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The Impact Of Relationship Marketing On The Competitiveness Of Business Organizations: An Analytical Study For A Number Of Private Iraqi Banks

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Abstract:

The research aims to demonstrate the impact of relationship marketing with its dimensions (trust, commitment, and satisfaction) in achieving the competitiveness of business organizations with its dimensions (market share, flexibility, and productivity and profitability) for a number of private Iraqi banks in Baghdad. One of the most important justifications for conducting the research is the need for banks to enhance the use of relationship marketing methods, and the importance of the research lies in attracting the attention of decision-makers in the researched banks to the need to pay attention to relationship marketing to achieve a competitive position in the banking business environment. The main hypothesis was formulated to measure the effect between the research variables. The descriptive analytical method was used to achieve these tests. A questionnaire was designed and distributed to a random sample of administrative leaders (members of the board of directors) in the investigated banks to collect the necessary data. The data was analyzed using the statistical program (SPSS.V.25), and one of the most important findings of the research is that there is an influence relationship between relationship marketing in its dimensions and the competitiveness of business organizations.

Paper type: Research paper

Keywords: relationship marketing, competitive business organizations.

1.Introduction:

In light of the intense competition, business organizations strive to survive, persist, and confront environmental challenges. This requires extrapolating the current changes that occur in the environment and developing distinct strategies, which requires banks to adopt a relationship marketing philosophy and use customer relationship management as a business strategy that includes a set of interactive activities between the banks and the customers to increase the banks' knowledge of acquiring the changes that occur in customer preferences to provide value to them ultimately and achieve the financial value of the bank. The problem of the research is that organizations can face a sharp acceleration in environmental changes, weak application of relationship marketing, and fluctuation in the performance of the commercial banks in the research sample. The importance of the research lies in attracting the attention of decision-makers (members of the board of directors) in the researched banks to the necessity of reading the environment and formulating flexible strategies that enable the organization to enhance and apply relationship marketing, which is one of the processes of attracting and retaining customers by strengthening relationships with them to achieve superiority over competitors (Atiq and Al-Hajj,2022).

1.1 Literature review:

Several researchers have addressed the research variables in their studies, including these studies:

Fassnacht, (2014) mentioned in his study that it is an integrated method through which potential customers are identified and attracted. Satisfying their desires, meeting their requirements, establishing long-term relationships with them, and retaining them, contribute to achieve a good level of performance. Therefore, organizations seek to determine and follow up on the customer's behavior to achieve value from his point of view in all his/her dealings. Al-Barwari and Al-Barzanji (2014) described relationship marketing as an activity in which individuals in all organizations participate, with a focus on establishing, building, and sustaining relationships between them and their customers over time. Jalili (2018) stated that relationship marketing has been one of the important marketing aspects of the past two decades, he emphasizes that building long-term and successful marketing relationships by organizations, whether with their customers or with other organizations, depends on attracting customers first, and then developing relationships that achieve satisfaction, and maintaining them to achieve more profits, as relationship marketing is one of the best ways through which an organization can achieve a sustainable competitive advantage and ensure its survival and growth. Kotler (2019) mentioned the basic idea of relationship marketing is to build long-term mutual relationships with important parties such as customers, distributors, and partners to exchange and obtain business and build a marketing network of the organization and its shareholders and supporters to achieve customer loyalty to the organization and retain it as one of its knowledge assets by adopting effective communication and building long-term relationships. Atiq and Hajj (2022) stated that it is the process of attracting and retaining customers by strengthening relationships with them. Through a social process that operates through interactions that take place between several parties within the framework of commercial exchanges.

Some studies discussed the variable competitiveness of business organizations, including:

Bouzaarour and Raziq (2013) described the competitiveness of business organizations as the ability to provide the consumer with products and services more efficiently and effectively than other competitors in the market, which means continued success for this organization in terms of competition, that it is to be done by raising the productivity of production factors employed in the production process. Another study by Akimova (2017) stated that the competitiveness of business organizations is the organization's ability to remain in business and protect its investments to earn returns on these investments through the ability to adapt to environmental changes.

Finally, Daveni (2017) believed that the competitiveness of organizations arises through the goals and methods they adopt in terms of strategies and policies, their use of the combination of marketing and human resources they possess with the skills and capabilities to ensure the achievement of the capabilities to achieve a competitive position at the level of the organization for a specific product in its markets. Von et al (2019) believed the competitiveness of organizations is achieved through the role of leaders regardless of the nature of the leader's behaviors and the situational requirements of the business environment. Leaders through their role can emphasize the innovation process and focus on the importance of situational requirements for creativity where the successful application requires leaders to be deeply oriented to reach successful innovations. Roman (2023) believed the extent to which an organization can effectively meet customers' wants and needs compared to other organizations that provide similar goods or services by achieving high productivity rates, low costs, profitability, and a better market share than competitors.

Several studies have linked relationship marketing and the competitiveness of business organizations. The most important of these studies are Al-Kubaisi and Daham (2018) stated that relationship marketing plays an influential and pivotal role in the competitiveness of business organizations by winning and retaining customers, and thus relationship marketing becomes one of the most important components that leads organizations to achieve superiority over competitors within the business environment. In another study by Al-Maliki et al (2021), they believed in the necessity of adopting relationship marketing practices to enable the organization to respond to the desires of customers and respond quickly to any changes in the overall environment.

The problem of the research, stem from environmental factors and rapid changes in customer tastes, organizations face environmental conditions characterized by intense and continuous acceleration, as organizations work to build long-term relationships with customers through the use of relationship marketing.

The goal of using it for relationship marketing is to maintain customers and thus achieve a competitive advantage by managing its intellectual and knowledge assets through the processes of generating and developing knowledge, storing, disseminating, distributing and applying it, in a way that embodies the desires and demands of the customer in services that are comparable to or compete with the services provided in the market.

In this description, the reality of this research is framed by the scientific interaction of variables (relationship marketing and the competitiveness of business organizations), through which the research problem is determined by knowing the extent to which organizations rely on relationship marketing to achieve a competitive advantage among other business organizations. The main question of the research problem is "the extent to which the researched banks use relationship marketing for the purpose of confronting competitiveness." In light of the main question, several questions branch out:

1. What is the level of application of relationship marketing in the organizations studied?
2. What is the level of organizational competitiveness in the researched organizations?
3. Does relationship marketing play a role in achieving competitive advantage in the organizations under study?
4. Is there an effect between relationship marketing and the competitiveness of business organizations in the researched organizations?

The objective of the research, seeks to shed light on the importance of relationship marketing and its role in achieving the competitiveness of business organizations. Based on this, the objectives are determined as follows:

1. Diagnosing the extent of application of relationship marketing in the researched organizations.
2. Diagnosing the level of competitiveness in the researched organizations.

3. Determining the role of relationship marketing in achieving competitive advantage in the researched organizations.
4. Testing the effect of relationship marketing on the competitiveness of business organizations in the researched organizations.

2. Material and Methods:

The researchers believe that the relationship between relationship marketing and competitiveness is very strong through continuous aspiration and gathering information about the customer and competitors. In addition, this relationship may help an organization to survive, continue, develop, provide a benefit to the customer aims, and obtain a corresponding benefit for the organization. Through the reviewed studies, the following main research question was formulated: To what extent do banks use relationship marketing for the purpose of confronting competitiveness? The main objective of the research is to diagnose the extent of application of relationship marketing in the researched banks, as well as diagnose the level of competitiveness in them and determining the impact of relationship marketing in achieving the competitiveness of the researched banks. It is necessary to test the research hypotheses to achieve the research aims. The researchers relied on a questionnaire tool consisting of two parts. The first part contains personal information about the research sample who work in banks, including gender, educational level, age, and level of service. The second part dealt with issues related to the research variables to reach conclusions. The researchers used the SPSS program.V25.

2.1 Sample and research population:

Several banks listed on the Iraq Stock Exchange were selected, and 150 questionnaires were distributed to the simple stratified random sample. 108 were retrieved. After examination and scrutiny, it was found that there were 42 questionnaires with incomplete information, so the number of questionnaires suitable for analysis became 108, which represents the research sample.

2.2 Hypotheses:

The main hypothesis of the research was as follows: There is a significant effect of relationship marketing on the competitiveness of business organizations. The following secondary hypotheses emerge from them:

There is a significant effect of the trust dimension on the competitiveness of business organizations.

There is a significant effect of the commitment dimension on the competitiveness of business organizations.

There is a significant effect of the satisfaction dimension on the competitiveness of business organizations.

2.3 The concept of relationship marketing:

Many studies have dealt with the concept of relationship marketing including, a study by Ryals and Payne (2020) defined relationship marketing as determining the extent to which the organization contributes to creating value by achieving profits, winning customers, and increasing their loyalty by using many driving factors to create that value as this concept is considered one of the old concepts, but it was proposed theoretically. In its new form, another study by Welbeck (2013) described it as organizational behavior that aims to build profitable competitive relationships with customers in a way that suits the interests of both parties. While Al-Janabi et al (2022) argued that relationship marketing is all marketing activities directed toward creating developing, and maintaining successful relational exchanges with customers.

The researchers believe that relationship marketing is an effective activity and an integrated and mutual work that aims to identify, attract, and win customers to build long-term relationships with them, maintain them, and manage these relationships for the benefit of all parties.

2.4 Dimensions of relationship marketing:

Many studies have addressed the dimensions of relationship marketing as follow:

According to Henning-Thurau et al (2012), relationship marketing was measured by the following dimensions: (trust, commitment, and satisfaction).

Trust is a major factor for the success of relationships in the long term, as well as an encouraging factor for cooperation and communication (Ratnasingam, 2015). Issa (2019) stated that trust is one of the most important foundations for the success of the economic system and commercial exchanges, and its importance stems from its contribution to proving the connection of exchange partners, it is also described as a psychological state that expresses the customer's acceptance of a certain level of credibility in the organization or its representative. However, when the two parties want to develop cooperation in the long term and the connection to private investments, the relationship here is mutual. Nayongesa (2020) believed that trust refers to the willingness to rely on a mutual partner that one trusts, trust is indicate to be an important factor in determining successful business relationships because it is a measure of how each party feels that it can depend on the other to fulfill its promise or commitment in exchange, it is the state in which A person is certain of the competence or accuracy of something related to him or another person or thing, and in the case of a group, this confidence can be a kind of assurance of this person's loyalty towards other people or certain issues, trust is the organization's willingness to rely on a credible partner. It can also be defined as belief in the possibility of relying on the other party to act in a way that serves the first party and shows its interest in the customer in the long term.

In terms of commitment, Issa (2019) stated that commitment is a psychological state that results in an explicit or implicit promise from the customer to develop his relationship with the organization, as this promise is an important condition for following up and continuing this relationship. Commitment is an orientation of the customer towards the organization, and the opposite is the organization's orientation towards the customer and its commitment to him in the long term. The continuation of the commitment depends on ensuring that his follow-up to the relationship leads to an achievement such as increasing market share and achieving profits. Commitment includes two axes (cognitive and emotional). On the other hand, commitment is reaching a sufficient level of customer loyalty through an increase in the probability of repurchasing, and then one can talk about a qualitative characteristic, as the customer develops a certain commitment because they love their partner as well as enjoying partnership and feeling a sense of loyalty and belonging Hosell, (2021).

Regarding satisfaction Shafiq (2019) defined it as a level of an individual's feeling resulting from a comparison between the perceived performance of the product, and customers' expectations related to this performance." From this definition, we can clarify the concept of customer satisfaction as a behavior that the consumer feels after or during his consumption of the organization's product. Lan (2015) added that customer satisfaction with the services and products provided by the organization is the attitude or feeling of customers after using them, and it is a general evaluation that customers provide about the products and services. Customer satisfaction is also an element in relationship marketing, as it is defined as evaluating customers' perception of service quality in order to achieve long-term sustainability

The researchers believe that satisfaction is the basis for strengthening the permanent relationship between the customer and the organization in order to achieve his conviction that the product presented to him conforms to his expectations, as the organization aims to build future relationships based on mutual benefit between the organization and the customer by achieving complete customer satisfaction.

2.5 The competitiveness of business organizations concept:

The competitiveness of organizations arises through the goals and methods they adopt in terms of strategies and policies, their use of the marketing mix and the human resources they possess with the skills and capabilities to ensure the achievement of the capabilities to achieve a competitive position at the level of the organization for a specific product in its markets.

According to Al-Sulami (2015), competitiveness is the result of efforts, procedures, innovations, pressures, and all administrative, marketing, production, innovation, and development activities practiced by organizations in order to obtain a wider space in the markets they target. Wahab's study (2016) stated that competitiveness is an organization's ability to produce goods and services with good quality, the right price, and at the right time, in a way that meets the needs of consumers more efficiently than other organizations, and to maintain a high level of productivity and profits in exchange for the ability to reduce costs and increase market share. Depperu and Cerrato (2019) defined competitiveness as designing, producing, and marketing products that are more superior than those offered by competitors, as superiority can be evaluated through multiple factors such as price, quality, technological advancement, and others.

The researchers believe that the success of any organization is linked to increasing its productivity and its ability to achieve its goals, and this undoubtedly depends on the organization's performance and efficiency. The more efficient the organization is at a high level of commitment to its work and has a constant desire to compete, advance and continue in the long term, the more the organization achieves its desired goals.

2.6 The dimensions of the competitiveness of business organizations:

The researchers adopted the model of Al-Hamdani and Al-Zaidi,(2022) to measure the competitiveness of business organizations, which includes the dimensions (market share, profitability, productivity, and flexibility). This is because it is more compatible with the goals and objectives of the research.

-In regard to market share, Elias, (2021) defined it as one of the most important and clear indicators of an organization's competitiveness. If the organization has the largest share of the market, then it is highly competitive. However, if its market share is low, it can be said that the organization's competitiveness is weak, and this depends on the conditions in which it is active the organization. The market share plays an important role in building its reputation, which guarantees it more customers and recipients of services. As a result, this matter reflects positively on the success, development and superiority of the organization. Also, the larger the market share, the greater the loyalty of customers to the organization. Thus, increasing the market share contributes to increasing the organization's profitability and continuity (Khamis and Abd, 2022).

In terms of Profitability : it is the primary goal of all business organizations, as it represents the organization's ability to achieve profits on an ongoing basis. Profitability can be defined as what the organization obtains by selling the product during a certain period of time. Business organizations usually achieve profits as a result of increasing their market share and having the significant impact on improving the response to competitive conditions created by markets (Al-Dulaimi and Al-Mohammadi,2022). The study by Nimalathan and Nishanthini (2013) stated that business organizations aim for profitability to be a long-term goal that measures the success of the product as well as its ability to develop the market. Profitability is the financial indicator of the feasibility of the organization's work to achieve its set goals. It provides data to the organization at all levels according to information and facts in order to determine the true financial position of the organization and achieve the largest possible amount of returns, while profitability is the result provided by financial performance indicators and equations that measure the rate of profitability and liquidity on which the organization relies in financial decisions comparing revenues with costs, where the organization must achieve profits in order to survive and grow in the long term.

Regarding flexibility, it is described as the ability to respond effectively to changing conditions and also to confront situations of uncertainty in the internal and external business environments. Flexibility also works as a rapid responder to changing production volume, changing the product mix, customizing products and products, providing the customer with the product he/she desires, introducing new products, and adopting new technology (Wahab, 2016). Chase's study (2017) stated that the dimension of flexibility is an important dimension and means the organization's ability to provide various products at the required time, as well as the organization's ability to develop existing products and improve its operations to provide new products that meet the needs and desires of customers.

In terms of productivity, it is the organization's ability to produce goods or services of high quality that can compete in the markets. As for total productivity, it is to measure the relationship between the amount of annual production and all the production elements that contribute to its production, and it expresses the effectiveness with which the organization transforms Grouping production factors into products or services (Al-Kubaisi and Dahham, 2013).

The researchers believe that productivity is the organization's ability to produce goods or services that achieve customers' goals and desires and meet their expectations, and thus achieve the largest possible amount of output with which it can compete in the markets. Market share, profitability, flexibility, and productivity are the most important components of competition through which the organization can remain in the markets and continue and compete in light of the conflict taking place in the local and global markets due to the continuous change in customer preference and continuous development. Regarding market share, it is one of the basic foundations. As for the profitability dimension, it is the basis of the existence of any organization. The majority of organizations in the markets seek to achieve the highest revenues in the market with the aim of ensuring the continuity of their existence and competition. As for the flexibility dimension, it is essential to keep pace with the occurring acceleration and development. In the markets, organizations must be flexible in order to quickly respond to environmental dynamics. As for the last dimension, which is productivity, the organization should produce what meets the needs of customers and be within the expectations of its customers.

3. Discussion of results:

3.1 The reliability test:

The Cronbach alpha test was used to verify the stability of the scales (the questionnaire) and thus the stability of the results obtained. The value of the Cronbach alpha coefficients must be greater than 0.70 for the scale to be reliable. The values of the Cronbach alpha coefficients for the independent variable reached to 0.900 and for the mediating variable reached to 0.914, and the dependent variable reached to 0.924, meaning that the Cronbach alpha coefficients for the research variables and its dimensions are statistically acceptable. Table 1 shows the validity test for the measurement tool.

Table 1: The reliability test results

Variables	Cronbach's Alpha (Consistency)	Honesty
Relationship marketing	0.900	0.948
Competitiveness	0.924	0.961

The source: Conducted by the researchers based on the (Spss.V.25) program

3.2 Description of variables:

It is clear from Tables 2 and that a summary of the results is related to the dimensions of relationship marketing and the competitiveness of business organizations. It is clear that the relationship marketing change achieved an overall arithmetic average (3.921), and this indicates the interest of the concerned banks in relationship marketing, and this is confirmed by the standard deviation (0.871), which indicates that there was little dispersion in the sample's answers, and the value of the coefficient of variation reached to 22.214. As for the dimension ranking level, the results showed that the Trust Dimension came in first place in terms of the dimensions of the relationship marketing variable, with an arithmetical mean of 3.986, a standard deviation of 0.872, and a coefficient of variation of 21.877. While the Satisfaction Dimension came in second place in terms of the dimensions of the relationship marketing variable, with an average of 3.900, a standard deviation of 0.868, and a coefficient of variation of 22.256. Finally, the Commitment Dimension came in third place in terms of the dimensions of the relationship marketing variable, with an arithmetical mean of 3.878, a standard deviation of 0.873, and a coefficient of variation of 22.567. As for the variable of competitiveness of business organizations, as it is clear that this variable achieved an overall arithmetical mean of 3.900, and this indicates the interest of the investigated banks in the competitiveness of business organizations, and this is confirmed by the standard deviation (0.859), which indicates there was little dispersion in the sample's answers, and this was indicated by the value of the coefficient of variation, which reached to 22.081. As for the dimension ranking level, the results showed that the Flexibility Dimension came in first place in terms of the dimensions of the business organizations' competitiveness variable, with an arithmetical mean of 3.923, a standard deviation of 0.833, and a coefficient of variation of 21.295. While the dimension (profitability) came in second place in terms of the dimensions of the competitiveness variable of business organizations, with an arithmetical mean of 3.936, a standard deviation of 0.852, and a coefficient of variation of 21.696. While the Productivity Dimension came in third place in terms of the dimensions of the business organizations' competitiveness variable, with an arithmetical mean of 3.873, a standard deviation of 0.863, and a coefficient of variation of 22.300. Finally, the Market Share dimension came in fourth place in terms of the dimensions of the business organizations' competitiveness variable, with an arithmetical mean of 3.868, a standard deviation of 0.890, and a coefficient of variation of 23.035.

Table 2 : The ranking of dimensions of the relationship marketing variable

Dimensions Of The Relationship Marketing Variable		MEAN	Standard Deviation	Coefficient Of Variation%	Arrange ment Of Paragra phs
1	Trust	3.986	0.872	21.877	1
2	Commitment	3.878	0.873	22.567	3
3	Satisfaction	3.900	0.868	22.256	2
The general average of the relationship marketing variable		3.921	0.871	22.214	

The source: Prepared by the researchers based on the results of the analysis of the (SPSS V.25) program

Table 3 : The ranking of the dimensions of the competitiveness variable of business organizations

Dimensions Of The Competitive Variable Of Business Organizations		MEAN	Standard Deviation	Coefficient Of Variation%	Arrangement Of Paragraphs
1	Market share	3.868	0.890	23.035	4
2	Profitability	3.936	0.852	21.696	2
3	Flexibility	3.923	0.833	21.295	1
4	Productivity	3.873	0.863	22.300	3
The general average of the competitiveness variable of business organizations		3.900	0.859	22.081	

The source: Prepared by the researchers based on the results of the analysis of the (SPSS V.25) program.

3.3 Hypothesis testing:

The hypotheses focused on testing the influence relationship between relationship marketing as an independent variable and the competitiveness of business organizations as a dependent variable, as shown in Table 4

Table 4 : The results of testing the impact of relationship marketing on the competitiveness of business organizations

Competitiveness of business organizations	Market share (y1)	Profitability (y2)	Flexibility (y3)	Productivity (y4)	Total competitiveness of business organizations (yy)	Relations		
						The number	The ratio	
Relationship marketing								
	Trust X1	(β) 0.547	0.514	0.618	0.597	0.569	4	100%
		(α) 1.688	1.886	1.458	1.496	1.632		
		(R ²) 0.303	0.292	0.430	0.366	0.462		
	Sig 0.000	0.000	0.000	0.000	0.000			
Commitment X2	(β) 0.640	0.670	0.630	0.630	0.643	4	100%	
	(α) 1.386	1.341	1.479	1.431	1.409			
	(R ²) 0.415	0.498	0.444	0.405	0.586			
	Sig 0.000	0.000	0.000	0.000	0.000			
Satisfaction X3	(β) 0.650	0.590	0.582	0.605	0.607	4	100%	
	(α) 1.332	1.637	1.653	1.515	1.535			
	(R ²) 0.449	0.402	0.395	0.390	0.546			
	Sig 0.000	0.000	0.000	0.000	0.000			
Total relationship marketing XX	(β) 0.791	0.763	0.787	0.788	0.782	4	100%	
	(α) 0.766	0.946	0.836	0.785	0.833			
	(R ²) 0.502	0.510	0.548	0.502	0.686			
	Sig 0.000	0.000	0.000	0.000	0.000			

The source: Prepared by the researchers based on the results of the analysis of the (SPSS V.25) program

It is clear from Table 4 that the strength of influence of the variable (relationship marketing) on the competitiveness of business organizations reached to 0.782. This indicates that changing one unit of relationship marketing leads to a change in the competitiveness of business organizations by 78.2%, and this leads to the validity of the relationship hypothesis. The impact of the relationship marketing variable on the competitiveness of business organizations is existed.

3. Conclusions:

It is clear that the banks in the research sample adopted relationship marketing practices to improve the level of competitiveness of banks compared to competing banks through their interest in the dimension of trust in their dealings with customers and their commitment to following up on their opinions. This may increase the efficiency of their banking work and provide services according to what was announced, with the aim of achieving customer satisfaction through the banks measuring their satisfaction in a way regular and programmed in order to provide distinguished banking services. Furthermore, among the conclusions reached by the research is the interest of bank management in maximizing their market share. This can be implemented by increasing their profits and dealing with competitive pressures in the work environment by adopting defensive strategies and plans to maintain their survival in the labor 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 تسويق العلاقات في تنافسية منظمات الاعمال : دراسة تحليلية في مجموعة من المصارف العراقية الخاصة

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مستخلص البحث:

يهدف البحث إلى بيان تأثير تسويق العلاقات بأبعاده (الثقة، الالتزام و الرضا) في تحقيق تنافسية منظمات الاعمال بأبعاده (الحصة السوقية، المرونة، الانتاجية والربحية) في عدد من المصارف العراقية الخاصة في بغداد . من أهم مبررات إقامة البحث حاجة المصارف الى تعزيز استخدام أساليب التسويق بالعلاقات، وتكمن أهمية البحث في جذب انظار متخذي القرار في المصارف المبحوثة الى ضرورة الاهتمام بتسويق العلاقات لتحقيق موقع تنافسي في بيئة الاعمال المصرفية. وتم صياغة الفرضية الرئيسية لقياس التأثير بين متغيرات البحث ، وتم استخدام المنهج الوصفي التحليلي ولتحقيق هذه الاختبارات وتم تصميم استبانة وزعت على عينة عشوائية من القيادات الادارية (اعضاء مجلس الادارة) في المصارف المبحوثة لجمع البيانات اللازمة وتم تحليل البيانات عن طريق البرنامج الاحصائي (SPSS.V.25). ومن أهم النتائج التي توصل لها البحث وجود علاقة تأثير بين تسويق العلاقات بأبعاده وتنافسية منظمات الاعمال.

نوع البحث : ورقة بحثية

المصطلحات الرئيسية للبحث: تسويق العلاقات ، تنافسية منظمات الاعمال

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