

Agile Marketing Strategy In Banks and Its Impact On Enhancing Customer Loyalty: An Analytical Study

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ABSTRACT

The study aims to determine the influence relationship between the lean marketing strategy in banks and its impact on enhancing customer satisfaction by analyzing the opinions of a sample of the surveyed bank customers in the holy province of Karbala. The questionnaire was designed and distributed electronically, and the number of respondents was (395) respondents from the bank customers of the study sample, which were analyzed using statistical analysis programs (24. SMART PLS, SPSS v.23) and (Microsoft Excel). The importance of the study is embodied in that it is one of the studies that concern and address a real problem suffered by the commercial banking sector and some branches of government commercial banks, in particular, using the study's variables to develop their work, to enhance loyalty to the clients of the surveyed banks. The study reached a set of practical conclusions, including a significant effect of the lean marketing strategy in improving customer loyalty in the surveyed banks. Banks seek to exclude activities that do not add value to the customer by excluding unnecessary and unimportant marketing operations. These banks under study work to facilitate the flow of marketing operations to reduce unnecessary treatments and ensure that the customer continues as a customer of the bank and not others. The management of surveyed banks needs to pay attention to reducing unnecessary and unimportant movements when marketing banking services because of this significant impact on reducing costs and achieving customer loyalty.

Keywords: Agile Marketing Strategy in Banks, Customer Loyalty, Governmental Commercial Banks in Karbala.

Introduction

An agile marketing strategy is a long-term plan adopted by banks to reduce unnecessary movements and untapped talent. The strategy of agile marketing has characteristics including meeting customers' needs as quickly as possible in banks and has a role in reducing other activities that cause waste of time and effort as well as movement and the high costs of some operations and has a significant role in enhancing customer loyalty. However, the marketing activity of the bank's sample study faces a challenge. Therefore, the current draft study is a modest attempt to develop appropriate solutions to the main problem of the samples of banks under the study of the poor awareness of the importance of the strategy of agile marketing because it is reflected in enhancing customer loyalty and the questionnaire form was adopted as a tool to collect data from the random sample in the branches of government banks in the holy province of Karbala, where 395 were distributed, A form, as well as a set of

statistical methods, was used to analyze the data obtained to validate the hypotheses. The study is divided into four investigations, the first representing the study's methodology and the theoretical aspect presented in the second research. At the same time, the statistical analysis was reviewed in the third research, and the study's conclusions and recommendations were introduced in the fourth research.

Literature Review

First: General concepts of agile marketing

The concept of graceful or graceful

Daugnoraite & Slaitas believes that the main idea of an agile approach is to reduce costs by eliminating all kinds of waste in activities that do not add value to customers Daugnoraite & Slaitas, 2010, 21). Al-Mamouri and Daerb pointed out that the graceful or graceful construction is the development of the appropriate tools and agile techniques required, which help to identify, reduce and eliminate loss, improve quality and

reduce production time and costs, which gives value to the product.

2. The concept of agile marketing

Jeffrey defined agile marketing as "an ongoing effort to reduce waste, improve product value-added and offer specialized marketing offers based on marketing analyses that have been carried out, and therefore can improve marketing performance as a coordinated, planned and effective marketing operation" (Jeffrey, 2010, 190).

Zhou also defines agile marketing as a process derived from production practice and repetitive processes. These practices consider the complete needs of customers and the actual sales position in managing marketing processes and their requirements."

While Janabi and Jabouri define agile marketing as a process in which performance measurement and necessary adjustments occur during the development process, agile marketing can significantly increase the performance of the marketing process. It is an organized and planned process and one of the essential requirements of the modern era" (Janabi and Jabouri, 2020, 98)

3- Agile marketing objectives

The main objective of agile marketing is to see B. continuous improvement and reduce waste in the bank to improve the liberalization of energies as high energies show their results in reducing or preventing waste if the bank is unable to convert it to its productive service and achieve growth, so the objectives that agile marketing seeks to perform can be determined as follows: (Al-Rubaie and others, 2016, 55) (Romero & Rossi, 2017:13-14)

1. Find customer-oriented solutions.
2. Reducing the consumption of available resources.
3. Systematic improvement of the final added value and delivery to the end-user.
4. Enhance quality and delivery faster and more flexibly.
5. Reduce costs.
6. Reduce the periods for the flow of operations activity.
7. Limit and delete unnecessary activities.
8. Achieving high efficiency with the least effort possible.
9. Get rid of marketing activities that do not add value to the customer.
10. Identifying the expected markets for certain products and taking notes of sales and purchases, customer behavior, and other phenomena

4- The dimensions of agile marketing

The cognitive effects and scientific backgrounds have affected the process of agile marketing and

determining what dimensions can be based on agile marketing despite the different views of researchers about the dimensions used to measure agile marketing, so agile marketing has several dimensions, as the researchers point out, it varies in number from researcher to Another. But most of them agree on the: "Krajewski et al., 2010, 297)) & Heizer & Render, 2011, 654)) & Payaro & Papa, 2014, 4))

Reducing excessive marketing :

Excessive marketing occurs when there is a deviation between what the bank offers and what the market needs in terms of the quantity and quality of documents, materials, and jobs as a result of poor planning, as the completion of many different marketing activities first without a clear vision and effective strategy is an excellent area of waste, as we were not quite sure of the goal to be achieved. Still, a budget or time is implemented, and any marketing activity seems good. The bank's work may be performed in a way Good due to a lot of effort and cost. It is necessary to identify the activities that work and those that do not, as measuring the return on investment is the basis of this identification.

Reduce waiting times

Waiting is the time elapsed before customers get the desired value. If the waiting time is not planned, it is often seen as a waste of time and debris, as garbage can occur due to materials, as there are no delays in collecting materials or orders. The customer always sees waiting time as unsatisfied and unsatisfactory because it generally provokes waiting rooms or Queues with negative thoughts or feelings. Time is an essential and valuable resource for the bank and the customer.

A. Reducing overtreatment processes and steps

This type of waste occurs when difficult solutions are chosen on easy solutions for any activity process, which is difficult to identify and eliminate. In practice, it means using too many resources. Furthermore, these methods and methods may harm the product or materials, especially when the excellent correction of the product is not taken into account while reducing the time needed to complete the marketing process and the expenses resulting from that process. Market research conducted without a fundamental understanding and awareness of customers and their desires, particularly their own research, can lead to the development of solutions that are entirely different from those required.

D. Reducing unnecessary movements

This type of waste, "unnecessary movement," deals with human resources and how the labor

force performs its tasks. This type of extreme movement by workers leads to increased fatigue, fatigue, and waste of time. It, therefore, entails other costs, and this is a waste that we do not want. These movements are not productive and do not add value aware of marketing activity. When job require repetitive activities, inefficient job design can lead to a significant waste of resources Work over Time, as the unnecessary movement of workers occurs due to poor workflow and poor administrative orders.

E. Reducing activities that do not add value

Many individuals work in many activities, and most of these activities do not contain value due to poor planning in banks, as many working individuals do not realize the purpose of their work. And therefore, many marketing activities are worthless and constitute a burden on the bank. Here the rate of return on investment can be used to determine the value of marketing activities, whether any actions are more profitable, and, therefore, the possibility of excluding non-profit activities.

F. Stimulating untapped talent and creativity for employees

This dimension refers to the waste caused by the misuse of workers' creations, as the invention of non-invested workers is a waste of talents, such as the loss of time, skills, ideas, improvements, opportunities for learning, knowledge, and love of knowledge by not involving or listening to employees, since the employees are the center of the bank so they must be trained to see lost and solve problems and the main cost of wasting talent within the bank wastes the necessary time and appropriate to make improvements and meet the changing requirements of customers. This bank depends on seeing lost and solving problems. Therefore, only to reach ideas will this bank be much slower to make improvements and solve problems, and this kind of waste is also called "waste of talent."

Second: General concepts of customer loyalty

1- The concept of customer loyalty

Customer loyalty is essential to the bank's success as it achieves guaranteed sales and profits, and its concepts illustrate this.

Customer loyalty is defined as creating a positive attitude among customers toward the product for repurchase (Zarandi,2012,789).

It can also be defined as a repeat of the purchase resulting from preference, i.e., the behavior of frequent customer purchases. It is worth noting that the cost of serving loyal customers is lower than that of new customers (Siddiqi,2011,17).

Others define it as the internal tendency of customers to hold on to the bank, as it represents a firm commitment among customers to buy back the preferred product in the future (Naseema, 2019,26).

The importance of customer loyalty

Banks seek to gain customer loyalty to the benefits they achieve from their loyalists and their products. These benefits are reflected in the bank's arrival in a state of reassurance to pre-guarantee a certain sales ratio. These sales do not need marketing efforts as the loyal customers do not need to target them with marketing activities. The importance of customer loyalty can be explained by: (Setiowati & Putri, 2012, 156) (Li & Green, 2012,2) (Lombord, 2011,349)

Customer loyalty plays a vital role in the competition between banks through the perceived value of customers

Customer loyalty plays into the success of banks and their appearance in the markets appropriately. Loyal customers equip banks with a fixed source of income and cost reduction and thus increase profitability

The fact that customers are rewarded, and loyal leads to the bank's sustainability and survival in the market.

Customer loyalty is the primary purpose of the bank's marketing efforts to achieve it. Watson et.al.,2015,790)

Customer loyalty contributes to developing and maintaining the bank's long-term relationships with customers by creating a specific type of loyalty and not attracting other competitors.

Get customers and understand it and then provide its services better (Tai and Abadi,2009, 254)

Types of customer loyalty

Loyalty types and standards vary as well as criteria that define loyalty types define loyalty criteria by selecting appropriate strategies and programs, and four customer loyalties can be explained by the following (Mohammed and Suleiman,2011,76) (Tawfiq, 2017, 69):

Latent loyalty: Customers have high trends but do not repeat purchases, and this may be because the decision to buy is not made at the request of customers alone, but there is an impact by those around him on this decision, the lack of product availability frequently, the weakness of the purchasing power of customers, or the fact that the product is not a fundamental need among customers.

True loyalty: The consumer has strong trends towards the brand that he translates through frequent purchases.

- c. **False Loyalty:** Customers have a little tendency to go to the brand but still buy the product and repeat this process, which may be due to the lack of alternatives available to customers that once there is until customers turn away from using the brand.
 - d. **Disloyalty:** Represents a state of weak correlation when customers do not tend to brand, and as a result, do not buy it, and the reasons behind this negative tendency are the trend of the brand such as the low value perceived or the weakness of marketing communications, and in this type, there is no point in following customer loyalty policies and programs, and these programs are considered a waste of money and effort.
- 4- Keeping customers loyal**
- Although researchers differed in determining the dimensions of customer loyalty, many agreed on the following sizes: (Khafaji, 2012, 765). (marakanon & panjakajoransak, 2017, 27), 5) 2011 Lee & Greene,):
- A. **Oral communication** means exchanging ideas between customers and the bank by verbal words, whether by telephone or other means of communication, through which customers' reactions to the bank are identified and are ideally suited to customers through these contacts.
 - B. **Price insensitivity:** This represents the sensitivity of customers to the bank through the price paid to the bank compared to other banks and its lack of impact on the prices of other competing banks because its loyalty to the bank is long and cannot be affected by exceptional emergency circumstances.
 - C. **Complaint behavior:** This dimension is seen through the services provided to customers and the desire of customers to deal with the same bank despite the problems to which the bank is exposed as a result of the exceptional services provided to it, which resulted in its loyalty to the bank with which it deals.
 - D. **Intention to buy back:** It means repurchase from the same bank and recommending others to deal with this bank, as customers always recommend the product to any other customers, and attract them to deal with the bank

The Methodology of The Study

Many banks in Iraq, especially the banks under study, today suffer from a fundamental problem, which is the problem of wasting time, money, effort, and resources in the marketing process, and this has many negative consequences, including increased cost, a decrease in the level of quality, a small efficiency of activities and operations, as well as poor job performance. Therefore this is

reflected in the dissatisfaction of customers. A lack of awareness of the importance of an agile marketing strategy and its reflection in enhancing customer satisfaction. Through what is said, the problem of the study can be framed by the following main question: **What is the impact of the agile marketing strategy in promoting customer satisfaction in the banks under study?** What is the application level of agile marketing strategy in banks under study?

What is the level of customer loyalty in the branches of the studied shelf?

What is the effect of reducing excessive lyrical processes in promoting customer loyalty in branches of banks under study?

What is the effect of reducing waiting times in enhancing customer loyalty in branches of banks under study?

What is the effect of reducing over-processing processes and steps to enhance customer loyalty in branches of banks under study?

What is the effect of reducing unnecessary movements in promoting customer loyalty in branches of banks under study?

What is the impact of reducing activities that do not add value in enhancing customer loyalty in the branches of the banks under study?

What is the impact of stimulating untapped talent or farewell customers in branches of banks under study?

The importance of the study is embodied in the following:

Adopting contemporary and modern concepts in the context of competition in the market, as these topics do not find enough attention from researchers.

To clarify the benefits and benefits that can be gained by applying the agile marketing strategy and encouraging marketing officials to apply them to the many benefits they will achieve, including reducing costs, reducing time limits, excluding waste in marketing activities, and increasing the quality of marketing activities through continuous improvement.

The scarcity of Arab and foreign studies of the agile marketing variable.

The current study seeks to achieve a set of objectives, the most important of which are:

Learn the extent to which spraying marketing has been applied and show its impact in enhancing customer loyalty in the banks under study.

Determine the level of customer loyalty in the banks under study.

3. This study theoretically complements efforts to highlight the essential role of agile marketing in promoting customer loyalty.
4. Learn about the nature of the impact of agile marketing strategy in all its dimensions in enhancing customer loyalty in the banks under study.

The study's assignments were formulated according to the problem of the study, its objectives, and its plan. Therefore, they can be identified as follows:

- ❖ **The first main hypothesis (H): There is a morally significant effect of agile marketing (in its combined dimensions) in enhancing customer loyalty in the banks under study.**
- ❖ **(H1) There is a positive relationship with moral significance To reducing over-loyal marketing.**
- ❖ **(H2) There is a positive relationship with moral significance To reducing waiting times for customer loyalty.**
- ❖ **(H3) There is a positive effect relationship with moral significance To reduce over-loyal processes and steps for a customer.**
- ❖ **(H4) There is a positive effect relationship with moral significance To reduce unnecessary movements in the loyalty of The ZpOne.**

(H5) There is a positive effect relationship with moral significance. To reduce activities that do not add value to the loyalty of The Z.I.

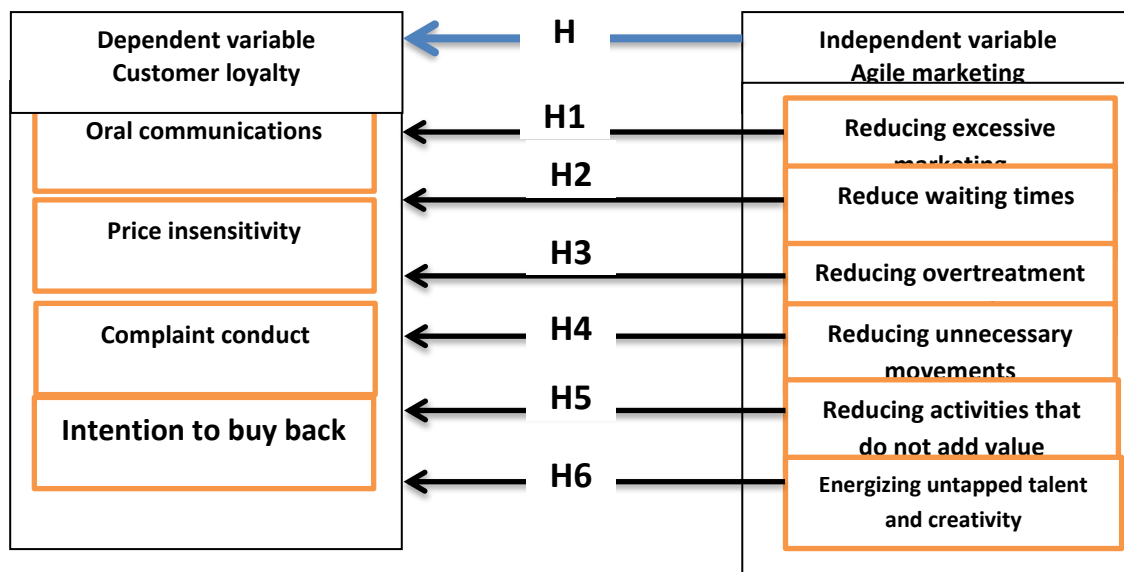
(H6) There is a positive relationship between moral significance and Tostimulate untapped talent and creativity for those who work in customer loyalty.

In light of the problem of the study and its objectives and within its theoretical and applied framework, a hypothetical study chart was designed that reflects the logical relationships between the variables of the study, which is as in figure (1)

This chart refers to the asses:

Independent variable: Its dimensions are embodied in (reducing excessive marketing, reducing waiting time, reducing overtreated processes, reducing unnecessary movements, reducing activities that do not add value, and stimulating untapped talent and creativity for employees).

Dependent variable: customer loyalty and dimensions are embodied by (oral communication, price insensitivity, complaint behavior, and intention to buy back)



Form No. (1): The hypothetical chart of the study

Source: Researcher's Preparation

In its theoretical and field aspect, the study relied on the collection of information by my agencies: 1-Theoretical J.B.: Theoretical and field knowledge was used to study through (Arab sources, foreign sources, published research, letters, university frames, and sober websites).

2- Practical aspect: The researcher adopted covering the practical element. The information was collected through the questionnaire form that was distributed to the sample members, who are customers of government banks, randomly. The following are:

A- The **spatial boundaries of the study**: The researcher chose the branches of government banks in the holy province of Karbala.

B- The **time limits** of the study: the period in which the researcher conducted the interviews and distributed the questionnaire form to the sample.

C- THE HUMAN BOUNDARIES OF THE STUDY: **THE SAMPLE OF THE STUDY INCLUDED** some individuals with the status of clients in some of the banks under study.

D- **SCIENTIFIC BOUNDARIES OF THE STUDY**: Identified Study Scientifically with what comes With its goals. And its importance And her questions.

The study community is represented by the Iraqi banking sector, specifically private commercial banks. Still, the sample of the study consists of customers of branches of government commercial banks within the borders of the holy province of Karbala, approved by the researcher and is described in table 1:

Table (1): Branch banks sample study

Bank name	Bank branches in the holy province of Karbala
Rafidain Bank	Rafidain Bank - Abbas Branch ^(P) -375
	Rafidain Bank - Shah Al-ShahAl-Sha'a Branch -139
	Rafidain Bank - Al-Khairat Branch -401
	Rafidain Bank - Al-HahnDeya Branch -83
	Rafidain Bank - Ain Al-Tamar Branch -228
Al, Rashid Bank	Al-Rasheed Bank _PRa KarbNo-21
	Al-Rasheed Bank - Al-J'ama Branch -584
	Al-Rasheed Bank - Al Hussein Branch ^(P) -526
Iraqi Bank of Commerce (TBI)	Karbala Branch -988

Source: By Researcher

Used Study Form Resolution As a measure of the study. To get on Answers from sample Study Current lose using Resolution Scale Lecter Pentagram Who To be gradually graded from (No agree, completely No agree neutral agree) to measure Variables Study. Marketing Slim And the

component. from six Dimensions (24) paragraphs. Variable Loyalty Customers take place Rely on Four Dimensions: communication, price insensitivity, complaint behavior, and 16-paragraph buyback intention. It included Resolution Sections Home Explained in Table number (2)

Key variables	Sub-variable	Number of paragraphs	Approved scale and by sources
Agile marketing strategy	Reducing excessive marketing	4	Krajewski, et.al,2010,297)) & Heizer & Render,2011 ,654)) &Payaro & Papa, 2014, 4))
	Reduce waiting time	4	
	Reducing excessive processes and steps	4	
	Reducing unnecessary movements	4	
	Reducing activities that add value	4	
	Stimulating untapped talent and creativity for employees	4	
Customer loyalty	Oral communications	4	(Al , Khafaji, 2012 ,76) (marakanon & panjakajoransak,2017,27) ,5) 2011Lee & Greene)
	Price insensitivity	4	
	Complaint conduct	4	
	Intention to buy back	4	

Table (2) Study variables, paragraphs measured and sources adopted in their measurement when designing the resolution

Source: By Researcher

A. Gender and age group of study sample members: The results in table (3) show repetitions, gender ratio, and age groups.

Table (3): Distribution of sample members by gender and age groups:

	Gender		Age group (year)				
	male	female	20	30-21	40-31	50-41	More-50
Iteration	287	108	19	121	169	68	18
Ratio %	72.7	27.3	4.8	30.6	42.8	17.2	4.6

Source: Preparing the researcher according to the results of the study

In the table (3), the sample of the study by social group shows the proportion of males reached (72.7) and the proportion of females (27.3). Therefore, it indicates the group most dealing with commercial banks is male, while the age group was the highest The number of groups (40-31) and

by (42.8) the lowest percentage was the number of age groups (50-and-over) and by (4.6), which indicates that most customers are middle-age groups.

B- Level of educational attainment: Results in the table (4) indicate repetitions and their ratio to the level of educational attainment.

Table (4): Distribution of sample members by scientific qualification

	Scientific qualification					
	Prep at least	diploma	Bachelor	High diploma	Master	Doctor
Iteration	30	46	218	8	64	29
Ratio %	7.6	11.6	55.2	2	16.2	7.3

Source: Preparing the researcher according to the results of the study

Through table (4), it is found that the percentage of sample individuals with a level of educational attainment (bachelor's degree) is the highest percentage reached (55.2). Still, the lowest percentage was at the level of diploma education high if it got (0.2). The ratios showed the highest rate of the largest category of customers is the ones who received a bachelor's degree.

1- Descriptive analysis of study variables:

a) Descriptive analysis of agile marketing variable:

Using the SPSS statistical program, the calculation average analysis was obtained as an indicator of the centralization of the data. The standard deviation was analyzed as an indicator of the data dispersion, and table (5) below reviews the results.

Table (5) Descriptive analysis has not changed agile marketing strategies

The Results

Dimension	Paragraph	Arithmetic medium	Standard deviation
Reducing excessive marketing	M1	2.7570	0.02773
	M2	2.7595	0.5276
	M3	2.6506	0.9427
	M4	2.8759	0.13875
	M	2.76075	0.08324
	W1	2.8051	0.90787

Reduce waiting times	W2	2.7266	0.8519
	W3	2.6532	0.4768
	W4	2.8962	0.14604
	In	2.770275	0.63527
Reducing overtreatment processes and steps	R1	2.7646	0.3137
	R2	2.8405	0.92203
	R3	2.8253	0.99357
	R4	2.8430	0.93747
	R	2.81835	0.951023
Reducing unnecessary movements	O1	2.7367	0.2335
	O2	2.6987	0.5092
	O3	2.9671	0.99053
	O4	2.2127	0.79359
	Or	2.6538	0.89206
Reducing activities that do not add value	A1	2.8430	0.3034
	A2	2.7595	0.4972
	A3	2.8000	0.1520
	A4	2.9114	0.2410
	A	2.828475	0.2984
Stimulating untapped talent and creativity for employees	T1	2.9114	0.2410
	T2	2.8481	0.97284
	T3	2.8101	0.2105
	T4	2.7190	0.7322
	T	2.82215	0.539135
Agile marketing strategies	LMS	2.775633	0.566521

Source: Preparing the researcher based on SPSS outputs

The results presented in table (5) indicate that the computational median values of all dimensional paragraphs do not exceed the hypothetical medium of the pentagram Likert scale of (3), indicating a weak prevalence of this variable in the organizations under study, as well as the results, showed a decrease in standard deviation

indicating the homogeneity and consistency of responses.

Based on the descriptive analysis results of the agile marketing strategies variable, Table 6 presents the orderly importance of the dimensions of this variable based on the calculated average values.

Table (6) The orderly importance of variable dimensions of agile marketing strategies

Dimension	Average	Standard deviation	Ranking importance
Reducing activities that do not add value	2.828475	0.2984	First
Stimulating untapped talent and creativity for employees	2.82215	0.539135	Second
Reducing overtreatment processes and steps	2.81835	0.951023	Third
Reduce waiting times	2.770275	0.63527	Fourth
Reducing excessive marketing	2.76075	0.08324	V
Reducing unnecessary movements	2.6538	0.89206	Sixth

Source: Preparing the researcher based on SPSS outputs

Table 6 reviews the orderly importance of variable dimensions of agile marketing strategies, with the "**reduction of activities that do not add value**" ranked first, indicating that it is the most widespread dimension in the organization under study. In contrast, the "**reduction of unnecessary movements**" has yet to be ranked last in importance.

Table (7) Descriptive analysis of customer loyalty variable

Dimension	Paragraph	Arithmetic medium	Standard deviation
Oral communications	C1	2.6304	0.3986
	C2	2.7544	0.6773
	C3	2.8152	0.1450
	C4	2.7519	0.4915
	C	2.737975	0.4281
Price insensitivity	E1	2.5165	0.05993
	E2	2.6051	0.3540
	E3	2.4633	0.12676
	E4	2.6380	0.5343
	And	2.555725	0.268748
Complaint conduct	B1	2.6709	0.2161
	B2	2.5975	0.8169
	B3	2.3646	0.16800
	B4	2.9063	0.91454
	B	2.634825	0.528885
Intention to buy back	I1	2.4506	0.7556
	I2	2.4405	0.5117
	I3	2.4658	0.9021
	I4	2.7772	0.97740
	I	2.533525	0.7867
	CL	2.615513	0.503108

Source: Preparing the researcher based on SPSS outputs

The results presented in table (7) indicate that the computational median values of all dimensional paragraphs do not exceed the hypothetical medium of the pentagram of Likert (3), indicating a weak prevalence of this variable in the organizations under study, as well as the results, showed a decrease in standard deviation

2- Descriptive analysis of customer loyalty variable

Using the SPSS statistical program, the calculation average analysis was obtained as an indicator of the centralization of the data. The standard deviation was analyzed as an indicator of the data dispersion, and table (7) below reviews the results.

indicating the homogeneity and consistency of responses. Based on the results of the descriptive analysis of the customer loyalty variable, Table 8 presents the orderly importance of the dimensions of this variable based on the calculated average values.

Table (8) The orderly importance of variable customer loyalty dimensions

Dimension	Average	Standard deviation	Ranking importance
Oral communications	2.737975	0.4281	First
Complaint conduct	2.634825	0.528885	Second
Price insensitivity	2.555725	0.268748	Third
Intention to buy back	2.533525	0.7867	Fourth

Source: Preparing the researcher based on SPSS outputs

Table 8 reviews the importance of the dimensions of the customer loyalty variable, having ranked first after (**oral communications**). It indicates that it is the most widespread dimension in the organization under study. At the same time, after (**intention to buy back**), it came last in terms of ranking importance.

1- Study tool test (measurement model evaluation)

A. Virtual honesty

To identify the apparent honesty of the study scale and the possibility of adopting it, the scale was presented to a group of experts to give their observations. Several necessary adjustments were made according to the experts' opinions.

B. Measurement model evaluation criteria

Evaluating the measurement model is the first step in modeling the structural equation in pls-SEM micro-squares, and table (9) reviews the criteria for assessing the measurement model.

Table 9: Measurement Model Evaluation Criteria¹

Measurements	Accepted standards and limits
<i>Internal Consistency Reliability</i>	<i>Composite Reliability</i> ≥ 0.60
	<i>Cronbach's Alpha</i> ≥ 0.70
<i>Indicator Reliability</i>	<i>Outer Loading</i> $\geq 0.70^*$
<i>Convergent Validity</i>	Average variation extracted (AVE) ≥ 0.50
<i>Discriminant Validity</i>	HTMT < 0.90

Source: Hair, J., Hult., Ringle, C. & Sarstedt, M. (2017). A primer on partial least squares structural equation modeling (PLS-SEM). Los Angeles: Sage.

C- Evaluating the measurement model of the agile marketing strategy variable

Table (10) Measurement tool test results for agile marketing strategy variable

AVE	Compound stability	Cronbach Alpha	saturations	Paragraphs
0.663	0.887	0.829	0.697	M1
			0.853	M2
			0.859	M3
			0.837	M4
0.700	0.903	0.857	0.785	W1
			0.849	W2
			0.881	W3
			0.829	W4
0.668	0.889	0.833	0.763	R1
			0.872	R2
			0.835	R3
			0.796	R4
0.755	0.925	0.891	0.833	O1
			0.877	O2
			0.898	O3
			0.866	O4

¹ According to (Hair et al., 2017) (It is: 1) the paragraph is retained if the saturation is higher than 0.7; 2) the paragraph is deleted if the saturation is less than 0.4; 3) If the saturation is between 0.7 and 0.4, the effect of deleting the paragraph on raising

the rest of the measurement model criteria is tested and in the light of this the paragraph is retained or deleted.

0.701	0.603	0.856	0.741	A1
			0.878	A2
			0.856	A3
			0.867	A4
0.571	0.838	0.743	0.800	T1
			0.852	T2
			0.532	T3
			0.797	T4

Source: Preparing the researcher based on the outputs of SmartPLS

The results presented in table (10) show that the criteria achieve all variables and paragraphs for evaluating the measurement model.

Table (11) HTMT Test Results

	Reduce waiting times	Reducing activities that do not add value	Strategy Agile Marketing	Reducing unnecessary movements	Reducing overtreatment processes and steps	Reducing excessive marketing	Energizing untapped talent
Reduce waiting times							
Reducing activities that do not add value	0.649						
Agile marketing strategy	0.858	0.868					
Reducing unnecessary movements	0.643	0.733	0.829				
Reducing overtreatment processes and steps	0.672	0.686	0.859	0.629			
Reducing excessive marketing	0.747	0.692	0.855	0.606	0.669		
Energizing untapped talent	0.651	0.695	0.849	0.61	0.769	0.661	

Source: Preparing the researcher based on the outputs of SmartPLS

Through table 11, it is clear that all variables are achieved to acceptable limits from the HTMT standard, and thus the study tool achieves discriminatory honesty.

a) **Evaluation of the measurement model of the customer loyalty variable**

Table (12) Wetest the measurement tool for the customer loyalty variable

AVE	Compound stability	Cronbach Alpha	saturations	Paragraphs
0.714	0.909	0.866	0.862	C1
			0.876	C2
			0.859	C3
			0.779	C4
0.608	0.86	0.782	0.642	E1
			0.821	E2
			0.836	E3
			0.804	E4
0.652	0.882	0.820	0.731	B1

Through the use of SmartPLS, the track model was built, and the measurement model evaluation test results for the marketing performance variable presented in table (12) below were obtained.

			0.855	B2
			0.862	B3
			0.773	B4
0.748	0.922	0.887	0.869	I1
			0.897	I2
			0.857	I3
			0.836	I4

Source: Preparing the researcher based on the outputs of SmartPLS

The results presented in table (12) show that all variables and paragraphs are achieved for the

measurement model assessment. To verify discriminatory honesty, the HTMT test was conducted using SmartPLS, as shown in table (13).

Table (13) HTMT Test Results

	Price insensitivity	Customer loyalty	Intention to buy back	Oral communications	Complaint conduct
Price insensitivity					
Customer loyalty	0.901				
Intention to buy back	0.641	0.85			
Oral communications	0.782	0.903	0.717		
Complaint conduct	0.759	0.88	0.665	0.687	

Source: Preparing the researcher based on the outputs of SmartPLS

2- Testing the hypotheses of the study

- 1. Testing the main hypothesis:** The main hypothesis states that there is a positive effect relationship with moral significance for the independent variable (agile marketing strategies) in the dependent variable (customer

loyalty), and to test this hypothesis, the structural model has been built in figure (4), and table (13) reviews the results of the evaluation of the structural model of this hypothesis.

Table (14) Results of the evaluation of the main hypothesis model

Hypothesis	track	BRIGHT	Path Coefficient	t Value	p Value	Result	Impact size f ²	Selection Coefficient R ²	R ² المعدل
H2	LMS → CL	1	0.563	12.843	0.000	accept	0.463	0.316	0.315

Source: Preparing the researcher based on the outputs of SmartPLS

Table (14) reviews the results of the evaluation of the structural model of the main hypothesis, which found that the path factor (impact) was (0.563), which is moral when the value (t) exceeds 1.96 and that the value (P) does not exceed 0.05 according to the rule (Hair et al., 2017). The table clearly shows that the required limits have been achieved, thus accepting this hypothesis.

The results also showed that the values of the adjusted selection factor were 315%, indicating that the variable (agile marketing strategies) was able to explain the dependent variable (customer loyalty) by 31.5%, and the rest of the ratios are other factors not addressed in the study.

Testing sub hypotheses of the main hypothesis

The sub hypotheses of the main hypothesis (H1, H2, H3, H4, H5, H6) state the following:

- (H1) There is a positive relationship with moral significance To reducing **over-loyal marketing**.
- (H2) There is a positive relationship with moral significance To reducing **waiting times** for customer loyalty.
- (H3) There is a positive effect relationship with moral significance To reduce **over-loyal processes and steps** for a customer.

- (H4) There is a positive effect relationship with moral significance To reduce **unnecessary movements** in customer loyalty.
- (H5) There is a positive effect relationship with moral significance To reduce **activities that do not add value** to customer loyalty.
- (H6) There is a positive effect relationship with moral significance To stimulate **untapped talent and creativity for customer** loyalty workers.

Table (15) Results of the evaluation of the sub-hypotheses model of the main hypothesis

Hypothesis	track	BRIGHT	Path Coefficient	t Value	p- Value	Result	Impact size f ²	Selection Coefficient R ²	R ² adjusted
H2-1	Mr→CL	1	0.064	0.774	0.439	Refuse	0.003	0.439	0.430
H2-2	C →CL	1	0.096	1.647	0.1	Refuse	0.006		
H2-3	R→CL	1	0.134	1.6	0.11	Refuse	0.011		
H2-4	O→CL	1	0.148	1.892	0.059	Refuse	0.015		
H2-5	A→CL	1	0.033	0.461	0.645	Refuse	0.001		
H2-6	T→CL	1	0.300	3.85	0.000	accept	0.066		

Source: Preparing the researcher based on the outputs of SmartPLS

Table (15) presents the results of the structural model assessment of the sub-hypotheses of the second main hypothesis, which found that the path factor for the hypothesis (H6) is moral, and the rest of the h1 transactions, H2, H1-H 3, H4, H5), non-moral, which is moral when the value (t) exceeds 1.96 and does not exceed the value (P) 0.05 according to the rule (Hair et al., 2017). Through the table, it is clear that the required limits of the hypothesis are achieved (H6); thus, accepting this hypothesis rejects hypotheses (H1, H2, H3, H4, H5) for not achieving the required limits.

The results also showed that the values of the adjusted selection factor reached (0.430%), indicating that the dimensions of a variable (agile marketing strategies) were able to explain the dependent variable (customer loyalty) by 43%, and the rest of the ratio are other factors not addressed in the study.

The Conclusions and Recommendations

Agile marketing strategy is important in maintaining banks' standing in the work environment by eliminating unnecessary marketing activities and reducing costs. Applying an agile marketing strategy in banks is ideal for encouraging their marketing capabilities, raising their performance, and retaining customers. The banks under study seek to exclude activities that do not add value to the customer by excluding unnecessary and unimportant marketing processes. These banks under study facilitate the smoothness of marketing processes to reduce unnecessary treatments and ensure that the customer continues as a customer of the bank alone. The results indicate that while the banks under study are adopting creative ideas in their

marketing activity, there is a weakness in recognizing the importance of implementing their agile marketing strategy because of the importance of achieving customer loyalty. The results showed that the values of the selection factor between the two variables marketing agile and customer loyalty, amounted to (0.430)%, and this indicates that the dimensions of the variable (agile marketing strategies) were able to explain the dependent variable (customer loyalty) by 43%. The rest of the ratios are other factors not addressed in the study. Agile marketing has a morally significant effect on customer loyalty in the banks under study. Still, the results showed that some sub-hypotheses were rejected according to the statistical analysis results.

Through exposure to the theoretical and practical aspects of the study and its findings, the study concluded the following recommendations :

- 1- Develop studies and methods that seek to enhance the performance of banks by looking at all matters related to agile marketing and ways to promote banks to ensure and achieve customer loyalty through the development of human resources and increase their culture.
- 2- Encourage the adoption of an agile marketing strategy in the banks under study because it significantly impacts removing anything that does not add value to services despite the constraints of application in the local banking environment.
- 3- Strengthening the orientation of banks towards creating the requirements for adopting an agile marketing methodology in their marketing processes and activating the

role of this methodology for agile marketing to ensure customer loyalty.

- 4- The apparent interest of the banks studied in agile marketing will enhance and achieve customer loyalty in a way compatible with the requirements of the global and local market environment.
- 5- The need for bank management to use various means of induction such as promotion and others to push customers to change their intention not to buy back to continue buying banking services.
- 6- The management of banks under study needs to reduce excessive marketing when marketing banking services because of this critical impact on increasing costs and achieving customer satisfaction and loyalty.

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