

The role of dynamic marketing balance in enhancing marketing performance Survey study on a number of Iraqi private banks

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ABSTRACT

This study seeks to provide a viewpoint on the marketing performance of banks in the context of the dynamic equilibrium of marketing. The current study attempts to discuss the views regarding the marketing performance of commercial banks, within the framework of the dynamic balance of marketing, and aims to design a model for measuring marketing performance through the dimensions of the dynamic balance of marketing, and these dimensions are the strategic alliance, laws and legislations, competition, and work to detect any dimensions more effective in achieving performance. The current study aims to show the importance of the dynamic balance of marketing and its relationship to marketing performance in the Iraqi banking sector. .

Keywords: Dynamic Equilibrium of Marketing, Marketing Performance, Collaboration, Regulations Institutions, Focus on the customer, Focus on the Competitors.

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1. Introduction

Despite the theoretical contributions of many scientists to focus on the customer and competition, there is little interest on their impact on marketing performance in banking organizations. Thus, this study came to show the assessment of the impact of customer focusing on the competitor, and the marketing performance of Iraqi banks. Certainly, there are many factors that contribute to the success of the organization, but the marketing and the required (focus on the customer) by raising the slogan (customer first) is the function of the first era, because the survival of the organization means the relationship between them and customers, and this relationship will not last long Unless there is a highly efficient customer relationship management, there is a great deal of confusion about its scope and meaning. The present study explores the conceptual foundations of the dynamic balance of marketing and its relationship to marketing performance,

Most companies that want to reduce cost and achieve quality try to find that through the products they provide. In the past, the best way to create a competitive advantage is to reach production to the level of overall quality. Now, this feature is just the beginning of the way to face competition. Market, most research has found that the companies managed by customers have completely changed themselves so that they are transformed into the form desired by the customer. If the company's goal is to develop its profits, the best way to achieve this is its ability to retain its customers [1].

The challenges mentioned above have imposed new tasks on marketing management, the most important of which are forestry, is the dynamic balance of marketing represented by the strategic alliances, competition, legislation and laws applied to marketing. The changing dynamics in the competitive environment have increased the pressure on organizations to acquire marketing skills and abilities By many of its competitors, and this has led to a marked increase in strategic alliances of companies and partnerships between organizations that



strive for marketing activity, and although there is an abundance of studies related to Halvat strategy that assess the issues individually, there is a dearth of studies that contain empirical evidence for the effects of strategic alliances on the dynamic balance of marketing formation [2].

The huge increase in strategic alliances among international companies has radically reshaped the nature of international business. In fact, inter-firm cooperation has become a critical element in the pursuit of global competitive advantage. However, these alliances are still very complex to manage successfully, the incentive to cheat in part, the profit at the expense of the partner, which is an inevitable part of these relationships, therefore, strategic alliances are often subjected to high instability, poor performance and premature collapse [3].

In the framework of these intellectual interactions, the study variables were presented according to three topics, the first of which was devoted to the methodological framework of the study. The present study was based on a sample of managers and assistant managers and heads of departments (100) of the 10 Iraqi private banks. The second theoretical framework for the study, while the third topic was interested in the presentation of the results and analysis and interpretation at the level of banks investigated [4].

2. Methodology of the study

This section presents the methodology of study, which includes the problem of study, the adopted methodology, its objectives, its importance, its outline and its hypotheses, and we will present the limits of the study, which are the temporal and field boundaries and the human boundaries, as well as the tools used to collect data and information. The following is a detailed description of what was mentioned.

2.1. Problem of the study

The third millennium imposed on business organizations very modern challenges, for example (marketing performance, dynamic balance of marketing, strategic alliances, competition, etc.). Meeting these challenges and their containment requires organizations' managements and leadership to reconsider their current methods, components and practices, which are unable to bring about the required changes and ensure survival in a highly competitive world, while organizations seek to achieve market performance based on a number of Factors Dynamic balance has emerged as the most important factor in this area, since it is necessary to reveal the variables of dynamic balance of marketing, there is no significant role in achieving marketing performance by building a strong customer base embodied in the establishment of long-term relationships D, and achieve a dynamic balance that results in winning new customers and retaining organizations with their current customers. Despite the importance and scarcity of the dynamic balance of marketing, the follower of Arabic or local studies finds few studies that deal with these two topics, and this is a catalyst for conducting this study, especially by studying its relationship to the concept of marketing performance.

Therefore, the present study will address the main problem, which is completed in identifying and diagnosing the best measures and measures that can be adopted in measuring the performance of the organizations. Therefore, the problem can be formulated with the following questions:

- How can sample study banks achieve marketing performance?
- What is the nature and level of importance of achieving marketing performance in the surveyed banks?
- What is the nature and level of importance of the dynamic balance of marketing in the surveyed banks?
- What is the appropriate strategy, or the basic variable adopted by the policy of managing banks to achieve optimal performance?
- Is there a role for the relationship between dynamic balance of marketing in achieving marketing performance?
- What is the shape and nature of the impact trends of the dynamic balance of marketing in marketing performance?
- To what extent that the bank officials are aware of the importance of achieving a dynamic balance of marketing in order to increase the marketing performance of the banks?
- What is the level of compatibility of marketing performance indicators with the dynamic balance of marketing, that helps in determining these indicators for each bank?
- Are there any attempts at the banks in question to adopt strategic alliances?

2.2. The importance of studying

The importance of-study is stated in the following points:

- The study provides an explanation of the most important components of the dynamic balance of marketing in clarifying the relationship between them and the marketing performance of the surveyed banks.
- Through the modest review of previous administrative literature, the researcher did not find a study that tests the relationship between dynamic balance and marketing performance.
- The novelty of the study that dealt with the variables of research (marketing performance, dynamic balance of marketing), being one of the modern topics that emerged in the past years, and did not receive sufficient attention from scholars and researchers. Which calls for the need to delve into the experimental study of the relationship between them.
- To raise the motivation of the administrative leaders in Iraqi banks to the importance and role of dynamic balance of marketing in achieving marketing performance.
- Addressing the issue of the dynamic balance of marketing, which did not take the adequate share that is worth in the reality of local studies, is a modest contribution towards promoting this concept and paving the way for other researchers to engage in it.
- Through the conclusions and recommendations that are expected to come to the realization of the researchers and individuals and managers working in the banking sector the need to identify these concepts as one of the pillars that achieve the objectives and purpose of the organization.
- The study is expected to give special importance to the digital results achieved at the level of each major or sub-dimension in this study, which constitutes a guide and application based on the banks investigated for the purpose of continuous improvement and achieving marketing performance.

2.3. Objectives of the study

The objective of this study is to determine the role played by the dynamic balance of marketing in achieving the marketing performance of the sample banks. This objective has several sub-objectives which can be identified as follows:

- To study and analyze the nature of the interrelationship between the study variables in the investigated banks and benefit from the results of this relationship, for the purpose of relying on them and come up with practical conclusions and recommendations to serve the Iraqi banking sector.
- The study aims at clarifying the concepts and contents related to the strategic alliances in increasing the marketing performance and achieving success of the banks through the analysis and statement of the objectives implemented by these banks and their reputation of the customers and thus achieve innovation in the banking sector.
- To discuss the idea of achieving dynamic balance related to the knowledge of its sources, factors and components of its fabric.
- To describe how to build appropriate strategic alliances for the banks surveyed and to present some forms and types of these alliances, which contribute to increasing marketing performance and achieving competitive success.
- Trying to establish a hypothesis and test it to reach a picture that reflects the role of strategic alliances, competitiveness and laws and legislation depending on the marketing performance of Iraqi banks sample study.

2.4. The study plan

The study was designed according to a survey of the intellectual products of literature related to the subject of dynamic balance depending on the performance of marketing banking, and after a comprehensive review of recent research and studies in this field has been developed the outline of the study to reflect the dimensions and variables of the phenomenon investigated dynamic balance of marketing and performance Marketing in Iraqi banks.

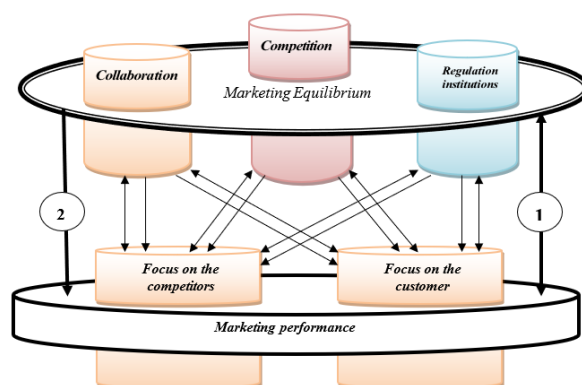


Figure 1. The descriptive outline of the research

The study, in its design of the model on the dimensions of the explanatory variable, adopted the dynamic balance of marketing through its variables, (Strategic Alliances, Competition, Legislation and Laws). On the other hand, the dimensions of marketing performance have been clarified through the dimensions referred to by Diwa Jie and Abu Said in [5]. Focus on the customer and focus on the competitor), which represented the positive variable, and Figure 1. illustrates the model of the study, which reflects the relationship between the variables [6].

The two-way arrow represents the hypothesis of the effect, so that the arrow with (1) represents the first main hypothesis, and (2) it represents the second main impact hypothesis

2.5. Community and study

The reasons for the selection of the commercial banking sector as a study society are that most of the studies that examined the topic of customer relationship management indicate its success in the service sector, especially in the banking sector. It was found that the sector that provides the appropriate environment and objective conditions for the successful implementation of the components of variables The Iraqi environment is the banking sector for considerations that can be summarized as follows:

- The importance and maturity of the banking sector compared to other service sectors.
- Iraqi banks enjoy greater flexibility and freedom than other economic sectors.
- Factor strategic alliance and competition between banks, which requires the achievement of competitive advantage.

Therefore, the number of banks that have been subject to research are (10) banks, which are long-standing banks and registered in the Iraqi financial market.

The study was applied to a vertical sample of 100 individuals, who were limited to the rank of director and his assistant, and department managers in the sample banks. The sample description is shown in Table (1). That the percentage of males is higher than that of females (78% versus 22%). This is due to the nature of sample work.

- The age group (41-50) years were the largest (44%). This indicates that the sample members enjoy age groups that are able to choose the appropriate answer for the questionnaires, followed by the lowest 20-30 years, (11%)
- The percentage of those holding a bachelor's degree (45%) is higher, and the doctorate and master's degrees are 18% and 23%, respectively. This indicates that the vast majority of the sample of the study has a university degree, and this indicates that they have the knowledge required to answer the questionnaire, while the percentage of recipients of the preparatory certificate (14%), which is the lowest.
- The number of years of service reached (21-30) the highest percentage, reaching (39%). This indicates that the sample members enjoyed long experience in the field of work, while the years of service reached (5-10%)
- The percentage of those who are entitled to head of department (71%), which is the highest percentage for the sample of the study to enjoy the experience and direct supervision of the workers, while the proportion of those who are entitled adviser to the lowest percentage (10%).

Table 1. Characteristics of the research sample

The ratio%	no	Distribute the property	Variables	s
%78	78	male	sex	1
%22	22	female		
%100	100	total		
%11	11	30-20	Age group (years)	2
%29	29	40 -31		
%44	44	50-41		
%16	16	-51 above		
%100	100	total		
%18	18	Ph.D.	Qualification	3
%23	23	Msc		
%45	45	Bsc		
%14	14	Middle school		
%100	100	total		
%9	9	Executive Director	Career Title	4
%10	10	Director Commissioner		
%71	71	Head of the Department		
%10	10	Consultant		
%100	100	total		
%8	8	10-5	Years of service	5
%23	23	20 -11		
%39	39	30-21		
%30	30	-31above		
%100	100	total		

3. Data collection tools

The questionnaire, which is the main source for obtaining data on the variables of the study, is presented in Appendix 1, and includes two parts. The first deals with personal data, which represent the variables of the sample that affect respondents' response to the questionnaire items, general information in terms of gender, age, , Number of years of service, current job location.

Table 2. The sources adopted when designing the questionnaire

Key variables	Sub-variables	Sources
Marketing performance	Focus on the customer Focus on the competitor.	(Diwa Jie, Abu Said et al.,2006) (Baker, M,2000)
Dynamic balance of marketing	Strategic alliances, competition, legislation and laws	Barwari, Nizar Abdul Majeed, Al-Barzanji, Ahmed Mohamed (2004),

The second part of the questionnaire included the subjects related to the subject of the study, including main and sub-variables (marketing performance, dynamic balance of marketing, dimensions of customer relationship

management), and 88 items were built on the paragraphs of the questionnaire. Table (2) and the table (3) show the distribution of the questionnaire paragraphs for the variables of the study.

Table 3. Distribution of the paragraphs of the questionnaire according to the variables of the main and secondary study

10	Focus on the customer	Marketing performance
10	Focus on the competitor	
20	total	
10	Keep customer	Dynamic balance of marketing
10	Customer satisfaction	
10	Customer loyalty	
10	Customer value	
40	total	
9	Strategic Alliances	Customer Relationship Management
10	The competition	
9	Legislation and laws	
28	total	
88	total summation	

4. The limits of study

1. Time limits: the temporal limits of the current study represented by the beginning of field interviews and reconnaissance in banks until the completion of the statistical analysis and the extraction of the results from 23/3/2017 to 23/7/2018

2 - Spatial boundaries: A sample of Iraqi private banks operating in the banking sector was selected. The number of these banks is (10) banks constituting (25%) of the total private banks operating in Iraq (Ilaf Islamic, Shamal, Middle East, Credit, Commercial Bank) Iraqi, Iraqi Investment, Assyrian, Iraqi Islamic, United, Tigris and Euphrates)

3. The Human Boundaries: 100 persons, who constitute 25% of the employees as managers of the sample banks, were selected as decision makers, as well as the study sample and representatives.

5. The intellectual framework of research

Dynamic equilibrium of marketing

Markets today are changing faster and behaving more unpredictably than in the past. As a result, traditional organizations (of the sort to predict) with their hierarchical structures and command and control systems find competition increasingly difficult. Organizations (of the kind I feel and respond to). As these market-oriented organizations are based.

Creating a dialogue with each customer and providing personalized responses to customers' unpredictable requirements. These organizations have the ability to investigate, capture and capture threads related to the requirements of emerging customers and then manufacture at the customers' request to deploy standardized capabilities that can be combined and reused in many different ways. These organizations also learn from each interaction. The emerging relationships through these interactions continue to improve [7].

Here, we present an example of a B2B network organized by competing hotels to support one another and cooperate on common interests to attract visitors to their destinations. At the same time, they must pay attention to legislation and regulations. If relations management emphasizes competition [8] believes that relationship management is a synthesis between competition, alliance and regulations / legislation as shown in Figure (2).

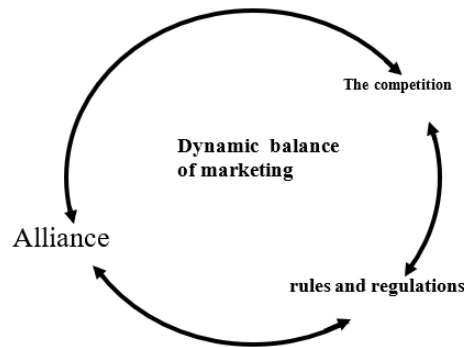


Figure 2. Model three forces of a market economy that can create together the marketing balance

5.1. Components of dynamic balance of marketing

The dynamic balance of marketing consists of three main variables, they are:

Strategic Alliances

When businesses want to make high profits or get rid of a failure they may face or aspire to transfer to them through their alliance with another company, they have no choice other than strategic alliances. It can be noted that the basis of the strategy is due to competition, and today it has transformed from competition to cooperation and is embodied in the spirit of the strategic alliance. Which is called the abbreviation of (recovery = cooperation + competitor). It is also possible to control the laws and regulations of the government through the official authorities of the new laws and controls on companies operating in the private sector, for example what happened in the Iraqi market for the banking sector through the imposition of the central bank on private banks is to increase capital. Banks that do not have large capital will go to the coalition to increase capital.

More than a decade ago, companies have entered strategic alliances to create value and expand the next strategic frontier. [9] Has suggested that many companies rely on alliances for long-term success [10]. Attractive and immediate to fill the gaps in technology and resources that many companies are currently facing. Such cases have become, in fact, an essential and effective component of the competitiveness of firms in many areas, to the point that they have become an essential element of current business strategies., the Alliance provides a competitive advantage and a common private benefit through pooling resources, increasing customer base, reducing risk, increasing productivity and thus increasing profitability [11].

Competition

The dynamics of the company and what makes it move regularly or quickly is the competition between companies, all companies compete with each other in order to achieve greater profits and advantages and therefore more qualified to achieve their strategic goals, and at first glance may seem to the reader between the first variable (strategic alliances), which calls for cooperation between companies and the second variable (competition), which calls for winning the competitive war at the expense of others and sucking from their blood, but the reality is not so. Strategic alliances when they occur will also generate other alliances in the opposite direction, the first strategic roll (A + B) with the second strategic alliance (C + D). Thus, the researcher sheds light on the dynamic movement that starts from competition and then alliances and returns to competition, and so the process continues.

Competition is fundamental to functioning properly in a market economy . Competition is the strong driver of a market economy for economic development and the necessary condition for wealth, a traditional view advocated by the business community, as well as governments in countries where deregulation and privatization strong strategies.

However, capitalist societies mingle the economies in which market forces and systems are in the realm of matrimony, but in completely disorganized markets, many destructive forces occur, and only a few are able to obtain the necessities of life. Thus, bankruptcy weakens the quality level in the opposite side.

Competition is a major strategic objective for contemporary business organizations to achieve high standards in the quality of products offered to customers, continuous improvement of cost systems, fostering creativity, innovators, and speed of marketing, financial engineering and business reengineering. The position requires attracting and developing efficient human resources for efficient implementation. For the strategic missions that these organizations seek [12].

6. Legislations regulations / institutions

Laws play a significant role in achieving the dynamic balance of marketing. They are directly linked to the first variable (strategic alliances) as well as the second variable (competition). Alliances are limited by the conditions, laws and agreements between the allies. Competition is also limited by competition laws and legislation that affect or may have a positive and negative impact on the investment projects carried out by the business.

It is clear from the above that the dynamic balance of marketing depends centrally on these three variables, and can be seen that the dynamic up and down, and therefore the business should focus most attention on achieving that balance and stick from the center for the purpose of achieving its objectives, Components of dynamic balance of marketing:

Marketing decisions are influenced by developments in the political environment, with the environment being government agencies, and pressure groups that define different organizations and laws [13]. Marketers must at least know information about the laws that affect marketing, the reason for the application of these laws and their basic texts and the established rules established by the courts and legislative bodies to manage marketing activities.

The marketing decisions are one of the most affected decisions in the developments in the political environment, through the laws and legislations adopted by the state, which must be followed by the organization, the factor of political stability is of great importance can be arranged in the forefront of factors taken by the marketing management, distribution locally or internationally and speed in the spread of goods and services, the transfer of capital, the exploitation of opportunities and the possibility of benefiting from them, the possibility of optimal utilization of resources in different countries, and many other phenomena, the benefits of that are not realized and spread only through political independence .

As for the law-maker, the state often issues laws relating to the laws through which competition and laws designed to protect consumers can be maintained, and there are many reasons for the state to enact laws and legislation related to the marketing aspect thereof.

- To protect the organizations themselves from each other and competition that exists between them and may lead to destruction.
- To protect society from the misdeeds of some organizations.
- Increase the impact of social movements, especially the consumer protection movement, the government's tendency to maintain consumer rights and increase its impact on sellers to reduce any negative impact that may be inflicted on the consumer.
- Making laws a moral guide to marketing departments in different organizations when dealing with other parties or organizations.

6.1. Dimensions and measurement of marketing performance

Organizations that plan to improve their performance as a condition for survival and future development need to analyze their main functions periodically through operational methods that allow for the assessment of current performance and the guiding function of management [14]. Since marketing is a major corporate function, seems to be a relevant aspect of the evaluation as a result of the increasingly challenging marketing challenges facing most companies today, with most of the current measurements of marketing performance focusing on results. However, processes are the "glue material" that is attached to everything the company does, and input measurements also deserve more attention [15].

Focus on the customer focus

Customer focus is one of the cornerstones of market orientation, customer focus is a set of beliefs that primarily interest the customer and do not exclude other parties such as owners, managers and employees in order to develop long-term profitability. Focusing on the customer as part of the overall corporate culture that promotes values and solidifies this focus, value creation can be achieved by increasing the benefits to buyers or customers. To develop this level of understanding, Information about customers and understanding the nature of economic structures and the political situation facing them.

The purpose of marketing is to meet and satisfy the needs and desires of customers. Consumer behavior concerns how individuals and organizations (selection, purchase, use and disposal of goods, services, ideas or experiences) act to satisfy their needs and desires. . Customers say one thing, but in the end they do something else and sometimes lose contact with what motivates them. Also they may respond to stimuli, which will make

them change their mind at the last minute, that lack of understanding of the customer is not a good thing at all. The customer study provides clues to the development of new products, product features, prices, channels, messages and other elements of the marketing mix. The important thing is to know the expectations of customers' movement and to be aware of them.

Focus on the competitor focus

The need for oversight, understanding and response of competitors is an important aspect of marketing activities, although analysis of the competitive environment often appears to be subject to greater emphasis on customer and consumer understanding [16]. But some marketing departments make their way by focusing on a narrow range of customers and excluding other influential groups, one of these groups is competitors. Competitors are organizations or individuals who work in the same business or economic sector. The concept of general marketing, which includes the role of the organization in maximizing the value of the customer and satisfy him more than its competitors. Marketers must be more adaptive to the needs of their target customers, and they must also gain strategic benefits by continually standing up to competitors in the consumer memory.

The focus on the competitor is defined as the activities of a company to define and understand its industry, identify and understand its competitors, identify and recognize its strengths and weaknesses, and anticipate its movements [17]. The same researcher adds that the key words are diagnosis, Industry and competitors expect, but this only determines the focus on the competitor, the role of focus on competition extends to consider the competitor's response to the needs and perceptions of the consumer or customer and personal responses in the strategic decision-making process.

Relationships association

The current study attempts to evaluate marketing performance using the Dynamic Balance of Marketing approach. This approach examines post-sale marketing evaluation from a central point of view of central customer interaction. In their studies. Used a customer centric perspective when sales service organizations focus more on customer needs and customer relationship management can create value for both buyers and sellers. The productivity of non-financial services such as service and product innovation is related to how sales channels meet customer needs. The literature shows that some non-financial factors contribute significantly to customer sales interaction in marketing, thus becoming part of the study of marketing performance and customer-related performance and related to sales, services, industry and marketing. Accordingly, this study suggests marketing performance in terms of the dynamic balance of marketing, which includes strategic alliances, competition, legislation and laws. The focus on the customer is a hot topic in marketing literature these days. Economic reforms in many countries and the development of complex information technology and market globalization have contributed to this trend. Companies want to build and maintain a good customer record for survival or growth. In a competitive environment, consciously or unconsciously these companies want to improve their marketing performance.

In the concept of marketing performance, the organization is required to make use of resources, that is, human resource capacity, information technology capacity and marketing service capacity, and human resource capacity refers to well-trained and professional staff who are experienced professionals of the technological systems and management expertise required to provide reliable services. The capacity of the marketing service,

7. Practical side of the study

First: Determine the importance of dynamic balance variables for marketing according to the arithmetic mean and standard deviation

For the purpose of determining the importance of the variables of the dynamic balance of marketing (X), the arithmetic mean, the standard deviation and the coefficient of variation were used to determine the responses, motives and tendencies of managers in the sample banks.

Table (4) Determination of the importance of dimensions of the explanatory variable
The dynamic balance of marketing based on the arithmetic mean,
the standard deviation and the coefficient of variation

Determination of importance	Std. Deviation	Mean	Dimensions	
2	0.55	3.75	Strategic Alliances	x1
1	0.55	3.82	The competition	x2
3	0.34	3.71	Legislation and laws	x3
	0.35	3.76	Dynamic balance of marketing	x

The table (4) shows that the (competition) the sample was compared with the other dimensions. The mean (3.82) and the standard deviation (0.55) showed that the difference coefficient was 14%.

The strategic alliances expressed by (X1) ranked second with a mean (3.75) and a standard deviation (0.55). Thus, the coefficient of difference was 15%, indicating that the sample was given secondary attention to strategic alliances. The third variable of significance was the sub-variable (legislation and laws), which was encoded by (X3), with a mean of (3.71), and a standard deviation of 0.34, which was the result of the difference coefficient (9%).

Third: Test Hypotheses of the Study

A number of hypotheses related to explanatory and variable variables have been developed. After the statistical results generated by the questionnaire distributed in the sample, the hypotheses will be tested on two axes.

First Hypothesis: In the present study, the first main hypothesis, that the contribution of the dynamic balance of marketing in marketing performance is increased, and based on this hypothesis,

1. The contribution of strategic alliances to marketing performance increases.
2. The contribution of competition to marketing performance increases.
3. The contribution of legislation and laws to marketing performance is increasing.

Table (11) shows the correlations assumed by the first sub-hypothesis of the first hypothesis.

The table confirms a positive correlation between the dynamic balance of marketing and the marketing performance. The correlation coefficient (0.596 **) (t) calculated (7.3), which is greater than its tabular value of (2.3) with a level of significance (0.01).

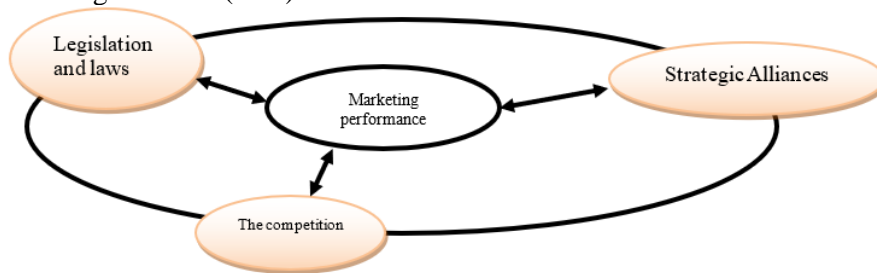


Figure 3. The essence of the first hypothesis of the first main hypothesis

At the sub-dimension level, the results showed a positive correlation between the main response variable (marketing performance) and between (strategic alliances, competition, legislation and laws). The correlation coefficient values were (0.617 **, 0.396 **, 0.342. The results indicated that the strategic alliances, competition, and legislations reinforce the value of (t) calculated (7.8, 4.3 and 3.6), respectively, which is larger than their tabular values of 2.3. Market performance By reference to previous data, the table (11) shows that the dimensions of the dynamic balance of marketing Three significant correlation coefficients of the three variables were shown with the response variable (marketing performance), which constitutes 100% of total relationships. This value allows acceptance of the first sub-hypothesis of the first main hypothesis that the dynamic balance of marketing contributes to marketing performance.

Table (5) correlation coefficients and (t) values between dynamic balance of marketing variables and marketing performance

		<i>t</i>	<i>r</i>
<i>Marketing performance</i>			
X1	Strategic Alliances	7.8	0.617**
X2	The competition	4.3	0.396**
X3	Legislation and laws	3.6	0.342**
x	Dynamic balance of marketing	7.3	0.596**
100%	Total Link Relationships= (3)		

** Correlation relationship at a significant level 0.01

* Correlation relationship at a significant level 0.05 t (tabular value) level of significance (0.01) = 2.3
The value (t) of the scale with significance level (0.05) = 1.6

Simple Regression Analysis

The second hypothesis was raised in the present study that (marketing performance is positively and morally influenced by the dynamic balance of marketing), and from this main hypothesis three sub-hypotheses were developed:

1. Marketing performance is positively and morally influenced by strategic alliances
2. Marketing performance is positively and morally influenced by competition
3. Marketing performance is positively and morally influenced by legislation and laws

7.1. This hypothesis was tested by simple regression analysis

(Simple Regression Analysis). In light of this hypothesis, a relational relationship was created between the real value of the response variable (marketing performance), which was encoded by the symbol Y, and the main explanatory variable (dynamic balance of marketing), which is symbolized by X, As follows:

$$Y = \alpha + \beta X$$

Here are the values for regression equation:

$$\text{Market Performance} = 0.81 + 0.67 (\text{dynamic balance of marketing}).$$

In the light of Table (12) for the analysis of variance, which emerged from the results of the computer statistical system (SPSS), the significance of the model is shown according to test (f) and its analysis will be shown later: The value (f) is calculated at (81.2), and this value is greater than its numerical value (4.9) at a significant level (0.01) and with confidence (99%). Dynamic marketing in the responsive variable marketing performance. This shows that the regression curve is good for describing the relationship between the two variables. Table (12) shows the constant ($\alpha = 0.81$), which means that there is a dynamic balance of marketing (0.81), even if the marketing performance is zero. The value $\beta = 0.67$ indicates that a change of (1) in the dynamic balance of marketing will lead to a change in marketing performance (0.67).

Table 6. Analysis of the effect of variable dimensions Dynamic balance of marketing in the variable marketing performance

Variable	Value (P) is the moral level	Calculated value (F)	r ²) coefficient(Selection	Constants		Interpretative variable and its dimensions
				α	β	
Marketing performance (Y)	.0000	81.2	.45	.81	.67	Dynamic Marketing Balance X
	.0000	97.9	.50	.55	.71	Strategic alliances (x1)
	.0000	19.8	.27	.32	.41	The competition (x2)
	.0020	10.4	.19	.39	.31	Legislation and laws (x3)

The value (f) of the table with a mean of 0.01 = 4.9

The value (f) of the tabular with a significance level of 0.05 = 2.9

The value (R²) parameter, which is a descriptive measure used to explain the usefulness of the regression equation in estimating the values, represents the percentage of errors in the regression equation, which was 0.45, which means that (0.45). The variation in marketing performance is an explained variance due to the dynamic balance of marketing that entered the model, and that (0.55) is a variance explained by factors that did not enter the regression model. Table (6) indicates the significance of (0.000) in the outputs of the statistical system,

which is a confirmation of the high and significant impact of the dynamic balance of marketing in marketing performance.

This results in the hypothesis of the fifth president of the current study that (marketing performance is positively and morally affected by the dynamic balance of marketing).

In order to confirm the previous result, the following sub-hypotheses will be tested to support the achievement of the fifth main hypothesis, as follows:

A- Marketing performance is positively and morally influenced by strategic alliances

B) Marketing performance is positively and morally affected by competition

C) Marketing performance is positively and morally affected by legislation and laws

This hypothesis was tested by simple regression analysis

(Simple Regression Analysis). In light of these hypotheses, a real relationship between the real value of the response variable (marketing performance), which was encoded by Y, and the explanatory variables (strategic alliances, competition, legislation and laws) X3, X2, X1) Linear regression equations were as follows:

$$Y = \alpha + \beta X1$$

$$Y = \alpha + \beta X2$$

$$Y = \alpha + \beta X3$$

Here are the values for regression equation:

$$\text{Market Performance} = 0.55 + 0.71 (\text{Strategic Alliances}).$$

$$\text{Market Performance} = 0.32 + 0.41 (\text{Competition}).$$

$$\text{Marketing performance} = 0.39 + 0.31 (\text{legislation and regulations}).$$

Table (6) shows that the calculated values of (f) (the strategic alliances, competition, legislation and laws), which were encoded in the table mentioned in (X3, X2, X1), was (97.9, 19.8, 10.4). These values are larger than their tabular value (4.9) with a significant level (0.01) and with confidence limits (0.99). This means that there is an effect of the dimensions (strategic alliances, competition, legislation and laws) in the variable marketing performance. This shows that the regression curve is good for describing the relationship between (X3, X2, X1) and (Y). The constant ($\alpha X1 = 0.55$), ($\alpha X2 = 0.32$), ($\alpha X3 = 0.39$) can be observed, which means that there is a marketing performance presence of 0.55 even if the strategic alliances X1 are zero. There is a presence of marketing performance of 0.32 even if the value of the competition (X2) is zero. There is a presence of marketing performance of (0.39) even if the legislation (X3) is zero.

The value of ($\beta x1 = 0.71$) indicates that a change of (1) strategic alliances will lead to a change in marketing performance by (0.71). The value of ($\beta x2 = 0.41$) means that a change of (1) in the competition will lead to a change in the marketing performance of (0.41). The value of ($\beta X3 = 0.31$) confirms that a change of (1) in the legislation and laws will lead to a change in marketing performance (0.31).

The value of the coefficient of determination (R2) was 0.50 for strategic alliances (X1). This means that 0.50 of the variation in Y is a variance explained by the variable strategic alliances (X1) Model, and that (0.50) is a variance explained by factors that did not enter the regression model. The value of the coefficient of determination (R2) is 0.27 for competition (X2). This means that 0.27 of the variation in marketing performance (Y) is a variance explained by the competitive variable that entered the model, and 0.73 is Variance explained by factors that did not enter the regression model. The value of the coefficient of determination (R2), which is (0.19) for legislation and laws (X3), means that (0.19) of the variation in marketing performance (Y) is the variance explained by the variable legislation and laws that entered the model) is a variance explained by factors that did not enter the regression model.

The table also indicates the significance of (0.00) in the outputs of the statistical system for all dimensions, which is an indication of the effect of the dynamic balance of marketing in marketing performance. Through the above tests, we show that the three sub-assumptions of the fifth main hypothesis have been achieved:

1. First Hypothesis: Marketing performance is positively and morally influenced by strategic alliances.
2. Sub-Hypothesis: Marketing performance is positively and morally influenced by competition.
3. Third Hypothesis: Marketing performance is positively and morally influenced by legislation and laws.

8. Conclusions and Recommendations

- The Iraqi private banking departments have employed the dynamic balance of marketing (strategic alliances, competition, legislations and laws) to enhance marketing performance, reflecting the strong performance of the dynamic balance of marketing and its three dimensions, and reached the best through strategic alliances.

- The positive change in the dynamic balance of marketing and its dimension (strategic alliances, competition, legislation and laws) has shown a real change in marketing performance.
- Measuring marketing performance is the nervous system of an organization, because it is not possible to manage something unless it is measured. Thus, what can not be measured can not be developed. But it is true to say, in a reciprocal way, that what can be measured can be managed, which means that if we measure wrong things, we encourage individuals to do wrong. Therefore, some necessary ideas and standards are needed to establish a system for measuring marketing performance. To a long-term, the correct measurement method determines the success we will achieve.
- Marketers have not been too inclined to measure marketing performance, but nowadays measurement has become the best way to market. Hence, the researcher believes that if companies develop an integrated set of appropriate standards, collect them systematically, analyze and disseminate information about them, then marketing can be seen as a recognized goal and system of study. Among other things, future winners will be people with the skills and knowledge to learn new ways to make marketing more effective and efficient.
- Market performance is directly affected by industry dynamics, including (size and frequency of changes associated with customer preferences and configuration), competition intensity (competitive level associated with number and quality of competitors) and uncertain environment including (predictability in the business environment) That these aspects affect the choice of the scale in each dimension of customer relationship management, and determine the objectives of marketing performance.
- The subject of dynamic balance of marketing is one of the contemporary topics whose conceptual and conceptual frameworks are still under development and formation at the theoretical and applied levels. As the literature still lacks an integrated theory to explain the strategic and operational implications of the subject of dynamic balance of marketing.
- The management of the banks is supposed to focus on the dynamic balance of marketing and focus on it, as it is the basis for determining its competitive position on the business map and achieve high marketing performance.
- Customer relations management encourages banks to anticipate the external environment and the ability to adapt to the marketing environment and seek opportunities and exploit them in the best way possible to ensure the continuation of competition and success, relying on the potential and capabilities of banks and managers, and dealing with customers with high flexibility.
- The results of the study showed that the managers of the banks in the study sample pay attention to varying degrees of customer relationship management, especially with regard to customer satisfaction and loyalty, and they show great interest in achieving marketing performance and to meet the requirements of customers in addition to the differentiation in products provided by banks searchers.
- The results show that managers have a greater interest in using customer relationship management to guide banks' efforts to serve the banking sector as a whole, as this is a strategic weapon in the global and international competition environment.

In the light of the conclusions section, the study recommends the following:

- The need to benefit more from the dynamic balance of marketing and its dimensions (strategic alliances, competition, legislation and laws), which has emerged positively in enhancing marketing performance.
- The managers of the surveyed banks should benefit from the dynamic balance of marketing and its dimensions (strategic alliances, competition, legislation and laws), which has brought about a real change in marketing performance.
- The corporate goal is growth and value added. To achieve this goal, they need customer loyalty. Therefore, the logical step is to involve the company's customers in the process of knowledge sharing.

This can be done through direct contact. For example, through the traditional field staff aspect, with customers.

- The need to know the management of banks sample study key points sought by customers and prefer their presence in banks so that these banks to provide and provide them to ensure their quality, in addition to helping commercial banks to capture the attention of customers and attract them to deal with them, The essence of customer relationship management on the quality of banking services and linking them to the personal and functional factors of customers and work on the development as well as contribute to the provision of a database that helps commercial banks to achieve competitive advantages to help them make their decisions settlement particularly protective and administrative in general.
- The study recommends that the banks should monitor their marketing performance continuously in order to know the procedures of the competitors in attracting the customer, as well as the level of services provided to customers to enable these organizations to provide services that correspond to or exceed the level of services provided by others.
- Banks should provide databases and marketing information to help customers meet their needs and help them make decisions on banking matters.
- 7.To identify the most valuable customers for the bank and then develop strategies to manage and maintain the relationship.
- The need to know the management of banks on the dynamic balance of marketing beyond the tools and strategies that enable them to examine the external environment and analysis of their overlapping factors and study the levels of competition experienced by these banks, for the purpose of developing the capacity and skills of managers and workers in the face of new circumstances and make the necessary changes to meet and superior to competitors.
- The banking departments should seek the study sample to contact the specialized academics in the field of business management for the purpose of opening courses that enable them to develop their marketing performance and increase their scientific and practical expertise on monitoring the performance of others with the possibility of enabling them to achieve dynamic balance of marketing.
- Banks must be able to provide new and sophisticated services that improve the reputation of banks and lead to retaining existing customers as long as possible with the potential to attract potential customers.
- The building of customer relationship management components for sample banks requires that these banks have marketing capabilities which in turn will qualify them to achieve success and achieve marketing performance in the banking sector.
- The need to establish strict controls by the Central Bank on private banks from pressure on the departments of the banks mentioned to cooperate with researchers, in order to promote scientific research, which reflects the economic development of Iraq.

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