5			
The system is characterized by safety and privacy	Frequency	72	65	53	6	4	3.98	.964	6
	Percent	36.0	32.5	26.5	3.0	2.0			
The information provided is private	Frequency	69	72	52	4	3	4.00	.908	5
	Percent	34.5	36.0	26.0	2.0	1.5			
General Mean							4.04		



**That is evident from the preceding table.:**

- According to the preliminary evaluation, the information supplied sufficiently satisfies the needs of the clients. The previous ranking (details suppressed due to privacy concerns) had an arithmetic mean of 3.97 and a standard deviation of 0.964, whereas the current ranking has an arithmetic mean of 4.11 and a standard deviation of 0.855.
- It's clear that the dimension's overall average has reached a score of 4.04, which denotes a high rating on the Likert scale.

#### **Fourthly: Research Questions**

The following inquiries are addressed in the study:

1. With statistical significance at  $\alpha \leq .05$ , the components of the digital marketing mix have a noteworthy effect on Iraqi banks' ability to gain a competitive advantage.

To verify this hypothesis, a simple linear regression analysis was performed, producing the following results:

**Table (9)**

#### **Results of a basic linear regression test**

<b>dependent variable</b>	<b>independent variable</b>	<b>R</b>	<b>R Square</b>	<b>F</b>	<b>.Sig</b>	<b>Beta</b>	<b>t</b>	<b>.Sig</b>
<b>gaining banks' competitive edge</b>	<b>digital marketing</b>	<b>0.642</b>	<b>0.412</b>	<b>147.75</b>	<b>0.00</b>	<b>0.787</b>	<b>12.167</b>	<b>0.00</b>

**That is evident from the preceding table.:**

- A simple linear regression model was used to ascertain the association between the two variables. The attainment of competitive advantage by banks was the dependent component in this specific model, while the variable of digital marketing was regarded as the independent element.
- The coefficient of determination (R Square) indicates that 41.2% of the variation in customer satisfaction can be explained by the independent variable, according to the data. Moreover, it is evident that every additional unit of digital marketing corresponds to a corresponding increase of 0.787 units in the attainment of competitive advantage in the banking industry.

- Regression analysis results showed that the regression model was statistically significant, with a p-value of 0.000 and a F value of 147.75, both below the significance threshold of 0.05. This result supports the notion that there is a statistically significant relationship between gaining a competitive edge in the banking sector and digital marketing.

### **Simple Linear Regression Equation: $Y=B_0 + B_1X$**

**achieving the competitive advantage of banks =  $35.859 + 0.787$  digital marketing**

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