



The Impact of Customer Relationship Management on Sustainable Competitive Advantage Mediator Brand Citizenship Behavior: An Analytical Study in a Sample of Iraqi Banks

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Abstract:

The research aims to study the impact of customer relationship management on sustainable competitive advantage through brand Citizenship Behavior in a sample of Iraqi banks. The main problem of the research is summarized in the following questions: "have bank leaderships been able to employ customer relationship management in achieving sustainable competitive advantage? And have they been able to maximize this impact through the mediating role of brand Citizenship Behavior?" The comprehensive survey method was used to collect data, given the importance of the banking sector, both government and private banks in Baghdad were chosen as the focus of this study. Commercial and Islamic banks were considered for examination, and the researcher conducted field visits to six banks, including Rafidain Bank, Trade Bank of Iraq, Alnahrain Islamic Bank, Al Taif Islamic Bank, Iraqi Middle East Investment Bank, National Bank of Iraq. The research sample comprised 212 employees from these banks. Data analysis and hypothesis testing were conducted using appropriate statistical tools with the help of (SPSS and AMOS) software. The results revealed a significant impact of customer relationship management on sustainable competitive advantage through the mediating role of brand Citizenship Behavior.

Research Type: Research Paper

Keyword: Customer Relationship Management, Sustainable Competitive Advantage, Brand Citizenship Behavior.

1.Introduction:

Because it is now simpler to launch a local business using technology and draw clients from international markets, the present business environment is characterized by severe rivalry. Building relationships with clients is one strategy that an organization can use if it wants to succeed in these circumstances. Such businesses must therefore look for strategies to keep their competitive advantage at all costs. In order to organize and manage organizational operations both before and after sales, this strategy is known as customer relationship management (CRM) (Sinaga and Batubara, 2023), in accordance with Zhang and Song (2020) Understanding how long an organization can maintain its competitive position at the organizational level is the goal of the idea of sustainable competitive advantage (SCA). A relatively new idea called Brand Citizenship Behavior (BCB) discusses how employees can improve the performance of their brand delivery by matching their Behaviour to the organization's brand.

The foreign competition currently facing the Iraqi banking industry is getting more intense. Up to 76 domestic and foreign banks are now active in Iraq. These banks must actively respond to all forms of domestic and foreign competition if they are to maintain their operations and expand in this fiercely competitive climate. Additionally, banks like the Middle East Investment Bank and Al Taif Islamic Bank, the focus of this study, have been subject to sanctions issued by the U.S. Department of the Treasury and the Federal Reserve Bank of New York. The management literature has largely ignored the Behavioral aspect, such as BCB, which may also result in long-term competitive advantages, despite numerous studies attempting to demonstrate the positive impact of CRM on SCA. Given the foregoing, this study was created to concentrate on CRM in order to address these problems by improving BCB, which can transform the success of these banks.

In other words, the current dilemma is: What is the key to thriving in today's fiercely competitive markets? The answer to this question is to focus on BCB to address the issues that prevented SCA while also finding a method to survive and adapt to the challenging circumstances surround you. This can be accomplished by utilizing the CRM philosophy to increase consumer alternatives by creating new services, providing rapid responses, and improving the list that best satisfies consumers' evolving requirements and expectations. Service employees should not only be able to communicate and mediate disputes, but also form a favorable opinion of the organization and demonstrate supporting Behaviours and abilities.

The findings of this study are anticipated to advance knowledge of the roles played by CRM and BCB in boosting the long-term competitive advantage of Iraqi banks. The conclusions might offer banks useful pointers and recommendations for enhancing their strategies and competitive performance and achieving long-term success.

1.1 Literature review:

Numerous studies have individually examined the roles of the independent variable (Customer Relationship Management) and the mediating variable BCB and how they contributed to achieving the dependent variable SCA. Several studies have linked CRM to SCA. In a study conducted by Celep et al (2013) who found a positive and significant relationship between information technology and SCA in this industry. They also demonstrated that the implementation of CRM strategies can lead to the achievement of SCA in the banking sector. Another study by Onyango and Katuse (2016) found that CRM significantly and positively influences the SCA of banks. This suggests that improving company relationships with customers can positively impact their ability to compete in the banking market in Kenya. Additionally, Bhat and Darzi (2018) conducted a study that identified a positive relationship between CRM and SCA. They showed that enhancing the company's interaction with customers can contribute to achieving SCA. Finally, Ilic et al (2021) found that a company's ability to improve relationships with customers and increase their satisfaction plays a crucial role in achieving SCA. This study enhances our understanding of the importance of CRM in achieving long-term competitive superiority.

Several significant contributions from previous studies have added to the understanding of the relationship between BCB and SCA. In a study conducted by Siziba (2016) focused on increasing awareness of how to formulate the aspects that should be incorporated in a comprehensive approach to Internal Brand Management to instill BCB in employees. This ultimately aids in enhancing differentiation efforts within several banks and insurance companies. Rehman and Salleh (2019) proposed how "Brand-Centric Human Resource Practices" as a precedent influence "BCB among Employees" This suggests that human resource practices encourage employees to deliver strong "brand promises" by contributing to BCB. Furthermore, in an experimental study conducted by Tawfig and Kamarudin (2021) encompassed senior employees from various public and private banks in the western region of Saudi Arabia, it was found that employees' skills, attitudes, behavior, and knowledge towards the organization significantly impact SCA. Finally, Gulat et al (2023) asserted that organizations need to reassess internal brand practices to create a better working environment for achieving brand-building results and instilling attitudes and behaviors that align with the brand among employees. These studies collectively contributed to the understanding of the relationship between BCB and SCA in various organizational contexts.

The research problem revolves around the competitiveness in the job market for organizations. It focuses on how CRM interacts with SCA achieved by employees through their interactive roles in delivering it, primarily through BCB. The research is set in the context of the general Iraqi environment, particularly within the banking sector, which lacks awareness of the concept of BCB. There is also an unintentional neglect and disregard for CRM processes and their impact on achieving SCA.

The research objective is to determine the direct and indirect impact of CRM, which occurs through the interaction between employees and customers, on SCA that employees contribute to through their interactive roles in BCB for organizations, in light of the competitiveness in the job market for organizations. And this is particularly important in the general Iraqi context, especially in the banking sector.

2. Material and Methods:

By gathering and evaluating the relevant data, the researchers used a descriptive-analytical methodology to accomplish their goals and test their hypotheses. Through the use of a two-part questionnaire technique, data were gathered. The study sample's front-line employees' personal information, including gender, age, marital status, educational background, years of employment, and course attendance, was included in the first section. Questions pertaining to the research variables were included in the second section.

To measure the CRM variable, the researchers relied on dimensions such as customer focus, knowledge-based CRM, organization-based CRM, and technology-based CRM, which were adopted from a study by (Al-Qershi et al, 2020).

As for the BCB variable, the dimensions used in the research were constructed by the researchers based on previous studies and a set of intellectual and theoretical foundations. The researchers assumed that brand commitment was adopted from studies by Kemppi (2020) and Piehler et al (2016), brand knowledge from studies by Xiong and King (2019) and Kimpakorn and Tocquer (2009), and brand love from a study by (Holzer et al ,2016).

Regarding the SCA dimensions, the researchers built them based on two studies. The first study Foon and Nair (2010) included the dimensions of flexibility, brand reputation, organizational learning, and innovation, and the quality dimension was added based on a scale from the second study (Nasef et al, 2022). These dimensions were selected because they are most suitable for the nature of competition in the modern era, considering the changing environment in the technological aspect. Moreover, the limited number of banks classified as commercial and Islamic in the government sector compared to the private sector increases the intensity of competition between the sectors. The researchers utilized various statistical tools available in (SPSS and AMOS) software for data processing and results extraction.

2.1 The research population and sample:

The research community focused on both government and private banks, specifically selecting commercial and Islamic banks from each sector. The study's sample primarily consisted of employees currently employed within these banks. The researchers employed a comprehensive survey methodology to gather the data, distributing a total of 257 questionnaires and ultimately obtaining 212 valid responses for subsequent analysis, which constituted the sample size. The choice of these particular banks was informed by the researcher's ongoing field visits, which aimed to identify and understand the challenges and issues faced by these financial institutions. Moreover, certain banks expressed willingness to participate in the study and collaborate on the publication of its findings in academic journals. Additionally, the Central Bank of Iraq cooperated with the researcher in distributing questionnaires to six different banks.

The questionnaire was structured into two main sections. The first part focused on gathering personal information from respondents, including data such as gender, age, marital status, educational qualifications, years of service in the banking sector, and any relevant participation in professional courses. The second part encompassed questions related to the research variables, specifically addressing CRM, BCB, and SCA. In formulating these questions, a Likert five-point scale was utilized.

2.2 Hypothetical research plan :

The hypothetical diagram illustrates the researchers' concept and depicts the logical associations among the primary variables and their sub-dimensions. Its purpose is to align with the research problem and questions, emphasize its significance, and align with its objectives. This diagram was devised relying on the organizational and intellectual literature concerning the research variables.

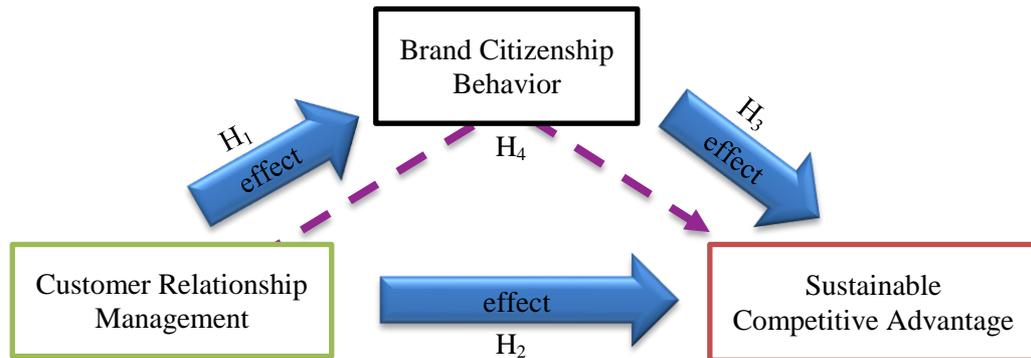


Figure .1. The Hypothesis diagram of the research

2.3 Research Hypotheses:

The research paper begins with the following hypotheses:

Hypothesis 1: There is no significant statistically meaningful relationship between CRM and BCB.

Hypothesis 2: There is no significant statistically meaningful relationship between CRM and SCA.

Hypothesis 3: There is no significant statistically meaningful relationship between BCB and SCA.

Hypothesis 4: There is no significant statistically meaningful mediating effect of BCB in the relationship between CRM and SCA.

2.4 Customer Relationship Management (CRM) :

The concept of customer relationship management (CRM) can be traced back to the 1980s when contact management strategies started collecting customer data, storing it, and analysing it to enhance service delivery. Initially, sales force automation (SFA) was used to automate the sales process, where sales representatives collected customer data, such as addresses and phone numbers, to track customer activities (Adejumo, 2019). In the (1990s) CRM evolved from a transactional approach focused on organizational products to a relationship-based approach centred around the customer. CRM emerged as a need for organizations to build relationships with customers to meet their evolving requirements. It revolves around a relational marketing mix that places the customer at the centre of the organization (relational marketing). The concept of CRM is based on strategies, processes, and activities that aim to establish and develop close relationships with customers, including all direct and indirect stakeholders (Ilić et al, 2016). Later, Ilić et al (2021) clarified that CRM builds upon the basic principles of relationship management and relational marketing but primarily focuses on developing interactions and building long-term relationships with customers. In the past, the focus was always on generating sales rather than building relationships and on pre-selling rather than meeting customer needs. Customer satisfaction is a crucial aspect of customer retention, and organizations should regularly measure customer satisfaction because highly satisfied customers are more likely to repurchase, remain loyal, and spread positive word-of-mouth about the organization (Alqershi et al, 2020).

CRM is categorized by Lehmkühl (2010) into internal relationships (employees, managers) and external relationships (customers, government, suppliers), linking the latter to marketing efforts by organizations (Marques and Costa, 2019). Overall, CRM represents a strategic approach that emphasizes building lasting relationships with customers by focusing on their needs and interactions to achieve customer satisfaction and loyalty, ultimately leading to SCA for organizations.

Despite global advancements, certain poor nations are still unable to take advantage of internet connections, and the rising cost of electronic marketing services makes it too expensive for most potential clients (Al-Chalabi, 2019). CRM represents a significant shift in marketing practices, moving from mass marketing to individualized marketing and from focusing on acquiring many potential customers to retaining and building more business from a smaller base of high-value customers (Mugdadi, 2015).

Zablah et al (2004) suggested that there are five perspectives for defining CRM: process, strategy, philosophy, capability, and technology (Bekele, 2020)

1. As a process, CRM can be defined as creating and enhancing engagement and relationships with external parties, especially agents and end consumers.
2. As a strategy, it can be defined as an organization's investment in customers who are expected to be valuable to the organization while reducing investment in low-value customers.
3. As a philosophy, it can be defined as a temporary project but a working philosophy aimed at putting the customer at the center of the organization's focus.
4. As a capability, it can be defined as the organization's desire and ability to tailor its Behaviour toward each customer.
5. As a technology, it can be defined as the technology used to integrate sales systems, marketing systems, and information systems to establish relationships with customers.

Although there are various differences in the definitions of CRM, they all emphasize the unique and long-term relationship between the customer and the business, which is advantageous to both parties. Therefore, the researchers see CRM as an integrated approach of philosophy, strategy, and process to manage brand relationships between employees and understanding the requirements of current customers, retaining them in general, and targeting potential customers, making efforts to attract them specifically to achieve SCA.

2.5 Brand Citizenship Behavior (BCB):

Brand Citizenship Behaviour (BCB) is a relatively new concept that describes two perspectives: the first from the perspective of employees and the second from the perspective of consumers. In our study, we will focus on the perspective of employees, explaining how employees can enhance their brand delivery performance by aligning their Behaviour with the organization's brand. Researchers have distinguished between job performance and extra-role performance. BCB is among the first constructs introduced by Burmann and Zeplin (2005) to measure employee Behaviour related to the brand. It is derived and inspired by the concept of Organizational Citizenship Behavior (OCB) and has a clear theoretical foundation in organizational Behaviour literature. It encompasses voluntary Behaviours that contribute to overall organizational effectiveness and do not result in official rewards for those who engage in such Behaviours. These Behaviours are recognized as activities that go beyond or exceed the standard requirements of the job (Jandaghi et al, 2015), while Al-Zidi (2007) defines it as positive voluntary Behaviour practiced by employees towards their colleagues or the organization. It contributes to strengthening social bonds, creating a basis for cooperation, and enhancing organizational performance, effectiveness, and success. On the other hand, Organ (1988) defined Organizational Citizenship Behaviour as "individual discretionary Behaviour, not explicitly or directly recognized by the formal reward system, that, in the aggregate, promotes the effective functioning of the organization." Examples of organizational Behaviour, according to Burmann et al (2009), include assisting co-workers with work-related problems and organizational compliance (Hoang, 2022), thus reducing workload and achieving better performance at different organizational levels (Raheemah, 2018).

The term BCB was first used by Burmann and Zeplin (2005) to describe "employees' voluntary foundation to exhibit a number of general employee Behaviours that enhance the brand identity. "Similarly, Erkmen and Hancer (2015) defined Extra-Role Brand Behaviour as "employee actions that go beyond the specified roles in favour of the organization's brand and are evaluative, defined as employees' Citizenship Behaviours that extend beyond their brand Behaviours within the job." They are described as "voluntary and evaluative Behaviours not required for successful production and/or service delivery, but overall, they help the service organization in general" (Groth, 2005). This means that it is Behaviour not required within the employee's job but rather voluntary Behaviour.

King and Grace (2010) stated that Extra-Role Brand Behaviour is related to "the employee's undescribed Behaviour that aligns with the brand values of the organization." BCB is considered a comprehensive framework that includes employees' voluntary Behaviour to enhance brand identity (Verma and Dhar, 2015), and they claimed that it is employees' efforts in organizations, such as performing extra tasks, following organizational rules even when not under someone's control, maintaining a positive attitude, and enduring hardships (Helm et al, 2016).

According to Ahn et al (2016), BCB is voluntary Behaviour not required for the success of the product or service but contributes to the organization's good service provision. Similarly, Shaari et al (2012) affirmed that it is extra-role Behaviour not recognized by the formal reward system, in which employees voluntarily participate to achieve brand objectives (Adamu et al, 2020). These Behaviours are ultimately associated with improving customer satisfaction ratings for employees, the organization, and the brand (Yao et al, 2019).

BCB for employees is defined as "Behaviours that align with the brand identity and brand promise, working together to enhance the brand" (Piehler et al, 2016). Bloemer and Odekerken-Schröder (2006) also defined it as the employee's inclination to express positive statements about the organization (brand) and recommend the organization (brand) to others (Minbashrazgah et al, 2021). Hughes and Ahearne (2010) considered it "proactive Behaviours beyond the sales representative's job description that contribute to brand profitability and vitality."

The scope of brand-building Behaviours for employees and brand-supportive Behaviours is referred to as "Behaviours (within and outside of work) that contribute to the brand efforts of the organization" (Löhndorf and Diamantopoulos, 2014). BCB is aimed both externally at clients, loved ones, and friends as well as internally at co-workers within the organization. The researchers provide their procedural definition of BCB as conduct employees adopt toward the brand after adopting organizational Citizenship Behaviour in a future stage. In order to target both internal and external customers, this entails speaking positively about the brand and doing actions that reach beyond responsibilities and organizational borders. A sustained competitive advantage for the success of the organization results from this practice.

According to the researchers, BCB is conceptualized using a configuration matrix that is based on four successive orientations and used to communicate BCB from within the organization to external stakeholders. As shown in Figure 2 below:

1. Internal-External Organization Orientation: This is known as the employer brand orientation, which is practiced by the employer to support and promote the brand both internally (current employees) and externally (potential employees and customers).
2. Internal-Internal Organization Orientation: Referred to as organizational Citizenship Behaviour, this orientation targets current employees within the organization and the employer only. It encourages employees to cultivate a cooperative work spirit and support it with the organization's culture, goals, and strategies.
3. External-Internal Organization Orientation: This pertains to the employee's BCB, where their orientation is directed both internally within the organization (with co-workers and the employer) and externally (with potential employees and customers).
4. External-External Organization Orientation: Also known as customer BCB, this orientation focuses on the external customer only. Here, customer satisfaction and loyalty towards the brand result in voluntary advocacy for the brand.

Through these four orientations, BCB encompasses Behaviours from within the organization to reach outside of it, promoting brand identity and building a positive brand image both among employees and customers.

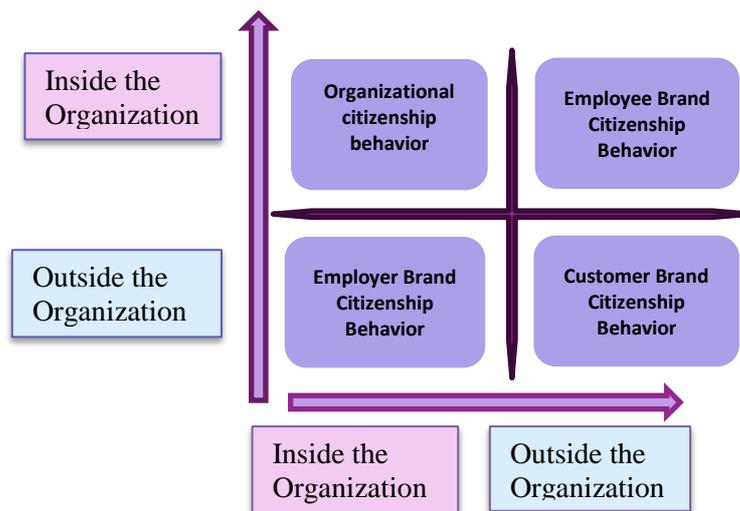


Figure .2. A formative matrix for the spread of BCB inside and outside the organization
The source: Prepared by the researchers

2.6 Sustainable Competitive Advantage (SCA):

In today's competitive business world, every organization needs to acquire the necessary means to leverage its distinct achievements through its unique resources in order to outperform others in the same market.

This is commonly referred to as "competitive advantage." The concept of competitive advantage was first introduced by the British economist Chamberlin in (1939), and later presented by Ansoff in (1965) in the field of strategic management (Yuan and Ferreira, 2022).

Competitive advantage, as defined by Mathema and Bhattarai (2014), is anything that an organization does (or can do) exceptionally well compared to both direct and indirect competitors. It typically results in superior processes, products, technologies, talented individuals, or a combination of these factors. However, this type of advantage is only sustainable for a certain period until competitors imitate the organization or undermine its innovations with new and advanced ones. Consequently, organizations continuously strive to maintain and gain competitive advantage, adapting to external environmental changes and effectively implementing strategies (Bhattarai, 2021).

The concept of competitive advantage was defined by Wiggins and Ruefli (2002) as "the ability (or set of abilities) or resource (or set of resources) that gives an organization an advantage over its competitors and, assuming other factors remain constant, leads to higher relative profitability." This perspective emphasizes that there is a set of capabilities and resources that contribute to achieving competitive advantage. In the context of small and medium-sized enterprises (SMEs), it has been suggested that organizations can gain a competitive advantage based on cost leadership and differentiation. Cost leadership can be achieved by reducing various costs such as operational, marketing, administrative, and material costs. Similarly, an organization can obtain a competitive advantage based on differentiation by distinguishing its products and services from those of its competitors. In intense markets, competitive advantage is essential for the operation of SMEs, especially in emerging markets, to maintain high performance (Songling et al, 2018).

Porter and his colleagues made significant contributions to the field of competitive advantage by providing a key driving force and a new perspective for research and practice. Through the "Competitive Advantage of Nations (CAON)" project (Momaya, 2019), which developed a diamond model to study the reasons for the success of industries in a specific region compared to other regions. Porter found that industries, not nations, compete, and that groups have a significant impact on improving the competitive advantage of the industry (Jhamb, 2016). Theoretical (Hill, 1988) ,(Jones and Butler, 1988) ,(Murray, 1988) and empirical (Hall, 1980) (Hambrick, 1983) ,(White, 1986) support the idea that the simultaneous pursuit of multiple competitive advantages can lead to a stronger market position than focusing on a single competitive advantage. These researchers suggest that competing on multiple fronts simultaneously creates a position that is difficult for competitors to attack (Holdford, 2018).

In conclusion, the financial technology ecosystem requires innovation, customer value proposition, branding, limited resources, and process-driven services to achieve a SCA. In this context, SCA refers to a position controlled by the organization in relation to its competitors, having an advantage that is not easily replicable for a specified period. This allows the organization to achieve and retain a leading market position over an extended length of time.

3. Discussion of Result :

The practical aspect is incorporated within the research framework to provide a deep and comprehensive insight into the relationship between CRM and SCA. This is achieved by conducting a detailed examination of the variables and concepts associated with this relationship, with a specific focus on the mediating role of BCB within these banks.

The process commences with a descriptive analysis of the three dimensions and variables (CRM, BCB, SCA). Subsequently, research hypotheses are tested for validation. This is done to attain research findings and appropriate recommendation.

Authors are asked to take particular care when embedding figures. All figures should be legible (very good resolution) and should be interpretable even if a black-and-white version is reproduced.

3.1 Analyses research concepts:

The descriptive analysis reveals the extent of application or availability of each dimension and variable under study in the researched banks. Mean and standard deviation are used in this analysis. The table 1 below illustrates the method for assessing availability.

Table 1: Availability Level

| Indicator | Very Low Availability | Low Availability | Moderate Availability | High Availability | Very High Availability |
|-----------|-----------------------|-------------------|-----------------------|-------------------|------------------------|
| Category | 1 less than 1.8 | 1.8 less than 2.6 | 2.6 less than 3.4 | 3.4 less than 4.2 | 4.2 to 5 |

The source: Likert, R. 1932. A technique for measurement of attitudes. Archives of Psychology, Published by Columbia University Press, New York, Vol. 22, No, 14. p:17-66.

The following Table 2 displays the values of the statistical methods utilized in the descriptive analysis. The mean was used to indicate the central tendency of the data, in addition to indicating the level of availability. Meanwhile, the standard deviation was used to indicate the dispersion in the sample opinions.

Table 2: Presents the mean and standard deviation results for the dimensions of the study variables

| Dimension or Variable | | Mean | Std. Deviation |
|-----------------------|---|-------|----------------|
| Dimension 1 | Customer Focus | 3.917 | 0.797 |
| Dimension 2 | Knowledge-Based Customer Relationship Management | 3.821 | 0.750 |
| Dimension 3 | Organization-Based Customer Relationship Management | 3.787 | 0.800 |
| Dimension 4 | Technology-Based Customer Relationship Management | 3.613 | 0.687 |
| Independent Variable | Customer Relationship Management | 3.784 | 0.730 |
| Dimension 1 | Brand Commitment | 3.634 | 0.610 |
| Dimension 2 | Brand Knowledge | 3.731 | 0.648 |
| Dimension 3 | Brand Love | 3.764 | 0.767 |
| Mediating Variable | Brand Citizenship Behavior | 3.710 | 0.635 |
| Dimension 1 | Quality | 3.405 | 0.538 |
| Dimension 2 | Flexibility | 3.241 | 0.605 |
| Dimension 3 | Innovation | 3.506 | 0.704 |
| Dimension 4 | Organizational Learning | 3.385 | 0.679 |
| Dimension 5 | Brand Personality | 3.224 | 0.673 |
| Dependent Variable | Sustainable Competitive Advantage | 3.352 | 0.581 |

3.2 Descriptive Analysis :

Table 2 reflects participants' evaluations of the level of various dimensions related to the variable of CRM,

A- The independent variable: Customer Relationship Management

The descriptive analysis reveals the extent of application or availability of each dimension and variable under study in the researched banks. The mean is 3.784 with a standard deviation of 0.730. This indicates that study participants perceive the level of CRM to be highly available and with minimal dispersion in their opinions. The descriptive analysis of its dimensions includes:

- The Customer Focus Dimension: The mean rating for the level of customer focus in the study is 3.917, with a standard deviation of 0.797. This suggests that study participants tend to evaluate the level of customer focus with a high availability and minimal dispersion.

- The Knowledge-based CRM Dimension: The mean is 3.821, with a standard deviation of 0.750, indicating a low dispersion. This signifies a high availability of knowledge-based CRM in the banks.

- The Organization-based CRM Dimension: The mean is 3.787, with a standard deviation of 0.800. This indicates a high availability of organizational-based CRM among participants, with minimal dispersion.

- The Technology-based CRM Dimension: The mean for this dimension is 3.613, with a standard deviation of 0.687. This suggests a high availability of technology-based CRM among participants, with minimal dispersion in opinions.

B- The Mediating Variable: Brand Citizenship Behavior

The mean for this variable is 3.710, with a standard deviation of 0.635. This indicates a high availability of BCB among participants, with minimal dispersion. On the level of its dimensions:

- The Brand Commitment Dimension: The mean is 3.634, with a standard deviation of 0.610, indicating high availability and minimal dispersion among participants.

- The Brand Knowledge Dimension: The mean is 3.731, with a standard deviation of 0.648, indicating high availability and minimal dispersion.

- The Brand Love Dimension: The mean is 3.764, indicating high availability, with a standard deviation of 0.767, indicating minimal dispersion within the sample.

C- The dependent variable: Sustainable Competitive Advantage:

The mean of 3.352 indicates that participants perceive the brand to have some SCA, with a moderate availability in the banks. The standard deviation 0.581 points to slight variance in participants' opinions.

- The Quality Dimension: The mean 3.405 signifies a high availability of this dimension in the banks. The standard deviation 0.538 implies minimal variance in participants' opinions regarding product or service quality.

- The Flexibility Dimension: The mean 3.241 suggests a moderate availability of flexibility demonstrated by employees. The standard deviation 0.605 indicates minor variance in participants' estimates of the brand's adaptability.

- The Innovation Dimension: The mean 3.506 shows a strong engagement with innovation by participants and a high availability in the banks. The standard deviation 0.704 implies slight variance in participants' assessments of potential brand innovation.

- The Organizational Learning Dimension: Reflecting the extent of employees' development of their learning and adaptation capabilities to market changes, the mean 3.385 indicates moderate availability of learning capability by the brand. The standard deviation 0.679 denotes minor variance in participants' opinions about their readiness for learning.

- The Brand Distinctiveness Dimension: Concerned with how the brand stands out from competitors and conveys its identity and values to customers, the mean 3.224 suggests moderate availability of brand distinctiveness. The standard deviation 0.673 indicates variance in participants' evaluations of the brand's distinctiveness.

3.3 Hypothesis Testing:

The process of hypothesis testing, particularly through simple linear regression and path analysis, is a critical component of the research framework. This stage aims to document and analyse the proposed relationships between various variables in the study, while validating the presented assumptions. This process plays a significant role in guiding results and recommendations accurately, based on statistical evidence.

Table 3: The results of the simple linear regression hypotheses effects

| Path Analysis | α | β | R^2 | F | Sig. |
|--|----------|---------|-------|---------|-------|
| Brand Citizenship Behavior → Customer Relationship Management | 0.737 | 0.785 | 0.814 | 918.432 | 0.000 |
| Sustainable Competitive Advantage → Customer Relationship Management | 0.851 | 0.661 | 0.688 | 463.688 | 0.000 |
| Sustainable Competitive Advantage → Brand Citizenship Behavior | 0.349 | 0.810 | 0.783 | 757.018 | 0.000 |

From the above table, the following can be deduced:

A- Testing the first hypothesis which states: "There is no statistically significant effect of the variable CRM on BCB in Iraqi banks."

Table 3 illustrates the results of the path analysis for the variable CRM on BCB. It shows that CRM has a positive effect on BCB. The calculated F-value is 918.432 and is significant at the significance level 0.05. This indicates a positive regression level, with a standardized beta value (β) of 0.785. This means that any change in the CRM variable will result in an increase in the level of BCB. The coefficient of determination (R^2) is 0.814, indicating that 81% of the variance in CRM is explained by the variance in BCB. This confirms the statistically significant effect of the CRM variable on BCB. This suggests that CRM has the ability to support BCB by providing an environment and tools that enable employees to engage in continuous interaction, guidance, incentives, and opportunities for growth. This, in turn, enhances their connection to the brand and leads to positive Behaviours towards it. Consequently, the first hypothesis was rejected: "There is no statistically significant effect of the CRM variable on BCB in Iraqi banks."

B- Testing the second hypothesis which states: "There is no statistically significant effect of the CRM variable on SCA in Iraqi banks."

The variable SCA is positively affected by CRM. The calculated F-value is 463.688 and is significant at the significance level 0.05. This indicates that the regression equation is significant and accepted with high confidence. The standardized beta coefficient (β) is 0.661, meaning that any change in the CRM variable will lead to an increase in the level of SCA. The coefficient of determination (R^2) is 0.688, indicating that 68.8% of the variance in CRM is explained by the variance in SCA. This confirms the statistically significant effect of the CRM variable on SCA. This suggests that CRM has the capability to support SCA by improving customer experiences, building strong relationships, and providing products and services that better meet their needs. This enhances customer loyalty to the brand, enabling continuous support. Thus, the second hypothesis was rejected: "There is no statistically significant effect of the CRM variable on SCA in Iraqi banks."

C- Testing the third hypothesis which states: "There is no statistically significant effect of BCB on SCA in Iraqi banks."

The results from table 3 show that BCB has a positive effect on SCA. The calculated F-value is 757.018 and is significant at the significance level 0.05. This indicates that the regression equation is significant and accepted with high confidence. The standardized beta coefficient (β) is 0.810, indicating that any change in BCB will lead to an increase in the level of SCA. The coefficient of determination (R^2) is 0.783, suggesting that 78.3% of the variance in BCB is explained by the variance in SCA. This confirms the statistically significant effect of BCB on SCA. This implies that BCB supports SCA by enhancing trust, improving customer experiences, disseminating brand values, and promoting positive interactions.

This helps the brand maintain its position and effectively compete in the market. As a result, the third hypothesis was rejected: "There is no statistically significant effect of BCB on SCA in Iraqi banks."

D- Testing the fourth hypothesis which states: "There is no statistically significant mediated effect of BCB on the relationship between CRM and SCA in Iraqi banks."

The mediation analysis is a fundamental part of the research process, allowing the researcher to understand the complex relationships between multiple variables. Path analysis is an advanced statistical tool used to analyze direct and indirect relationships between variables, revealing the mediating effects. This type of analysis is crucial for comprehending the intricate interplay of different variables in influencing a particular variable.

Table 4 presents the results of the path analysis for the variables:

Table 4: Path Analysis Results

| Path Analysis | Effects | Standard Errors | Critical Path | Sig. |
|---|---------|-----------------|---------------|-------|
| Brand Citizenship Behaviour → Customer Relationship Management | 0.888 | 0.036 | 24.667 | 0.010 |
| Sustainable Competitive Advantage → Customer Relationship Management | 0.521 | 0.174 | 2.994 | 0.030 |
| Sustainable Competitive Advantage → Brand Citizenship Behavior | 0.422 | 0.162 | 2.605 | 0.010 |
| Sustainable Competitive Advantage → Brand Citizenship Behavior → Customer Relationship Management | 0.479 | 0.189 | 2.534 | 0.010 |

Table 4 demonstrates how CRM and BCB play a crucial role in supporting the SCA of the brand. It is evident that there is a significant direct effect between CRM and BCB with a magnitude of 0.888. This indicates that CRM has a positive direct impact on BCB. Similarly, there is a significant direct effect between CRM and SCA, with a magnitude of 0.521. Moreover, there is a significant direct effect between " BCB and SCA, with a magnitude of 0.422. Finally, there is an indirect effect that passes through CRM and BCB, significantly impacting SCA "with a magnitude of 0.479. As illustrated in Figure 3, this relationship is visualized.

Consequently, the fourth hypothesis was rejected: "There is no statistically significant mediated effect of BCB on the relationship between CRM and SCA in Iraqi banks."

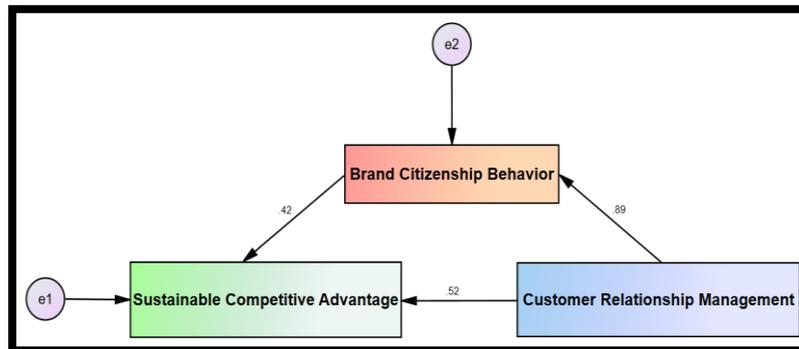


Figure .3. Illustrates the results of the path analysis for the effect of Customer Relationship Management on Sustainable Competitive Advantage, mediated by Brand Citizenship Behaviour

4. Conclusion:

The results indicate a favorable perception of the importance of CRM in all its facets, whether focusing on customers, knowledge-based approaches, technology-driven strategies, or organizational structuring. This suggests that both private and government banks, which constituted the study sample, recognize the significance of building and developing customer relationships and leveraging knowledge and technology to achieve SCA. Directing efforts towards understanding customer needs and expectations, along with establishing strong and enduring relationships, can contribute to enhancing excellence, attracting a larger customer base, and retaining them.

The role of BCB is reflective of the importance of cultivating long-term relationships with customers. Positive interactions with the brand and Behaviors that enhance customers' connection can lead to increased loyalty, satisfaction, and, consequently, contribute to achieving SCA. The assessment of factors associated with SCA underscores the importance of quality and innovation. Enhancing product quality and offering innovative services can attract and retain customers, distinguishing the bank from its competitors.

Furthermore, the results highlight the significance of organizational flexibility and organizational learning as influential factors in attaining SCA. Developing the ability to adapt to changes and continuously improve organizational processes can empower banks to navigate market dynamics and sustain their competitive edge. In general, this discussion underscores the interconnectedness of various dimensions and how each of them can play a pivotal role in achieving SCA.

Understanding these relationships and dimensions more deeply is crucial for bank managers and decision-makers to guide their strategies towards achieving excellence and sustainability within their market.

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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تأثير إدارة علاقات الزبون في الميزة التنافسية المستدامة بتوسط سلوك المواطن للعلامة التجارية: دراسة تحليلية في عينة من المصارف العراقية

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هذا العمل مرخص تحت اتفاقية المشاع الابداعي نسب المصنّف - غير تجاري - الترخيص العمومي الدولي 4.0
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مستخلص البحث:

يهدف البحث الى دراسة أثر ادارة علاقات الزبون في الميزة التنافسية المستدامة بتوسط سلوك المواطن للعلامة التجارية في عينة من المصارف العراقية. تتلخص مشكلة البحث في السؤال الرئيسي (هل استطاعت القيادات المصرفية من توظيف إدارة علاقات الزبون في الميزة التنافسية المستدامة؟ وهل استطاعت تعظيم هذا التأثير من خلال الدور الوسيط لسلوك المواطن للعلامة التجارية؟). واستخدم منهج المسح الشامل لجمع البيانات، ولأهمية قطاع المصارف، كانت المصارف الحكومية والاهلية في مدينة بغداد ميدانا لهذا البحث، اذ تم اعتماد المصارف التجارية والإسلامية كمجتمع للدراسة واجرت الباحثة زيارة ميدانية لـ(6) مصارف حكومية واهلية، وهي (مصرف الرافدين، المصرف العراقي للتجارة، مصرف النهدين الإسلامي، مصرف الطيف الإسلامي، مصرف الشرق الأوسط العراقي للاستثمار، المصرف الأهلي العراقي)، تكونت عينة البحث من (212) فرداً من موظفي المصارف. تم تحليل البيانات واختبار الفرضيات باستخدام الأدوات الإحصائية المناسبة باستخدام البرنامج الإحصائي (SPSS) و(AMOS) لتحليل البيانات. وأظهرت النتائج أن هناك تأثيراً معنوياً في لادارة علاقات الزبون في الميزة التنافسية المستدامة من خلال الدور الوسيط لسلوك المواطن للعلامة التجارية.

نوع البحث: ورقة بحثية

المصطلحات الرئيسية للبحث: ادارة علاقات الزبون، الميزة التنافسية المستدامة، سلوك المواطن للعلامة التجارية.

*البحث مستل من اطروحة دكتوراه