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The Impact of Customer Capital on Enhancing the Work Environment: An Analytical Study At Rafidain Bank, Anbar And Fallujah Branches

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Abstract:
Purpose: This research works to achieve several goals, perhaps the most prominent of which is diagnosing the extent of the bank under study's interest in applying customer capital and the work environment within it and exploiting the relationship that brings together the variables.
Theoretical Framework: Based on what the researchers (Zahedi and Lapierre) mentioned, this study addresses the lack of use of marketing intelligence tools, the lack of investment in information technology, the lack of continuous updating of data, and keeping pace with developments in the external environment.
Design/Methodology/Approach: The study analyzed data in banks between the Anbar and Fallujah branches (2023-2024), using the customer capital model and through its three dimensions (marketing intelligence, customer satisfaction, and customer loyalty) and their role in enhancing the work environment and its dimensions (marketing intelligence, customer loyalty, customer satisfaction, organizational chart, regulations and instructions, incentives and rewards, and working conditions).
Findings: The results highlighted the presence of an influential relationship between client capital in enhancing the work environment
Research Implications: The results confirm that there is a weakness in the customer loyalty process, and this is due to the failure to use an appropriate and effective strategy that helps it in the process of competing with banks and making appropriate decisions to face competitive challenges.
Originality/Value: This study works to identify the shortage of human resources, which leads to the difficulty of providing services to its customers according to their desires and needs. The bank should invest in technological infrastructure and modernize systems to provide advanced banking services.
JEL Classification: M10, M12, M15, M19.
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1.0 Introduction:

Many factors raise controversy regarding theoretical frameworks for customer capital and the work environment in light of the rapid developments and to keep pace with them in the Iraqi environment, especially in the banking services sector, given that customer capital is one of the factors of high-value intangible assets that contribute to achieving more value. The added work environment of the organization is one of the most important factors affecting the performance of human resources, in addition to the psychological and social work factors that can lead to stress and the development of work problems. Variables such as work demands, pace, level of control, and social support are conceptualized as relevant factors. In a work environment, a good workplace is examined through characteristics such as competitive wages, a relationship of trust between employees, fairness and justice for all, and a reasonable workload with challenging but achievable goals. The combination of all these conditions makes the workstation the best possible working conditions for human resources to work at a high level. The work environment was studied through the perspective of the organizational structure, based on which tasks and responsibilities are divided between human resources and departments within the organization and information is exchanged between them, and from the perspective of regulations and instructions that refer to the rules and laws adopted by the organization to rationalize its behaviour. Customer capital did not suddenly appear in the world of marketing management. Rather, it came as a result of a group of studies and research that attempted to identify the most important tangible and intangible assets that can be relied upon in achieving added value to the organization. The researchers consider (St-Onge) as one of the first researchers to introduce the concept of customer capital by studying the importance of the role played by knowledge holders within banks in managing relationships with customers and retaining them, and came to identify three groups of customers, the first of which work to improve learning competencies and develop ideas. The second work to improve the external structure of the organization, but the third work to improve the internal structure and support more developed knowledge (Erina & Lace, 2011). Researchers have interested in studying the work environment since the 1970s, as it has become the central concept used in many developed and developing countries alike, due to its close relationship with what was previously called occupational health and safety. Moreover, there is a shift from a narrow focus on health and safety risks to looking more broadly at the factors in the physical and social environment that affect the quality of human resources working lives (Knudsen et al., 2011). Many factors raise controversy regarding the theoretical frameworks for customer capital and the work environment in light of the rapid developments and to keep pace with them in the Iraqi environment, especially in the banking services sector, considering that customer capital is one of the intangible assets of high value that contribute to achieving more value added to the organization. Furthermore, its importance in attracting customers to deal with the organization and retaining them for the longest possible period, by achieving their levels of satisfaction and loyalty. We mention the most important conclusions that the bank's management suffers from a weakness in taking advantage of new technologies in providing its banking services, which has affected the effectiveness of operations and the quality of customer experience.

There is also a delay in adopting new technology, which exposes the bank to losing competitive opportunities and improving the efficiency of services. The weakness in banking services technology led to a negative impact on the customer experience, which led to the loss of customers and a decrease in the level of satisfaction.

2. Literature Review and Hypothesis Development:
2.1 This includes a range of dimensions:

Embedded knowledge is represented by all organizational relationships with customers, competition, suppliers, or trade associations, which constitutes the main source of learning for the organization and deepening its market knowledge (Maharani & Fuad, 2020). The concept of customer capital is one of the intangible assets of current value that is positively linked to the organization's relationship with its customers (Dou et al., 2021).

Market intelligence, organizations may need to know and understand their customers and competitors well so that they can enhance or modify their ability to adapt products, target multiple market sectors, manage various partners, including foreign distributors, and track customer needs and trends. Therefore, the extent to which the organization possesses the required individual skills or organizational procedures or procedural knowledge and ability to market their products (Evangelista & Mac, 2016). Market intelligence can also be expressed as the cornerstone of the marketing concept. Ideally, every marketing decision depends on a close understanding of how that organization's target markets interact with different value propositions and marketing mix configurations. The more market-focused organizations are the more capable of gathering information. Market, deployment, and response consistently and significantly achieve higher levels of performance, such as product success, customer satisfaction, and financial returns, than their less market-focused peers (Gebhardt et al., 2019). Market intelligence has also been described as anticipating changes in markets and responding to marketing procedures, as well as the ability of organizations to understand competitors, customers, and stakeholders, through which the organization can gain a competitive advantage and exploit opportunities. Therefore, market intelligence can improve the organization's performance, manage market information, organizational learning, and intellectual capital, if organizations make more investments in information technologies to further develop market intelligence capabilities (Falahat et al., 2020). Marketing intelligence is also explained as a process designed to continuously produce knowledge about business sectors from scattered data and information to determine strategic positions in the market, as an organizational continuum aimed at answering typical decision problems that the organization faces when competing in actual business environments (Jamil, 2013).

Customer satisfaction has also been expressed as an attitude that is formed based on the experience after the customer obtains a product or uses a service and pays for it. Likewise, satisfaction has been defined as the attitude, evaluation, and emotional response that the customer shows after the purchase process, and it represents an indicator of satisfaction. about a product or service (Leninkumar, 2017). Managers may generally believe that customer satisfaction is one of the fundamental determinants of their behavior in the long term. This widespread acceptance has made customer satisfaction the most widely used metric in measuring and managing customer loyalty. As a result, organizations spend large sums of money to measure and manage customer satisfaction, because there is a positive relationship between customer satisfaction and desired business outcomes such as increased customer retention, revenues, and stock market performance (Parasuraman et al., 2021). Customer satisfaction is usually used as a slogan by the organization to entice customers. To purchase its products or use its services, customer satisfaction is the state in which customers feel satisfied, whether with the quality of the product or the general interaction experienced by the customer. In general, this is a positive reflection on the part of the customer towards the business organization (Aminuddin Mohd Don Basari & Farid Shamsudin, 2020).

It also indicates that the behavior of the organization's satisfied internal customers plays an important role in forming customers' understanding of business interactions, as this concept confirms the idea that employees who have a higher level of job satisfaction also believe that they can provide excellent services to customers who deal with their organization's products (Kurdi et al., 2020) Therefore, every product has quality standards to meet customers' desires, and product quality is one of the factors for measuring and increasing customer satisfaction, and therefore quality is the main key so that products are known and trusted by the wider community (Ferry Cahaya et al., 2023).

Customer loyalty, one of the main dimensions through which we will try to study customer capital within the organization is the field of research, which emphasizes the idea of the customer's continued dealings with the organization's products, because when organizations can meet customers' expectations, they will be able to maintain them for the longest possible period, in addition to that. Achieving long-term relationships to ensure long-term purchasing decisions, and therefore customer loyalty in the world of business management and marketing constitutes one of the basic concerns of the long-term goal that the organization seeks, which is to develop and maintain it (Alkitbi et al., 2021). The concept of customer loyalty can also be expressed as a business program that aims to build emotional relationships between customers and the organization or its brand and seeks to develop and maintain existing customers and support repurchases through the incentive system. Their loyalty programs encourage them to return to the stores where they buy from them (Khairawati, 2019). In the same vein, customer loyalty has been defined as the process of building a unique relationship with customers. This can lead to maximizing loyalty between the organization and customers in the long term. Therefore, through customer loyalty, the most important pillars of relationship marketing theory can be achieved. Customer loyalty has also been described as a strong and continuous commitment by continually repurchasing or patronizing a favorite product/service in the future, thus creating repeat purchases of the same products/brands (Dam & Dam, 2021). Customer loyalty can also be defined as a customer's favorable behavior toward an organization and is demonstrated by a customer's tendency to do repeat business with a particular retailer, his preference for a particular brand, and word-of-mouth advocacy. The proliferation of touch points in multi-channel business strategies through which customers interact with retailers influence the complexity of the purchasing process (Molinillo et al., 2022).

The work environment is everything that surrounds human resources and can affect them when carrying out the tasks assigned to them, directly or indirectly, as well as on their relationships with others inside or outside their organization (Hasanah, 2022). A work environment is an integrated group of things or elements that can directly or indirectly affect the overall performance of the organization, which will have a good or bad impact on the performance of its human resources, and then it will exert an important positive impact on the quality of the work produced (Wahyuni, 2023).

(organizational structure): The organizational structure is considered one of the most important dimensions that make up the work environment, which refers to the arrangement of human resources within the organization, and the tasks and duties that must be implemented to achieve organizational goals (Fred, n.d.) Therefore, this concept emphasizes the importance of the process of creating an organizational structure that suits the purpose and strategy of the organization on the one hand, as well as the environment within which it operates best. Consequently, to understand the organizational structure of organizations, we can point to the main key to optimally estimating the performance of human resources working within the organization, as the organizational structure represents a set of expectations related to the behavior of employees in the organization, as well as the rules that must be followed in making decisions (Syah Putra et al., 2021).

Hence, this definition emphasizes a very important idea, which is that the organizational structure constitutes a control system that should be used to provide a set of official recipes so that work can be accomplished. It affects the development of learning and innovation, and therefore the learning process must be considered. Thus, through the organizational structure, a set of advantages can be achieved (Syah Putra et al., 2021) such as enhancing the organization's ability to develop new products that are compatible with market needs, enhancing the organization's ability to employ modern process technology in producing new products, enhancing the organization's ability to develop new products and use contemporary processing technologies to meet future needs, and enhancing the organization's ability to respond to technological activities and unknown opportunities created by competitors.

An important idea was pointed out, which is that the roots of the organizational structure started from strategic management, as organizations need to build and design a set of systems that enable them to deal with all functional areas that cannot be observed in the classical structure to transform into an integrated chain management system (Fu et al., 2022).

Systems and instructions are considered one of the most important dimensions that make up the work environment, as systems and instructions refer to the mechanism that determines how to organize and manage activities and operations within the organization (Gray & Silbey, 2014).This concept confirms that special instructions in organizations help direct the behaviors of human resources, achieve an effective organization among them, and ensure effective systems to achieve efficiency, improve performance, and achieve coordination between work teams and groups. Systems and instructions have also been defined as a type of software system used by senior management to organize and manage activities related to human resources in the organization (Pranoto, 2020). These systems are considered effective tools for improving human resources management processes and complex operations (Asaro-Saddler, 2016). The systems are also practiced instructions have an important role in achieving the indicators based on which performance is evaluated, to determine the extent of the success of human resources in implementing the tasks and duties assigned to them, to enhance their role in achieving the goals they seek as part of their organization (Pranoto, 2020).

(incentives and rewards): From the point of view of Sakka, (2018), it is necessary that the incentives and rewards aim to

enhancing the organization's ability to motivate its human resources to innovate and enhance their inspiration in solving problems, enhance the organization's ability to attract and maintain its human resources. Enhancing flexibility in the workplace, as well as maintaining a balance between cost and revenue. Improving the rate of labor turnover within the organization. It is necessary to point out a fundamental point, which is that the incentives and rewards that are focused on when designing the work environment are not limited to within the organization only, but there are other types of market and non-market incentives, which constitute one of the strengths of market-based incentives, as they provide reliance to encourage changes. Incentives influence employee behaviors within an organization in multiple ways, such as changing market prices, setting limits or changing product quantities, and improving market operations. Incentives influence employee behaviors within an organization in multiple ways, such as changing market prices, setting limits or changing product quantities, and improving market operations (Piñeiro et al, 2020).

Working conditions have varied and multiplied, as they are defined as the existing conditions within the organization that drive the behaviors of workers in the workplace and include a group of factors related to their physical and psychological conditions that affect their work (Manyisa & van Aswegen, 2017). They can also be defined as everything that surrounds human resources in their work and affects their behavior and performance, their inclinations towards their work, the teams and groups in which they work, and the management that is responsible for supervising and following up on them (Toropova et al., 2021).

Working conditions are considered one of the most important dimensions that shape the work environment. In recent decades, developed countries have witnessed a significant change in their orientations towards working conditions, due to increased competition, rising turbulence in the external environment, rapid technological progress, and increased work flexibility at the general level (Cottini & Lucifora, 2013).

Based on the literature contributions, we propose the following hypotheses:

The main hypothesis: Customer capital has a significant effect at the level of 0.01 on the work environment within the investigated bank. The following sub-hypotheses branch out from this hypothesis:

H1: Marketing intelligence has a significant effect at the level of 0.01 on the work environment within the researched bank.

H2: Customer loyalty has a significant effect at the level of 0.01 on the work environment within the investigated bank.

H3: Customer satisfaction has a significant effect at the level of 0.01 on the work environment within the investigated bank.

3.0 Methodology:

3.1 The research population and sample:

The population is represented by the number of employees of the Rafidain Bank, Anbar, and Fallujah branches, which number 241 individuals, as shown in Table 1, while the sample selection is represented by the number of individuals who represent this community, as the sample is formed as a mini population. Therefore, the research sample consists of 148 individuals representing various managers and employees of the bank in which the research is conducted. The sample members were selected randomly, and since the research population consists of managers and employees, choosing a random sample will be considered the best to represent the research population.

Table 1 The number of individuals in Al-Rafidain Bank, Anbar, and Fallujah branches

The bank	The number of individuals
Anbar	133
Fallujah	108
the total	241

The source: Prepared by the researchers based on information from Al-Rafidain Bank, Anbar, and Fallujah branches

3.2 The hypothetical scheme of the research:

In the hypothetical outline of the research, the researchers review the relationship between customer capital (the independent variable) and the work environment (the dependent variable), and this can be illustrated in Figure 1:
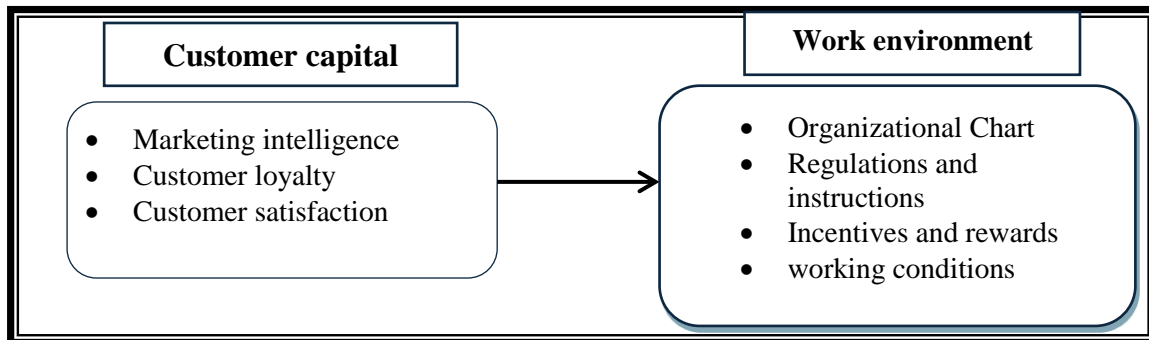
Figure 1: The hypothetical diagram of the research

The source: Prepared by the researchers.

4. Descriptive statistics:

4.1 Interpretation of study variables

In Table 2 shows the values of the means and standard deviations for the research variables and dimensions.

Table 2: Descriptive indicators of the research variables

The dimension	Arithmetic mean	Standard deviation	Coefficient of variation	Relative importance
Marketing intelligence	3.636	0.714	19.64%	72.72%
Customer satisfaction	3.617	0.770	21.28%	72.34%
Customer loyalty	3.564	0.729	20.46%	71.28%
Customer capital variable (the independent variable)	3.606	0.622	17.24%	72.12%
Organizational Chart	2.923	0.630	21.55%	58.46%
Regulations and instructions	2.873	0.791	27.55%	57.46%
Incentives and rewards	2.940	0.792	26.92%	58.80%
Working conditions	3.004	0.760	25.29%	60.08%
Work environment variable (the dependent variable).	2.935	0.624	21.26%	58.70%

The data in Table 2 indicate that the average marketing intelligence is 3.636, which indicates a relatively high level of availability. The standard deviation of 0.714 shows moderate homogeneity in the sample's opinions. This dimension ranks first among the dimensions of "customer capital," while the average customer satisfaction is 3.617, which indicates a relatively high level of availability. The standard deviation of 0.770 shows moderate homogeneity in the sample's opinions. This dimension ranks second among the dimensions of "customer capital." It was found that the average customer loyalty is 3.564, which indicates a relatively high level of availability. The standard deviation of 0.729 shows moderate homogeneity in the sample's opinions. This dimension ranks third among the dimensions of "customer capital." The average customer capital is 3.606, which indicates a relatively high level of availability. The standard deviation of 0.622 shows moderate homogeneity in the sample's opinions. This Variable Ranks first. While the work environment variable indicated that the average organizational structure is 2.923, which indicates a relatively moderate level of availability. The standard deviation of 0.630shows moderate homogeneity in the sample's opinions. This dimension ranks third among the "work environment" dimensions, and the average of regulations and instructions is 2.873, which indicates a relatively moderate level of availability. The standard deviation of 0.79) shows moderate homogeneity in the sample's opinions.

This dimension ranks fourth among the "work environment" dimensions. While the average of incentives and rewards is 2.940, which indicates a relatively moderate level of availability. The standard deviation of 0.792 shows moderate homogeneity in the sample's opinions. This dimension ranks second among the "work environment" dimensions. While the average working conditions was 3.004, which indicates a relatively moderate level of availability. The standard deviation of 0.760 shows moderate homogeneity in the sample's opinions. This dimension ranks first among the dimensions of the "work environment" and the average of the work environment is 2.935, which indicates a relatively moderate level of availability. The standard deviation of 0.624 shows the presence of moderate homogeneity in the sample's opinions. This Variable Ranks Second.

4.2 Hypothesis testing:
Testing the main hypothesis:
The main hypothesis: Customer capital has a significant effect at the level of 0.01 on the work environment. Table 3 shows indicators of the impact of the client capital variable on the business environment.

Table 3: The impact of the customer capital variable on the work environment

The hypothesis	α	β	t(β)	Sig.(β)	R^2	F-test	Sig.
The main	1.085	0.513	6.986	0.000	0.661	48.807	0.000

The source: Prepared by the researchers based on the results of SPSS

From the results presented in Table 3, it appears that the value of the constant in the regression equation was 1.085, which is the lowest value for the dependent variable "work environment". It can also be noted that the slope of the regression reached (0.513) with a positive value, and this is considered evidence of the existence of a positive effect of client capital on the business environment.

Business environment = 1.085 + 0.513 x customer capital

As for the value of the coefficient of determination, which was calculated and amounted to 0.661, it indicates that customer capital explains a portion of the variance in the work environment by 66.1%. As for the value of the (F) test that was calculated using the SPSS program, it amounted to 48.807, and it was statistically significant at the level of 0.000, which is less than the level of statistical significance (0.01). This indicates a significant effect of customer capital on the business environment, which leads to acceptance of the second main hypothesis.

The following sub-hypotheses are tested:

4.1.1 Testing the first sub-hypothesis:
Marketing intelligence, as one of the dimensions of customer capital, has a significant effect at the level of 0.01 on the work environment within the investigated organization. Table 4 shows indicators of the impact of the marketing intelligence dimension on the work environment.

Table 4 The impact of the marketing intelligence dimension in the work environment

Hypothesis	α	β	t(β)	Sig.(β)	R^2	F-test	Sig.
First sub	1.294	0.451	7.085	0.000	0.667	50.202	0.000

The source: Prepared by the researchers based on the results of SPSS

From the results presented in Table 4, it appears that the value of the constant in the regression equation was 1.294, which is the lowest value for the dependent variable "work environment." It can also be noted that the slope of the regression reached (0.451) with a positive value, and this is considered evidence of the existence of a direct effect of marketing intelligence in the work environment.

Work environment = 1.294 + 0.451 x marketing intelligence
As for the value of the coefficient of determination, which was calculated and amounted to 0.667, it indicates that marketing intelligence explains a portion of the variance in the work environment at a rate of 66.7%. As for the value of the (F) test that was calculated using the SPSS program, it amounted to 50.202, and it was statistically significant at the level of 0.000, which is less than the level of statistical significance (0.01). This indicates that there is a significant effect of marketing intelligence in the work environment, which leads to acceptance of the first sub-hypothesis.

4.1.2 Testing the second sub-hypothesis:

Customer satisfaction as one of the dimensions of customer capital has a significant effect at the level of 0.01 on the work environment within the investigated organization. Table 5 shows indicators of the impact of customer satisfaction on the work environment.

Table5: The impact of the customer satisfaction dimension in the work environment

Hypothesis	α	β	t(β)	Sig.(β)	R^2	F-test	Sig.
Second sub	1.686	0.345	5.532	0.000	0.682	30.601	0.000

The source: Prepared by the researchers based on the results of SPSS

From the results presented in Table 5, it appears that the value of the constant in the regression equation was (1.686), which is the lowest value for the dependent variable "work environment". It can also be noted that the slope of the regression reached (0.345) with a positive value, and this is considered evidence of the existence of a direct effect of customer satisfaction in the work environment.
Work environment = 1.686 + 0.345 x customer satisfaction
As for the value of the coefficient of determination, which was calculated and amounted to 0.682, it indicates that customer satisfaction explains a portion of the variance in the work environment at a rate of 68.2%. As for the value of the (F) test that was calculated using (SPSS) program, it amounted to 30.601, and it was statistically significant at the level of 0.000, which is less than the level of statistical significance (0.01). This indicates a significant effect of customer satisfaction in the work environment, which leads to acceptance of the second sub-hypothesis.

4.1.3 Testing the third sub-hypothesis:

Customer loyalty as one of the dimensions of customer capital has a significant effect at the level of 0.01 on the work environment within the investigated organization. Table 6 shows indicators of the impact of customer loyalty on the work environment.

Table 6: The impact of the customer loyalty dimension in the work environment

Hypothesis	α	β	t(β)	Sig.(β)	R^2	F-test	Sig.
Third sub	1.862	0.301	4.414	0.000	0.624	19.486	0.000

The source: Prepared by the researchers based on the results of SPSS

From the results presented in Table 6, it appears that the value of the constant in the regression equation was 1.862, which is the lowest value for the dependent variable "work environment." It can also be noted that the slope of the regression reached (0.301) with a positive value, and this is considered evidence of the existence of a direct effect of customer loyalty in the work environment.
Work environment = 1.862 + 0.301 x customer loyalty
As for the value of the coefficient of determination, which was calculated and amounted to 0. 624, it indicates that customer loyalty explains part of the variance in the work environment by 12.4%. As for the value of the (F) test that was calculated using the SPSS program, it amounted to 19.486, and it was statistically significant at the level of 0.000, which is less than the level of statistical significance (0.01).
This indicates that there is a significant effect on customer loyalty in the work environment, which leads to acceptance of the third sub-hypothesis.

5. The discussion of results:

These results indicate that Rafidain bank's management, thanks to its full knowledge of market changes, was able to make informed decisions in line with current conditions, which allowed the bank to determine operational and investment strategies appropriate to the current economic situation. Continuing to monitor market changes enables the bank's management to improve investment performance, direct investments towards promising opportunities, and avoid potential risks, which helps achieve positive returns and protect capital.

Providing marketing intelligence and information tools and anticipating the future requires significant investments in information technology and data systems. However, the bank's management does not pay sufficient attention to modernizing and improving technology and suffers from a lack of effective strategies to deal with competitive challenges. Management requires a clear vision to use marketing intelligence tools and information to analyze and make competitive decisions. The bank's management's deep understanding of market changes helped guide the team to achieve common goals, which enhanced positive interaction with customers, as employees worked as one team to effectively meet customer needs. However, the lack of strategic vision has led to undiversified and inappropriate service provision. The bank has the flexibility to adjust its strategies in response to changes in the economic and financial environment, including updating investment policies and adjusting interest rates and growth targets to suit current challenges. The use of technology and innovation has enabled the bank to adapt effectively to technological developments and changing customer needs. However, the lack of effective communication within the bank resulted in poor understanding and motivation among the business teams. The bank's ability to adapt to market changes enables it to provide development and promotion opportunities for employees, which enhances the desire to improve performance and contribute effectively. Organizing work and providing a flexible work environment allowed employees to achieve a balance between personal life and work, which led to increased satisfaction and motivation. Unclear and uninspiring motivation and reward policies have led to loss of motivation among employees. Failure to set clear objectives and directions resulted in employees not understanding the direction of the bank and what they were expected to achieve. Performance was not monitored effectively, and feedback was not provided, which negatively affected employees' motivation to achieve goals. Understanding the subject of the study can be deepened by benefiting from the contributions of researchers in the field of customer capital and business environment. Most previous studies relied on the questionnaire form, which helped the researchers in formulating the paragraphs of her questionnaire. Previous studies presented the methodologies and statistical methods that guided the researchers in designing the methodology, the appropriate sample size for the current study, and appropriate statistical methods. Benefiting from previous studies including adopting the appropriate study scale for the current study.

6. Conclusion:

It seems that Rafidain bank's management has full knowledge of the changes occurring in the target markets. This means that it has analyzed economic conditions and changes in customer behaviour, which is positive and helps in making effective decisions. Full knowledge of market changes also allowed the bank to better prepare for and adapt to challenges. Management's ability to handle transitions effectively, demonstrating a strong strategic vision. It appears that the bank's management suffers from a weakness in the use of marketing intelligence tools, which means it is unable to take full advantage of intelligent analyses to understand the market and direct strategies effectively.

There is also a lack of effective use of information, which has affected the ability to make strategic decisions based on accurate and reliable data. Positive employee interaction with customers indicates that the bank is focused on improving customer experience. This has helped make customers feel comfortable and satisfied, which has led to enhanced loyalty and ongoing engagement. The positive interaction of employees has contributed to building strong relationships with customers. Good relations enhanced opportunities for future cooperation and contributed to achieving effective communication. The bank's management suffers from a weakness in taking advantage of modern technologies in providing its banking services. Poor banking technology has negatively impacted customer experience, resulting in lost customers and decreased customer satisfaction. It seems that Rafidain Bank has a strong vision towards attracting customers, which indicates its keenness to expand the customer base and increase its market share.

Willingness to use a variety of strategies, clear strategic thinking, and ability to adapt to changing customer needs and preferences. The presence of flexibility in the bank indicates the presence of an administrative approach that allows dealing with variables effectively without negatively affecting performance. The bank's management suffers from a weakness in enhancing teamwork among its human resources, which has affected the achievement of strategic objectives and the efficiency of operations. Weak support for teamwork negatively affected the bank's performance and its ability to adapt to challenges and changes in the market. The lack of teamwork support also had a negative impact on employee satisfaction and team spirit, affecting their motivation and performance. It appears that the bank's management suffers from weakness in managing functional overlap, which has led to a lack of harmony between departments and specializations. Weak cross-functional management had a negative impact on coordination between departments, affecting the effectiveness of operations. There was also no effective organization of functional overlap, which led to ineffective information exchange between departments and affected administrative decisions.

Authors Declaration:
Conflicts of Interest: None
-We Hereby Confirm That All The Figures and Tables In The Manuscript Are Mine and Ours. Besides, The Figures and Images, which are Not Mine, Have Been Permitted Republication and Attached to The Manuscript.
- Ethical Clearance: The Research Was Approved by The Local Ethical Committee in The University.

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