

IMPROVING THE QUALITY OF BANKING SERVICES USING THE MARKETING INNOVATION STRATEGY / A STUDY IN A NUMBER OF IRAQI ISLAMIC BANKS

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ABSTRACT

The research aimed to reveal the relationship of the strategy of marketing innovation with the quality of banking service in a number of Iraqi Islamic banks (Islamic Consultant Bank, Al-Taif Islamic Bank, Ur Islamic Bank, Asia-Iraq Bank of Iraq). The problem of the research was the lack of an accurate experimental examination by the senior management of Iraqi Islamic banks on strategies for marketing innovation in the banking sector, which negatively affected the quality of services for banks. The research adopted the exploratory descriptive approach where data and information were collected using a questionnaire electronically. It was selected a sample of the employees in the Iraqi Islamic banks (study sample). The sample size was 170 employees from a community of 400 employees. The research reached several conclusions, the most important of which is the existence of a correlation and influence relationship between the marketing innovation strategy and Banking Service Quality.

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1. INTRODUCTION

The quality of banking services is a criterion for measuring the level customer satisfaction about services and improving the reputation of the organization, as it contributes to the continuity and sustainability of the organization in an unstable environment. Islamic banks in Iraq are one of the institutions that provide banking services to customers. Banking services are provided and consumed simultaneously, and this is what motivates banks to face the difficulties and challenges and search for innovation that enhances their competitiveness in the Iraqi banking environment. Therefore, the failure to adopt innovation strategies in the Islamic banking sector has a negative impact on the quality of services for Islamic banks. Manirochana (2021) presented a study to

find out the relationship between service quality, the marketing mix, and the behaviour of tourists in Thailand. The results indicated a positive impact of the marketing mix on service quality. A study by Zubair and Hasan (2020) conducted in Afghanistan indicated that the dimensions of the quality of banking services that are involved (compliance, reliability, empathy, responsiveness) are important and affect customer loyalty and satisfaction, but (assurance, tangibles corporate social responsibility) is not important and not Affecting customer/ consumer satisfaction. While Usama et al. (2019) indicated during a study conducted in Pakistani Islamic banks that the dimensions of banking service quality included (tangibility, compliance, reliability, assurance, response and empathy) have a strong and positive effect on customer satisfaction.

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Iswanto (2021) indicated in his study that he conducted at the Islamic Institute of Sultan Muhammad (IAIS) - Sambas that the marketing strategy has a strong and positive effect in attracting customers. The organizations that have marketing innovation strategies, they will achieve an increase in the number of their customers. This study was conducted in the Iraqi Islamic banking sector with the aim of determining the level of quality of its banking services and working to improve it through attention to the marketing strategies innovation. The marketing innovation strategy has not been studied extensively in the Iraqi Islamic banking sector. Therefore, this study came to highlight and introduce Iraqi Islamic banks to the role and importance of the marketing innovation strategy in improving the quality of banking service.

2. MARKETING INNOVATION STRATEGIES

In 1960, Levitt (1960) published an article in which he pointed out the importance and necessity of marketing innovation in increasing the performance of the organization in addition to the obvious positive impact of marketing innovation on the organization. As he revealed that organizations focus on traditional methods of product innovation and production processes, and he stated, "While the management enthusiastically realizes the profit potential of establishing completely new and innovative production and production processes being aware of the profit potential of creating new value satisfaction for customers through entirely new marketing schemes". Whereas (Tinoco, 2010) indicated that organizations may fully disregard marketing innovations or develop these innovations on the basis of hit luck, failure, or they are achieved by chance. For more than half a century the focus has been on product innovation, followed by production process innovation. More recently, Authors have found that this approach is incomplete because the success of innovation is embodied in the market, which means that organizations must extend beyond the scope of product innovation. Marketing innovation (Senguo & Kilango, 2015) is defined as the implementation of a new marketing method that includes great changes in product design, product placement, product promotion, packaging and pricing. As for (Joueid & Coenders, 2018), they indicated that it represents the new marketing methods implemented, which include major changes in the marketing mix of the organization: product design, product promotion, packaging, product placement and product pricing. (Quaye & Mensah, 2019) defines marketing innovation as big change in aesthetic design, new media, improved product packaging, and new pricing and sales strategies. Marketing innovation strategy is defined as putting new or unconventional ideas into actual application in marketing practices. There are strategies used in marketing innovation are

(Joueid & Coenders, 2018; Boone & Kurtz 2013; Mothersbaugh & Hawkins, 2016):

- **Product / service innovation strategy:** Market presentation whether it is tangible goods, a service, a group of goods and services.
- **Price innovation strategy:** The price is what the consumer gives up, whether money, time and/or energy, in interchange for the product. Marketers must carefully determine the price of the product based on the customer's conviction of the value of this product. Pricing depends on knowing how much the consumer is willing to pay in order for them to be satisfied with the purchase and the seller makes a reasonable profit, as this is one of the elements of competition that influences the price innovation strategy.
- **Place innovation strategy:** This strategy represents all the activities necessary for the process of delivering the product to the consumer. It is very necessary for the product to be available to the customer without having to face trouble.
- **Promotional Innovation Strategy:** Promotional innovation strategy is the communication link between vendor and Purchaser. Accordingly, organizations use a number of methods to send information about their products and ideas. Sometimes the messages are delivered to customers directly through sales representatives, or the delivery of these messages is indirect through advertisements and promotions

We can say that the concept of marketing innovation does not differ in essence from innovation in general, as it represents the successful exploitation of new and good ideas that can be adopted as basic strategies for the organization.

3. THE QUALITY OF BANKING SERVICES

Quality is a good criterion for measuring organizational performance, and this is what most of the marketing literature in general and service marketing literature specifically indicated (Jensen & Markland, 1996). Authors and academics are interested in carefully measuring the level of service quality in order to better understand the future and the difficulties and challenges that the organization will face. As achieving competitive advantage and customer loyalty depends on the high quality of the organization's products (Palmer & Cole, 1995, Zahorik & Rust, 1992). Service quality is generally referred to as the prerequisite and critical condition for creating customer satisfaction and maintaining the customer. This means that customer's satisfaction is related to the level of service quality that he gets from the organization (Bolton & Drew, 1991; Cronin Jr & Taylor, 1992; Taylor & Baker, 1994). The quality of service is the primary factor affecting the efficiency of management, which reflects the organization's response to customer demand (Bao, 2020). Studies and research have indicated the importance of service quality as the

main indicator of customer satisfaction (Spreng & Mackoy, 1996). Parasuraman et al. (1988) indicated that service quality consists of functional quality and technical quality. While Gronroos (1983) indicated that functional quality, technical quality and image quality are the components of service quality.

Studies and research in services marketing have begun to reveal the impact of service quality on customer satisfaction by relying on specific attitudes and behaviors (Mittal & Lassar, 1996). Although the idea of quality and customer satisfaction in services is under somewhat different conditions from the field of goods (Patterson, 1993; Churchill Jr & Surprenant, 1982; Tse & Wilton, 1988). The research path began testing the idea of quality for services a few years ago because most researchers and authors believe that it is the most comprehensive and investigation in the field of service quality (Parasuraman, et al., 1985). As it was suggested that service quality is an indication of customers' expectations before purchasing by relying on quality. The perceived process and the perceived quality of the output. He also indicated that the quality of service is measured by the gap between what consumers expected of the service and their experience of using it. Parasuraman et al. (1988) and Babakus and Boller (1992) indicated that service quality is measured by the gap between customers' expectations of the services provided to them and their perception of their experience of using that service. As this service quality measure is the main tool in the service marketing literature to assess the quality of services as in service organizations such as banks and telecommunications companies. Based on the preliminary studies conducted by (Parasuraman et al., 1985) indicating that quality of service consists of ten dimensions of quality. However, previous studies revealed that there is an internal correlation between the ten dimensions of service quality, so the number of service quality dimensions decreased from ten to five. The dimensions of service quality can be identified as follows (Udo et al., 2010; Fida, et al., 2020):

- **Tangibility:** includes physical facilities, people, equipment, and communication materials. (Raza, et al., 2020) indicated that tangibility represents the organization of a site. While Vetrivel et al. (2020) believe that tangibility represents comfort. We can say that site organization, convenience and tangibility have the same content, regardless of the names, but they represent the tangible aspects of the services.
- **Reliability:** The ability of the service to perform to satisfy consumer needs (Al Mahwey & Sayah, 2020).
- **Responsiveness:** Speed in providing service to the customer and willingness to help him.
- **Assurance:** The knowledge possessed by the employees and their ability to enhance the customers' confidence in them.
- **Empathy:** the individual attention a company gives to its customers

4. METHODOLOGY

Banks seek to improve the quality of their services in order to survive and grow in light of the continuous changes and developments that occur in the banking environment. This requires banks to provide high-quality services in order to achieve customer satisfaction. Since customer satisfaction is related to the quality of banking services this study was concerned with revealing the extent of the impact of the marketing innovation strategy on improving the quality of banking services provided in a number of Iraqi Islamic banks (Islamic Consultant Bank, Al-Taif Islamic Bank, Ur Islamic Bank, Asia-Iraq Bank of Iraq). What is the relationship between the two variables, and accordingly, the hypotheses were formulated as follows:

H₁: There is a correlation between the marketing innovation strategy and quality of banking service.

H₂: There is a correlation between product innovation strategy and quality of banking service.

H₃: There is a correlation between price innovation strategy and quality of banking service .

H₄: There is a correlation between place innovation strategy and quality of banking service.

H₅: There is a correlation between promotion innovation strategy and quality of banking service.

H₆: There is an effect of the marketing innovation strategy on and quality of banking service.

H₇: There is an effect of product innovation strategy on and quality of banking service variable.

H₈: There is an effect of price innovation strategy dimension on and quality of banking service.

H₉: There is an effect of place innovation strategy on and quality of banking service.

H₁₀: There is an effect of promotion innovation strategy on and quality of banking service variable.

Figure 1 shows the hypothetical model of the study.

A simple random sample was taken from Islamic banks (Islamic Consultant Bank, Al-Taif Islamic Bank, Ur Islamic Bank, Asia-Iraq Bank of Iraq), as the sample size reached (196) respondents from a population of (400) employees in banks, the study sample. The study adopted an electronic questionnaire to obtain the answers of the sample. As 170 usable answers were received, with a percentage (86.7%). Of the respondents, 119 (70%) male and 51 (30%) females. The respondents who have a bachelor's degree are the most, as they reached 75 respondents (44%), while the number of those with a diploma reached 56 (33%). While the number of holders of a master's degree reached 27 respondents, with a percentage (16%), while the number of holders of a higher diploma reached 12 respondents, a percentage (7%). The questionnaire that was used (Al-Azzawi, 2020) to measure the marketing innovation strategy variable was approved, after some modifications were made to it to suit the field of study. Marketing innovation strategy questionnaire that included four strategies (product, price, place, promotion). The questionnaire

consisted of 20 items to measure a variable and dimensions of the marketing innovation strategy. Regarding measuring the quality of banking services

variable was approved in the questionnaire that he used (Al-Haddad, 2013).

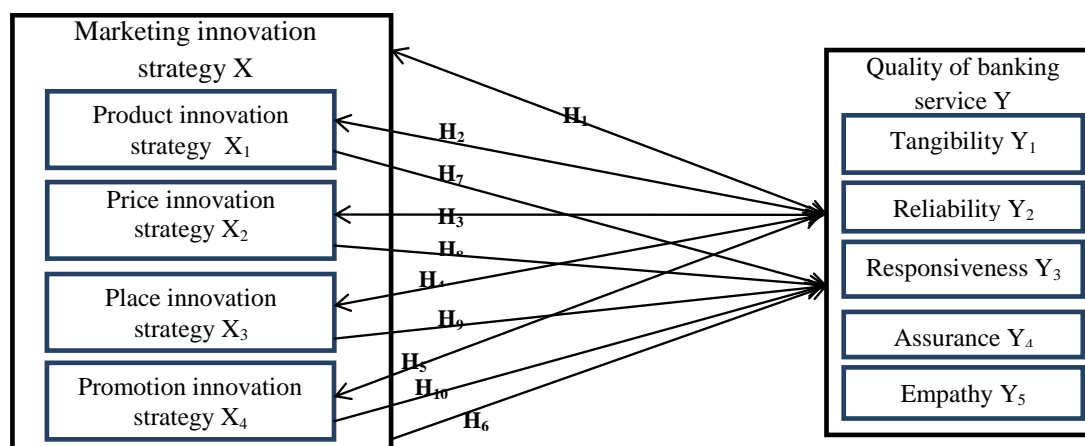


Figure 1. Hypothesized model for study

The questionnaire was designed according to the Likert pentatonic scale (1: strongly disagree; 2: disagree; 3: neutral; 4: agree; 5: strongly agree). The questionnaire was distributed to an experimental sample of 30 respondents to detect the validity of the questionnaire. The value of Cronbach's Alpha was 0.958, which is higher than 0.6, and accordingly, the questionnaire can be approved and adopted to measure the study variables. Table 1. To find out if the data distribution was normal or abnormal, the Kolmogorov-Smirnov test was conducted, as its value for the marketing innovation strategy variable was 0.965, while its value for the banking services quality variable was 0.963, and the two values (sig) in Table.1 were greater than the significance level of 0.05, which This indicates that the data distribution is normal.

Table 1: Tests of Normality

Tests of Normality Kolmogorov-Smirnov ^a			
Variable	Kolmogorov-Smirnov ^a		
	Statistic	df	Sig.
The marketing innovation strategy	0.965	170	0.195
The quality of banking services	0.963	170	0.156

The data collected from the study sample was processed using SPSS version 23. The results of Table 2 indicates that the marketing innovation strategy variable had a mean value of (3.62) and a relative importance (72.2%). The Productive Innovation Strategy got the highest mean (3.66) and relative importance (73.2%). While the lowest mean was for the innovation strategy price (3.56) and relative importance (71.2%).

Table 2: Show Mean and Std.Deviation of the variable of Marketing innovation strategy

The independent variable and its dimensions	Mean	Std. Deviation	%
Product innovation strategy X1	3.66	0.611	73.2%
Price innovation strategy X2	3.56	0.59	71.2%
Place innovation strategy X3	3.63	0.7	72.6%
Promotion innovation strategy X4	3.61	0.78	72.2%
Marketing innovation strategy X	3.62	0.57	72.4%

The results of Table 3 indicate that the quality of banking services variable had an mean value (3.87) and a relative importance (77.4%). The tangibility dimension, it had the highest mean value (3.93) and relative importance (78.6%). The lowest mean value obtained the responsiveness dimension (3.79) and a relative importance (76.6%).

Table 3: Show Mean and Std.Deviation of the variable of Quality of banking service

The dependent variable and its dimensions	Mean	Std. Deviation	%
Tangibility Y1	3.93	0.80	78.6%
Reliability Y2	3.83	0.67	76.6%
Responsiveness Y3	3.79	0.72	75.8%
Assurance Y4	3.92	0.67	78.4%
Empathy Y5	3.91	0.68	78.2%
Quality of banking service Y	3.87	0.6	77.4%

The results of Table 4 indicate that the correlations between variable marketing innovation strategy and variable quality banking service is a kind of positive.

Table 4: Spearman Correlation Coefficient between Marketing innovation strategy and Quality of banking service

Independent variable and its dimensions	Dependent variable and its dimensions					
	Quality of banking service	Tangibility	Reliability	Responsiveness	Assurance	Empathy
Correlation Coefficient (Product innovation strategy) Sig	0.721** 0.000	0.537** 0.000	0.691** 0.000	0.662** 0.000	0.578** 0.000	0.475** 0.001
Correlation Coefficient (Price innovation strategy) Sig	0.578** 0.000	0.541** 0.000	0.543** 0.000	0.557** 0.000	0.555** 0.000	0.455** 0.002
Correlation Coefficient (Place innovation strategy) Sig	0.758** 0.000	0.433** 0.003	0.693** 0.000	0.591** 0.000	0.607** 0.000	0.435** 0.000
Correlation Coefficient (Promotion innovation strategy) Sig	0.624** 0.000	0.562** 0.000	0.790** 0.000	0.658** 0.000	0.664** 0.000	0.435** 0.000
Correlation Coefficient (Marketing innovation strategy) Sig	0.792** 0.000					
**Correlation is significant at the 0.01 level (2-tailed).						
*Correlation is significant at the 0.05 level (2-tailed).						

To determine the impact of the variable and the dimensions of the marketing innovation strategy on the quality of banking service variable, a linear regression analysis was performed. The results of Table 5 indicate that the variable of banking services quality is affected by the product innovation strategy ($\beta = 0.700$), the price innovation strategy ($\beta = 0.585$), the place innovation strategy ($\beta = 0.650$) and the promotion innovation

strategy ($\beta = 0.482$). This indicates that the variable of the quality of banking services is affected by the variable of the marketing innovation strategy, as it reached the value of ($\beta = 0.425$). Which indicates the fulfillment of the study hypotheses The equation for the regression line can be stated as follows:

$$Y = (1.310 + 0.700 X_1) + (1.787 + 0.585 X_2) + (1.510 + 0.650 X_3) + (2.129 + 0.482 X_4) + (0.854 + 0.425 X)$$

Table 5: Regression analysis between the Marketing innovation strategy and the quality of banking service variable

Dependent variable and its dimensions	Sig	R ²	T	F	β	a	Independent variable and its dimensions
Quality of banking service	0.000	0.508	3.357	44.316	0.700	1.310	Product innovation strategy
	0.000	0.335	3.935	21.639	0.585	1.787	Price innovation strategy
	0.000	0.575	4.794	58.229	0.650	1.510	Place innovation strategy
	0.000	0.390	6.259	27.461	0.482	2.129	Promotion innovation strategy
	0.000	0.624	4.360	71.239	0.425	0.854	Marketing innovation strategy

5. RESULT AND DISCUSSION

The study aims to reveal the impact of the strategy of marketing innovation on the quality of services in Islamic banks. As the descriptive statistics indicate, and as shown in Table 2, the marketing innovation strategy has overvalued a mean value of (3.62), which indicates that the customers of Iraqi Islamic banks (Islamic Consultant Bank, Al-Taif Islamic Bank, Ur Islamic Bank, Asia-Iraq Bank of Iraq) do not possess sufficient knowledge about the banking services provided to them. Which made the offers made by these banks do not achieve the satisfaction and conviction of the customer, which indicates the existence of a weakness in the strategy of productive innovation, which reached a mean value of (3.66). Customers have the perception that the financial fees imposed by these Islamic banks are not commensurate with the efficiency and quality of the services provided to them, which indicates that the price innovation

strategy in those Islamic banks needs more attention as it affects the customer's satisfaction. As the mean value for the price innovation strategy is (3.56). These Islamic banks rely on traditional and simple methods in the process of promoting their banking services, and this indicates the weak interest in promotional innovation strategy. The median value for the promotional innovation strategy was (3.61). Customers suffer from the lack of outlets and branches for those Islamic banks, which requires effort and fatigue for the customer to go to those Islamic banks for the purpose of obtaining the banking service provided to them. Therefore, those banks should increase their interest in place innovation strategy. As the mean value of the place innovation strategy was (3.63).

Table 3 reveals the descriptive statistics of the variable of quality of banking services, as the mean value of the quality of banking service is (3.87), which indicates that Iraqi Islamic banks (Islamic Consultant Bank, Al-Taif

Islamic Bank, Ur Islamic Bank, Asia-Iraq Bank of Iraq) have good tangible aspects as they are interested in infrastructure. Because tangibility affects the general feeling of the customer, and this indicates a good dimension of tangibility, as its mean value reached (3.93). These Iraqi Islamic banks are characterized by their continuous assistance to customers by answering all inquiries and questions posed by customers. However, this assistance is slow, which makes customers wait for a period of time for the purpose of obtaining that assistance, and this is due to the reason for the lack of employees in these Islamic banks.

The results of Table 4 reveal that the correlation relationships between the independent variable the marketing innovation strategy in all its dimensions and the dependent variable the quality of banking service in all its dimensions, positive relationships, as the values of (sig) are less than the level of significance (0.05), and therefore we accept the assumptions of correlation.

The results of Table 5 reveal the existence of an influence of the marketing innovation strategy variable and all its dimensions on the variable of banking services quality, since the values of (sig) are less than the value of the level of significance (0.05) and therefore we accept the hypotheses of influence. Accordingly, should the Iraqi Islamic banks (Islamic Consultant Bank, Al-Taif Islamic Bank, Ur Islamic Bank, Asia-Iraq Bank of Iraq) interest marketing innovation strategy for the purpose of improving the quality of their banking services. As the quality of banking services is the primary method for gaining customer satisfaction.

6. CALCULATIONS

The results showed that there is a positive correlation between the variable of marketing innovation strategy and the variable of banking services quality. In addition to the effect of the variable of the marketing innovation strategy on the variable of the quality of banking services, Islamic banks must pay attention to market innovation strategies (Product innovation strategy, Price

innovation strategy, Place innovation strategy, Promotion innovation strategy) in order to improve the quality of their banking services. The results indicated that although Iraqi Islamic banks (Islamic Consultant Bank, Al-Taif Islamic Bank, Ur Islamic Bank, Asia-Iraq Bank of Iraq) have skilled and highly qualified employees in the field of promotion, they use simple traditional methods in promoting banking services, as there are no advanced devices and programs they need in promoting. The management of Iraqi Islamic banks must take into account the availability of these devices and programs in order to obtain excellent promotion of their banking services. The results indicate that these Islamic banks suffer from a lack of working staff who deal directly with customers. Where the management of those Islamic banks must employ qualified and skilled people in order to provide high-quality banking service in a short time instead of the customer waiting for a period of time in the place designated for waiting in the bank. Conclusion should present one or more conclusions that have been drawn from the results and subsequent discussion.

7. LIMITATIONS AND FUTURE RESEARCH

The study relied on taking a random sample of employees in a number of Iraqi Islamic banks (Islamic Advisory Bank, Taif Islamic Bank, Ur Islamic Bank, Asia Bank - Iraq Iraq). The future researcher can conduct comparative studies between government banks and private banks, such as expanding the scope of the study in the Iraqi environment.

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