

Digital Marketing Strategies and their Role in Enhancing the Strategic Capabilities of the Bank's Sector in Erbil Governorate

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ABSTRACT

The main purpose of this research is to examine digital marketing strategies and their role in enhancing the strategic capabilities of the bank sector in the Erbil Governorate. The research used the qualitative method to obtain data and classify the study problem, by exploring several questions and concentrating on the relational impact, and variance between research variables. In this regard, a conceptual model is considered and formed three main hypotheses. For data analysis, statistical tests are used namely, correlation test, and regression analysis. The survey was used to obtain data from bank managers such as bank general managers, CEOs, marketing managers, sales managers, and branch managers. A sample of (245) managers participated in the survey by replying to the survey questions, finally, (233) questionnaire forms were obtained for examination and conduct statistical analysis methods through SPSS version 25. Results of correlation analysis showed that digital marketing strategies jointly, and exclusively have a positive and significant relationship with strategic capabilities based on bank managers' perceptions. Results demonstrated that digital marketing strategies positively impacted strategic capabilities. Results showed that attracting clients,

communication, client participation, learning strategy, and retaining clients through digital channels positively and significantly impacted strategic capabilities. Furthermore, results showed there were no variances in digital marketing strategies and strategic capabilities according to the bank managers' profiles such as gender, age, level of education, job position, and overall banking experience.

1. Introduction

Currently, the marketing roles have transformed into a new concept and have become more effective with digital technology (Pura, 2013). Although digital technology has not excluded or denied traditional marketing, however, has been able to benefit from them in developing or finding solutions to their problems and has brought out a new phenomenon called digitalization, as banks and companies have become a large part of their transactions (Anumolu, Prasad, Gopalkrishna, and Adarsh, 2015). Digital marketing strategies are the use of all available means of modern technology, especially the internet, to reach potential clients and provide the marketing message to them. Through digital marketing and the unlimited opportunities and possibilities it offers, thus, any bank and business can achieve exceptional results if it can be used correctly (Onishi and Manchanda, 2012). In addition to their use of digital tools in marketing those services to the clients through advanced technology. Thus, the banks and financial institutions were able to create sites on the international web through which they practice all the operations related to the marketing activities that attend the banking services from the bankers to clients. That led to the emergence of clear effects and repercussions for the internet, represented by digital marketing (Himanen and Karjaluo, 2011). The strategic capabilities of the banks and financial institutions are considered an essential alignment to achieve the aims of the strategic plans. This makes banks use these capabilities represented in marketing capabilities, market linking capabilities, banking technology capabilities, and management capabilities used in banking services and related to the banks' sector to raise their overall performance and directed at the intense competition (Herhausen et al., 2020). Strategic capabilities also are an essential resource that guarantees astute senior management, market knowledge,



and the skill of dealing with the competing banks on the one hand and clients' needs on the other.

2. Literature Review

2.1 Digital Marketing Strategies

Digital marketing strategies are a significant topic, consequently, this topic captured the interest of vast researchers to investigate the significance of digital marketing. As indicated by Khan and Siddiqui (2013) digital marketing strategies are the influential marketing approach in globalized settings. It also becomes clear that these strategies are the organizational plan to adapt the modern marketing tools, and rules and employ them in the field of online marketing, and many strategies must be followed to generate a successful strategic plan by all standards (Herhausen et al., 2020). Digital marketing and particularly modern marketing technology permit marketers to connect with their clients and let clients receive information anytime, whether they are at work, in-store, or browsing the internet (Ifenthaler and Egloffstein, 2020). According to Ryan and Jones (2009), digital marketing strategies are the set of actions taken to enhance sales of banking services by using the internet to provide banking financial services to the largest potential customers. This type of marketing, therefore, relies primarily on the use of the basics of the marketing process used in real and exploited markets to create the most important types of digital marketing strategies in the banking and emerging financial markets (Jerry and Vijan, 2002; Wangechi, 2014). Digital marketing is marketing that uses modern technology, especially the Internet to enhance services and products, where the virtual market is transformed into a tangible physical reality (Herhausen et al (2020) this type of marketing is one of the important parts of modern mass marketing strategy. Consequently, it pursues its aims through the internet (Stokes, 2011). According to Kates (2013), digital marketing strategies are technology-based and are critical to engaging both technical and aesthetic minds in the initial stages of strategy formulation. When choosing one of the types of digital marketing strategies and trying to make it successful, the marketing strategy that is most proper to the type and nature of the product being marketed must be chosen. In addition to the fact that

a suitable financial budget must be determined and even sufficient to implement these plans (Carter et al., 2007).

2.1.1 The Components of Digital Marketing

According to Kotler and Keller (2012), marketing is about making, retaining, and developing clients, and this is exactly what every institution, including banks, must pursue to reach. In this context, studies in the field of digital marketing indicate that online and mobile services must be faster and more accessible to be useful and attract more clients (Onishi and Manchanda, 2012). It is necessary to maintain constant and regular contact with clients. Develop a stable relationship with clients by effectively controlling what the user thinks about bank services or activity, so follow up on feedback via smartphone, email, and digital channels (Ryan and Jones, 2009). Marketers can attract clients by satisfying the clients' need for the service, which the bank provides in the first place (Bang and Hell, 2015). This is achieved through advertisements on sites and advertising windows or related links (Simmons, 2007, p.547). The digital communication instrument is one of the digital marketing strategies applied by banks and marketers to provide services and products in the marketplace. Digital marketing aims to take care of clients and allow them to mix with the services and products in digital channels (Sathya, 2015). The advantage of communication techniques is also considered to improve marketing activities to promote client understanding by completing their needs (Chaffey, 2013). Accordingly, the digital communication networks, as the environment that supports digital marketing, have become the main force that leads to economic growth in all countries of the world, and digital marketing has become an effective tool for achieving that growth considering globalization and the accompanying rapid and successive developments (Ifenthaler and Egloffstein, 2020). After attracting clients to apply digital marketing strategies, marketers or banks must make clients engrossed in interest and participation to achieve interaction with the services provided. A key point is to create demand in the first place. In the immersion stage, many digital marketing applications fail in a short period because they are uninspiring, poor in content, or poorly presented (Anumolu et al., 2015). While other applications may be very sophisticated or have high-definition graphics and impact, they put the client in



a state of attention and interaction with these effects. In this case, the main key to engaging clients is twofold, the first being mastering the creative programming of interactive media (form), and the second providing content that is valuable to clients (the material) (Bang and Hell, 2015).

Regarding the learning strategy as a significant component of digital marketing, social media is important to channel as it has opened an unprecedented opportunity for marketers to learn more about clients' demographics, attitudes, behaviors, and demographic information. This information may come in the form of e-mails to marketers. As for billboards and digital screens, information about customer opinions is collected through questionnaires (Ali et al., 2012). Digital marketing includes many techniques, methods, and practices that rely on e-marketing or extend beyond that through other channels that help reach clients. This type of marketing is most effective when combined with multiple channels in advertising campaigns. At present, the tools and techniques used in digital marketing are among the things that provide more commercial benefits and easy capabilities for companies, as marketers today are looking for knowledge and the best means to obtain data and information together and provide everything distinctive to clients (Chaffey, 2013). The retail clients' process requires marketers to focus on digital marketing activities and operations, which allows them to commit to achieving customer requirements on an ongoing basis. Over time, it appears that marketers must engage with clients to know how to retain them. Most studies in this field confirm that clients will not return to the site again without reason (Herhausen et al., 2020). This means that they must take care of the process of constantly renewing the content that banks provide to clients or by providing constantly changing and interactive content that is vibrant and does not stop at all. This thing can be taken advantage of by giving clients opportunities to buy or acquire a service for lower costs. This method is the most important way to keep clients or by launching offers that benefit customers (Campana, 2014).

2.2 Strategic Capabilities

Strategic capabilities have been defined as a complex set of information and competencies that enable banks and organizations to conduct their activities

effectively. Strategic competencies may affect improved business performance in the long term. In addition, these capabilities include the provision of resources from the environment geared towards a specific strategic goal (Kumar et al., 2015). Strategic capabilities are the institute's ability to achieve success, which supports banks and organizations in long-term growth. Strategic capabilities are the set of activities that the organization pursues to do in a better way than the competing organizations in the same situation (Parnell, 2011) strategic capabilities are also the financial resources and profits that the organization obtains that help it in enhancing its competitive advantage (Morgan et al., 2009).

The concept of strategic capabilities is a major element in business emissions. Since the resources of the organization, including its assets and skills, are the source of its founder of sustainable competitiveness (Atoche, 2007). Strategic capabilities are also necessary to have the basics for these capabilities to be able to identify them and these basics are technology and technical knowledge to build value, the ability to generate and own resources (Kump et al., 2019). Strategic capabilities and employing them in the best way are some of the reasons for the organization's superiority over its competitors' markets and obtaining a larger market share. While the initiative-taking approach stands for the process of seizing opportunities to provide modern methods of invention, and innovation of new services and products (Carraresi et al., 2012).

2.2.1 The Dimensions of Strategic Capabilities

Marketing capabilities are the banks and organizations' ability to change, integrate, reconfigure skills, their internal and external resources to suit the dynamic environmental variables such as the ability to identify competencies to achieve harmony with the dynamic environmental variables, and the ability to identify competencies to achieve harmony with the variables (Morgan, Douglas, and Charlotte, 2009). Marketing capabilities reflect the ability of the organization to achieve creativity and innovation advantage according to the path of market requirements (Wang, 2010). Among the strategic capabilities' banks, and organizations should have market relating capabilities that include elements such as predicting changes in the market, communication within different channels, client

loyalty, and technology (Day, 1995). Where a target market is a group of clients (individuals, families, or organizations), the organization designs, implements, and keeps a marketing mix right to the needs and preferences of that group (Ibrahim et al., 2021, p.36). After changes in the market and adaptation to these changes may increase the effectiveness of banks or organizations and consumerism through the making of new services and products.

Banking institutions realized for the use of banking technology in practice their marketing businesses may be reflected in their marketing performance in terms of increasing market share and increasing the degree of satisfaction and loyalty and raising their needs, meeting their desires and ability to adapt and excellence on competitors (Campanella et al., 2015, p.360). Management capabilities are a set of skills or capabilities that improve managers' and staff experience to complete tasks (Parnell, 2011). Management capabilities also included the ability to efficient cost control capabilities and integration between the various activities of the bank or organization, the ability to track, solve problems, plan, and make decisions, to achieve the strategic and general aims of the institution. The cost control approach highlights making efficiencies and is likely to be related to the improvement of management capabilities in high-performing banks and business organizations (Veett et al., 2009).

2.3. Research Conceptual Model

As shown in Figure 1, the conceptual research model, included independent variable the digital marketing and it is strategies namely attraction client’s strategy, digital communication, client’s participation strategy, learning strategy, retain client’s strategy, which is predicted to have a role in enhancing and achieving the study dependent variable that represented in the strategic capabilities of the bank's sector in Erbil governorate. Based on the findings of empirical studies, which are related to the current study and the conceptual model, and also developed the study hypotheses.

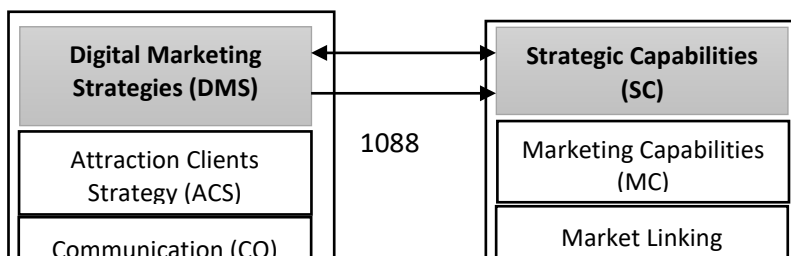


Figure (1): The conceptual research model.

2.3.1. Hypotheses Development

The digital marketing strategies, namely attraction client's strategy, communication, client's participation strategy, learning strategy, and retaining client's strategy have a significant role in achieving strategic capabilities by enhancing the banks' marketing capabilities, market linking capabilities, and banking technology capabilities, and banks management capabilities. In addition, digital marketing strategies are mainly based on adaptation to traditional marketing principles, using the opportunities and challenges offered by technology and the digitalization of bank activities, and services provided to the clients (Wangechi, 2014). Based on the empirical studies findings, the research proposed that digital marketing strategies have a significant role in achieving strategic capabilities of the bank sector in Erbil governorate, thus the following hypotheses were proposed:

The hypothesis (H1): Digital marketing is positively and significantly related to strategic capabilities based on the perceptions of bank managers in Erbil, at the level of ($0 \leq 0.05$).

H1a: Attraction client's strategy is positively and significantly related to strategic capabilities of banks sector in Erbil governorate.

H1b: Digital marketing communication is positively and significantly related to the strategic capabilities of the bank sector in the Erbil governorate.

H1c: The client's participation strategy is positively and significantly related to the strategic capabilities of the bank sector in the Erbil governorate.

H1d: Learning strategy is positively and significantly related to the strategic capabilities of the bank sector in the Erbil governorate.

H1e: Retaining clients is positively and significantly related to the strategic capabilities of the bank sector in the Erbil governorate.

The hypothesis (H2): Digital marketing has a positive and significant impact on achieving strategic capabilities based on the perceptions of bank managers in Erbil governorate, at the level of ($0 \leq 0.05$).

H2a: Attraction client's strategy has a positive and significant impact in achieving strategic capabilities of banks sector in Erbil governorate.

H2b: Digital marketing communication has a positive and significant impact on achieving strategic capabilities of the bank sector in the Erbil governorate.

H2c: The client's participation strategy has a positive and significant impact on achieving strategic capabilities of the banks' sector in the Erbil governorate.

H2d: Learning strategy has a positive and significant impact in achieving strategic capabilities of banks sector in Erbil governorate.

H2e: Retaining clients have a positive and significant impact on achieving strategic capabilities of the bank sector in the Erbil governorate.

The hypothesis (H3): Based on the survey samples' characteristics such as (gender, age, level of education, job position, and overall banking experience), there are no significant variances regarding digital marketing strategies and strategic capabilities.

3. Research Methodology

The quantitative research method was applied to obtain data and empirically evaluate the study hypotheses. Since this method is suitable for analytically exploring the role played by the strategies of digital marketing in achieving the bank sector strategic capabilities in Erbil governorate. In addition, a measurable study can understand the study process that identifies realistic attempts to measure the purpose of the study through statistical and quantitative results (Sekaran and Bougie, 2016). Furthermore, the study was designed to be more relevant for its purpose since it is an empirical study. So, through that survey contributors were allowed to submit their relevant data on the practices of digital marketing strategies and strategic capabilities through a measure utilizing a seven-point scale. As revealed above, through the design of the research, this study conducted the quantitative study method (Hair, Babin, Money, and Samouel, 2003).

3.1 The Study Population and Samples

In this study, the population was the bank managers, CEO, marketing managers, sales managers, and branch managers within the banking sector, mainly those banks working within the Erbil governorate, and the population size is about 400 bank managers. The banking sector in Iraq and Kurdistan region included commercial banks, public or government banks, and Islamic banks, where most of these banks have a branch in the Erbil governorate, therefore, all Erbil branches were selected. In addition, the banking sector has chosen, since banks use digital channels, and banking technology applications such as ATMs, mobile banking, e-mail banking, and electronic transactions. Based on that study population was selected, which is to be conducted and reveal the practical scope of digital marketing strategies and strategic capabilities. In this context, the research samples were bank managers including bank managers, CEOs, marketing managers, sales managers, and branch managers. The researcher managed 245 questionnaires among respondents, and as a final step, 233 managers participated in the survey. Results in Table 1 indicated that 52.8% (n=123) of bank managers who responded to the survey were within commercial banks. In addition, 30% (n=70) were from government banks that responded to the survey indicators. Moreover, 17.2% (n=40) of managers were from Islamic banks participated in this study.

Table (1): The study population and samples.

Banking Sector		Frequency	Percent	Cumulative Percent
Valid	Government Banks	70	30.0	30.0
	Islamic Banks	40	17.2	47.2
	Commercial Banks	123	52.8	100.0
	Total	233	100.0	

Source: By the researcher, based on data analysis results.

3.2 Features of Demographic Variables

The male managers who took part in the survey were reached 51.9% (n=121) while the female managers were 48.1% (n= 112) this result shows that banks working in the Erbil governorate provided good opportunities to females to take management positions, the good rate of females may also be related to their willingly participated in the survey. Results related to respondents' age groups revealed that 45.9% (n= 107) of the overall bank managers who contributed to the survey by replying to questionnaire indicators were aged between 30-40 years, followed by those aged less than 30 years, reached 31.3% (n= 73). Furthermore, 22.7% (n= 53) of the bank managers were aged between 41-50 years. These results indicate that most of the bank managers who contributed to the survey to measure digital marketing strategies and strategic capabilities are a mix of young and middle ages who have experience. Regarding the bank managers' level of education results in Table 2 displayed that 64.8% (n= 151) of the overall survey samples obtained a bachelor's degree. In addition, master's degree holders reached 17.2% (n= 40). However, 16.7% (n= 39) hold a diploma's degree. Furthermore, among the managers who obtained Ph.D. has taken part in the survey 1.3% (n= 3). These results show that most of the bank managers who contributed to the survey obtained high levels of education.

Table (2): Features of bank managers.

Gender	Frequency	Percent	Total	
Valid	Male	121	51.9	233
	Female	112	48.1	
Valid	Less than 30 years	73	31.3	233
	30-40	107	45.9	
	41-50	53	22.7	
	Diploma	39	16.7	

Bachelor	151	64.8	233
Master	40	17.2	
Ph.D.	3	1.3	
Bank Managers	31	13.3	233
CEO	24	10.3	
Marketing Managers	50	21.5	
Sales Managers	55	23.6	
Branch Managers	61	26.2	
Other	12	5.2	233
Less than 10 years	48	20.6	
10-15 years	55	23.6	
16-20 years	82	35.2	
21-25 years	18	7.7	
26 years and over	30	12.9	

Source: By the researcher, based on data analysis results.

Results related to the bank managers' job positions showed that 26.2% (n= 61) were branch managers. Followed by sales managers, which was reached 23.6% (n=55). In addition, marketing managers within the surveyed banks in the Erbil governorate were 21.5% (n= 55). In the same regard, bank managers and CEOs of the surveyed banks took part by 13.3% (n= 31) and 10.3% (n= 24), respectively, other job positions, such as IT and bank website operators reached 5.2% (n= 12). Regarding the managers' overall banking experience, results in Table 2 showed that 35.2% (n= 82) experienced in the banking sector belonged 16-20 years. In this regard, the bank managers who experienced from 10-15 years, came second with 23.6% (n= 55). On the other hand, 20.6% (n= 40) of survey participants experienced in the banking sector for less than 10 years. However, 12.9% (n= 30) of the survey respondents experienced were 26 years and over. Additionally, 7.7% (n= 18) of the bank managers are experienced in the banking sector ranging from 21-25 years.

4. Results

4.1. Reliability Test

In this part, Cronbach's alpha was used to prove the model's reliability. Since this test depends on internal reliability and gives an idea of the survey reliability with all its indicators. In general, the evaluation of reliability depends on the amount of the correlation coefficient resulting from the statistical analysis. Various researchers

consider that the correlation coefficient is that exceeds 0.7 is sufficient for the tendency toward the reliability of the instrument used (Hair., 2003).

Table (3): Results of reliability analysis.

Variables	Cronbach's Alpha	No. of Items	N	%
Digital Marketing Strategies	0.893	24	233	100.0
Attraction Clients Strategy	0.855	4	233	100.0
Communication	0.745	5	233	100.0
Clients Participation Strategy	0.748	5	233	100.0
Learning Strategy	0.784	5	233	100.0
Retain Clients Strategy	0.850	5	233	100.0
Strategic Capabilities	0.856	18	233	100.0
Marketing Capabilities	0.795	5	233	100.0
Market Linking Capabilities	0.727	4	233	100.0
Banking Technology Capabilities	0.701	4	233	100.0
Management Capabilities	0.804	5		
Overall	0.911	42	233	100.0

Source: By the researcher, based on data analysis results.

As the outcomes are demonstrated in Table 3, the coefficient of Cronbach alpha was high for the digital marketing strategies (0.893), high than (0.70). The coefficient of Cronbach alpha of all components, such as attraction client's strategy (ACS), communication (CO), client's participation strategy (CPS), learning strategy (LS), and retain client's strategy (RCS) is (0.855, 0.745, 0.748, 0.784, and 0.850) these results indicate that all loaded values are greater than (0.70). Furthermore, results also showed the dependent variable, which represents strategic capabilities (SC) through it is indicators, reached high values (0.856), greater than (0.70). The values of marketing capabilities (MC), market linking capabilities (MLC), banking technology capabilities (BTC), and management capabilities (MGC) reached (0.795, 0.727, 0.701, and 0.804) respectively, showing that all dimensions of strategic capabilities loaded high values, which greater than (0.70). Therefore, the survey questionnaire that was used for reaching data is reliable.

4.2 Hypotheses Testing

4.2.1 Correlation Analysis

Results in Table 4 demonstrated that digital marketing strategies collectively have a positive and significant relationship with strategic capabilities based on bank managers' perceptions, where r (0.757**) p-value is (0.000) which is less than (0.05). Thus, the second hypothesis (**H1**) stated that digital marketing is positively and significantly related to strategic capabilities is accepted. Results showed that learning strategy, and client’s participation through r (0.739**, and 0.624**) respectively, had positive and strong relationships with strategic capabilities, p-values are (0.000 and 0.000) respectively, that both less than (0.05). Therefore, (**H1d, and H1c**) accepted that learning and clients' participation strategy positively and significantly related to the strategic capabilities of the banks' sector in Erbil governorate.

Table (4): The result of the correlation between DMS and SC.

Constructs	Strategic Capabilities (SC)		
	R	P-value	Result
Digital Marketing Strategies	0.757**	0.000	Significant
Attraction Clients Strategy	0.423**	0.000	Significant
Communication	0.564**	0.000	Significant
Clients Participation Strategy	0.624**	0.000	Significant
Learning Strategy	0.739**	0.000	Significant
Retain Clients Strategy	0.505**	0.000	Significant

** . Correlation is significant at the 0.01 level (2-tailed).
 b. Listwise N = 233

Source: By the researcher, based on data analysis results.

In addition, communication and retaining clients' strategy are also positively and significantly related to strategic capabilities, r (0.564**, and 0.505**) respectively, and p-values are (0.000, and 0.000) which are both less than (0.05). Consequently, (**H1e, and H1b**) accepted that retaining clients and communication both positively and significantly related to the strategic capabilities of the bank sector in the Erbil governorate. Additionally, findings illuminate that the attraction client’s strategy, through r (0.423**) had a weak relationship with strategic capabilities compared to other components of digital marketing strategies, but the relationship is significant where a p-value of (0.000), thus, the hypotheses (**H1a**) were accepted.

4.2.2 Regression Analysis

The R Square value is (0.587) revealing the variation defined strategic capabilities (SC) due to independent variables represented by digital marketing strategies, namely, attraction to clients, communication, client participation, learning strategy, and keeping client’s strategy. The results also showed that the value of the F-test is (327.764), df (1, 232) significance, where the p-value is equal to (0.000) that is less than (0.05), which is proper for the model. Results in Table 5 demonstrate the coefficients of path analysis, t-values, and p-values for the SEM that digital marketing strategies positively impacted strategic capabilities (SC), with a strong coefficient of impact up to ($\beta=0.747$), t-value (18.104), and p-value (0.000) which is less than (0.05) significant, hence, (**H2**) are accepted, stated that digital marketing strategies positively and significantly impacted strategic capabilities based on the perceptions of bank managers in Erbil governorate.

Table (5): Path analysis coefficient, t-value, and p-value for the SEM.

Hypotheses	Interaction	Standardized Path Coefficient	t-value	p-value	Decision
H2	DMS -> SC	$\beta = 0.766$	18.104	0.000	Supported
H2a	ACS -> SC	$\beta =0.447$	7.592	0.000	Supported
H2b	CO -> SC	$\beta = 0.583$	10.918	0.000	Supported
H2c	CPS -> SC	$\beta =0.604$	11.522	0.000	Supported
H2d	LS -> SCP	$\beta =0.645$	12.840	0.000	Supported
H3e	RCS -> SC	$\beta =0.579$	10.780	0.000	Supported
R Square 0.587					
Adjusted R Square 0.585					
Std. Error of the Estimate 0.45558					
F 327.764 , sig .000b					

a. Dependent Variable: Strategic Capabilities

b. Predictors: (Constant), Digital Marketing Strategies, Attraction Client’s Strategy, Communication, Client’s Participation Strategy, Learning Strategy, and Retain Client’s Strategy

Results showed that attracting clients positively and significantly affected strategic capabilities (SC) where ($\beta=0.447$), t-value (7.592), and the p-value is (0.000) that is less than (0.05) thus, hypothesis (**H2a**) is accepted. Communication as the second component of digital marketing strategies positively and significantly impacted strategic capabilities with the coefficient of effect reached ($\beta=0.583$), t-value (10.918), and the p-value is (0.000) that is less than (0.05) accordingly, hypothesis (**H2b**) is accepted.

The results in Table 5 demonstrated the client’s participation strategy positively and significantly impacted strategic capabilities with a strong coefficient of effect reached ($\beta=0.604$), t-value (11.522), and the p-value is (0.000) that is less than (0.05) therefore, hypothesis (**H2c**) is accepted. In addition, the findings of regression analysis showed that learning strategy is positively and significantly impacted strategic capabilities with the strongest coefficient of effect reached ($\beta=0.645$), t-value (12.840), and the p-value is (0.000), which is less than (0.05) thus, hypothesis (**H2d**) is accepted. Furthermore, the regression analysis results revealed that retaining the client’s strategy is significantly impacted strategic capabilities with the strongest coefficient of effect reaching ($\beta=0.579$), t-value (10.780), and the p-value is (0.000), which is less than (0.05) therefore, hypothesis (**H2e**) is accepted.

4.2.3 Variance Analysis

To test the third Hypothesis (**H3**) stated that based on the survey samples features such as (gender, age, level of education, job position, overall banking experience), there are no significant variance in the managers' responses regarding digital marketing strategies and strategic capabilities. Accordingly, this analysis was used by applying an independent t-test and variance analysis (ANOVA). Results in Table 6 showed that independent samples t-test for gender showed there was no variance in digital marketing strategies and strategic capabilities according to the bank managers' perceptions in Erbil governorate. Where the digital marketing strategies values of the F-test is (3.096; $p0.055 > 0.05$) for strategic capabilities, F-test is (0.061) the p-value is (0.805) which is greater than (0.05).

Table (6): Independent Samples T-test According to Gender

Group Statistics					
	Respondent's gender	N	Mean	Std. Deviation	Std. Error Mean
Digital Marketing Strategies	Male	94	4.5902	.66166	.06015
	Female	26	4.5949	.93059	.08793
Strategic Capabilities	Male	94	.66994	.06090	.06090
	Female	26	.74806	.07068	.07068
			Levene's Test for Equality of Variances		
			F	Sig.	
Equal variances assumed			3.096	0.055	

Digital Marketing Strategies	Equal variances not assumed		
Strategic Capabilities	Equal variances assumed	0.061	0.805
	Equal variances not assumed		

Source: By the researcher, based on data analysis results.

The results of the ANOVA test illustrated that there was no variance in age groups regarding digital marketing strategies, F-test is (2.810; Sig0.063 > 0.05). However, for strategic capabilities, F-test is (1.626; Sig0.630 > 0.05). Thus, there was on variance regarding digital marketing strategies and strategic capabilities according to respondents' age, as shown in Table 7.

Table (7): ANOVA test According to Age Groups

Age Groups		Sum of Squares	df	Mean Square	F	Sig.
Digital Marketing Strategies	Between Groups	7.150	2	3.575	2.810	.063
	Within Groups	141.513	230	.615		
	Total	148.663	232			
Strategic Capabilities	Between Groups	10.648	2	5.324	1.626	.630
	Within Groups	105.327	230	.458		
	Total	115.976	232			

Source: By the researcher, based on data analysis results.

The results showed that there was on variance based on managers' levels of education about digital marketing strategies, F (3.082; Sig0.062 > 0.05). Though, for strategic capabilities F (3.723; Sig0.073 > 0.05). Therefore, there was on significant variance regarding digital marketing strategies and strategic capabilities according to respondents' level of education as displayed in Table 8.

Table (8): ANOVA test According to Level of Education

Level of Education		Sum of Squares	df	Mean Square	F	Sig.
Digital Marketing Strategies	Between Groups	9.279	3	3.093	3.082	.062
	Within Groups	139.383	229	.609		
	Total	148.663	232			
Strategic Capabilities	Between Groups	6.758	3	2.253	3.723	.073
	Within Groups	109.218	229	.477		
	Total	115.976	232			

Source: By the researcher, based on data analysis results.

The findings of the ANOVA test revealed that there was on variance according to the bank managers' job position regarding digital marketing strategies, $F (2.264; Sig0.081 > 0.05)$. However, for strategic capabilities, the value of the F-test is $(2.746; Sig0.076 > 0.05)$, this result indicated that there was on significant variance in perceptions toward digital marketing strategies and strategic capabilities according to the respondents' job position as shown in Table 9.

Table (9): ANOVA test According to Job Position

Job Position		Sum of Squares	df	Mean Square	F	Sig.
Digital Marketing Strategies	Between Groups	12.763	5	2.553	2.264	.081
	Within Groups	135.900	227	.599		
	Total	148.663	232			
Strategic Capabilities	Between Groups	11.393	5	2.279	2.746	.076
	Within Groups	104.582	227	.461		
	Total	115.976	232			

The outcomes of the ANOVA test showed that there was no variance according to the bank managers' overall banking experience in practicing digital marketing strategies, where F-test is $(2.077; Sig0.065 > 0.05)$. However, for strategic capabilities, the value of the F-test is $(3.027; Sig0.052 > 0.05)$. Thus, there was on significant Variance regarding digital marketing strategies and strategic capabilities according to the respondents' overall banking experience as shown in Table 10.

Table (10): ANOVA test According to Overall Banking Experience

Overall Banking Experience		Sum of Squares	df	Mean Square	F	Sig.
Digital Marketing Strategies	Between Groups	9.240	4	2.310	2.077	.065
	Within Groups	139.423	228	.612		
	Total	148.663	232			
Strategic Capabilities	Between Groups	8.358	4	2.089	3.027	.052
	Within Groups	107.618	228	.472		
	Total	115.976	232			

Source: By the researcher, based on data analysis results.

5. Conclusions and Recommendations

The ultimate purpose of this research was to investigate digital marketing strategies and their role in enhancing the strategic capabilities of the bank's sector, therefore, data were obtained from bank managers working within banks working in the Erbil governorate. Before assessing the study hypotheses, the reliability and validity were established. The results of hypothesis testing support all study hypotheses, as follows:

1. Results of correlation analysis demonstrated that digital marketing strategies collectively have a positive and significant relationship with strategic capabilities based on bank managers' perceptions.
2. Results showed that learning strategy and clients participation strategy had positive and strong relationships with strategic capabilities. In addition, communication and retaining clients are also positively and significantly related to the strategic capabilities of the banking sector in the Erbil governorate.
3. Additionally, findings illuminate that attraction client's strategy had a weak relationship with strategic capabilities compared to other components of digital marketing strategies, but the relationship is significant.
4. Results of regression analysis showed that digital marketing strategies positively impacted strategic capabilities.
5. Results presented that attracting clients' strategy positively and significantly affected strategic capabilities. Communication as the second component of digital marketing strategies positively and significantly impacted strategic capabilities.
6. The results showed that the client's participation strategy positively and significantly impacted strategic capabilities. In addition, the findings of regression analysis showed that learning strategy is positively and significantly impacted strategic capabilities.
7. Results revealed that retaining clients is significantly impacted strategic capabilities.
8. Results displayed that there was no variance in digital marketing strategies and strategic capabilities according to the bank managers' features such as gender, age, level of education, job position, and overall banking experience.



Recommendations

First of all, this research revealed that the banking sector in Kurdistan and Iraq has a partial role in business transactions. This dependence on cash limits the chances of economic growth. An effective banking sector needs interbank and government stock markets to provide liquid instruments for short-term investment. Therefore, and based on the results the research reached the following recommendations proposed. This study recommends that banks operating in the Erbil governorate and Kurdistan region be more active in marketing their banking services through digital channels and invest more in digital marketing and banking technology applications to bring about achieve strategic capabilities and reach business success. As digital marketing strategies are an effective marketing approach in globalized environments. The advantages of using digital marketing strategies are that they accurately emphasize customer needs and get a good return on financing or investment.

This research was conducted on data that obtaining from bank managers including bank managers, CEO, marketing managers, sales managers, and branch managers. Thus, the study recommends future studies to re-examine this study in services and other organizations, to prove whether the study will produce similar conclusions using coherent and specific purposes. Furthermore, sampling for this research was only among managers within banks; a larger sample may have produced better dissemination of results. Future studies should focus on a different and larger population sample.

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ستراتیژی‌های بازاریابی دیجیتال و رولیان له باشکردنی توانا ستراتیژی‌های کانیه کرتی بانکی له پاریزگای ههولیر

پوخته:

ئامانجی سه‌ره‌کیی ئەم توێژینه‌وه‌یه شیکردنه‌وه‌یه بۆ ستراتیژیه‌کانی بازارکردنی دیجیتالی و رولیان له باشکردنی توانا ستراتیژی‌های کانیه کرتی بانکی له پاریزگای ههولیر. توێژینه‌وه‌که پێرۆی باسی به‌کاره‌یناوه بۆ به‌ده‌سته‌یه‌ئانی داتا و پۆلێنکردنی کێشه‌ی توێژینه‌وه، که خۆی ده‌بینیته‌وه له دیاریکردنی کێشه‌ی توێژینه‌وه‌که؛ ئەویش له‌میان‌ه‌ی خستنه‌پووی چه‌ندان پرسیار ده‌باره‌ی سروشتی په‌یوه‌ندی، کاریگه‌ری و جیاوازی له‌نیوان گۆراوی سه‌ره‌خۆ و گۆراوی وابه‌سته، سه‌ره‌پای ئەنجامدانی هیلکاری و چه‌ند گریمانه‌یه‌ک، بۆ دنیابوونه‌وه له‌ دروستی گریمانه‌کان کۆمه‌لیک تاقیکردنه‌وه‌ی ئاماری له‌سه‌ریان ئەنجامدراوه، له‌نیوێشیا‌ندا کرۆن‌باخ ئەلفا، تاقیکردنه‌وه‌ی په‌یوه‌ندی و کاریگه‌ری. توێژینه‌وه‌که داتای به‌ده‌سته‌یه‌ئانه‌وه له‌ بژارده‌یه‌ک له‌به‌رپۆبه‌رانی بانک‌ه‌کان وه‌ک به‌رپۆبه‌رانی بانک، به‌رپۆبه‌رانی جێبه‌جێکار، به‌رپۆبه‌رانی بازارکردن، به‌رپۆبه‌رانی فرۆشتن، و به‌رپۆبه‌رانی لقی بانک‌ه‌کان له‌پاریزگای ههولیر که ژماره‌یان (245) بوو، به‌شداریان له‌ راپرسیدا کرد له‌رێگه‌ی ولامدانه‌وه‌ی پرسیاره‌کان، که به‌ شیوه‌ی ده‌ستی له‌لایه‌ن توێژه‌ره‌وه له‌ بانک‌ه‌کاندا بلوکرا‌بوونه‌وه، له‌ کۆتاییدا (233) فۆرمی شیاو بۆ شیکردنه‌وه و وه‌رگرتنی ئەنجامه‌کان به‌ده‌سته‌یه‌ئان، له‌رێگه‌ی به‌کاره‌ینانی پرۆگرامی ئاماری SPSS نووسه‌خه‌ی 25 داتا‌کان شیکرا‌نه‌وه. ئەنجامه‌کانی شیکردنه‌وه‌ی په‌یوه‌ندی نیشانیاندا که ستراتیژیه‌کانی بازارکردنی دیجیتالی به‌ کۆمه‌ل و به‌شیوه‌ی تاک په‌یوه‌ندی ئەرینی و گرینگیان هه‌یه له‌گه‌ڵ توانا ستراتیژی‌های کانیه‌کان به‌گۆیره‌ی تیروانیی به‌رپۆبه‌رانی بانک‌ه‌کان. ئەنجامه‌کانی شیکاری کاریگه‌ری ده‌ریانخست که ستراتیژیه‌کانی بازارکردنی دیجیتالی کاریگه‌ری ئەرینیان هه‌یه له‌سه‌ر توانا ستراتیژی‌های کانیه‌کان. ئەنجامه‌کان ده‌ریانخست که هه‌ریه‌ک له‌ ستراتیژی سه‌رنج‌راکێشانی کپیاران، ستراتیژی په‌یوه‌ندیکردنی دیجیتالی، ستراتیژی به‌شداری کپیاران، ستراتیژی فیروون و پاریزگاری و هێشتنه‌وه‌ی کپیاره‌کان به‌ شیوه‌یه‌کی به‌رچاو کاریگه‌ریان هه‌بوو له‌سه‌ر توانا ستراتیژی‌های کانیه‌کان

له پارێزگای هه‌ولێر. هاوکات، ئەنجامه‌کان ده‌ریانخست که هیچ جیاوازییه‌ک نه‌بوو به‌رامبه‌ر ستراتیژی بازارکردنی دیجیتالی و توانا ستراتیژییه‌کانی بانکه‌کان به‌گوێهری تایبه‌تمه‌ندی که‌سی به‌رپۆه‌به‌رانی بانکه‌کان وه‌ک ر‌ه‌گه‌ز، ته‌مه‌ن، ئاستی په‌روه‌رده، پێگه‌ی کار، ئەزموونی گشتی له‌بواری کاری بانکیدا. **وشه‌سه‌ره‌کییه‌کان:** ستراتیژی بازارکردنی دیجیتالی، توانای ستراتیژی، توانای ته‌کنه‌لۆجیای بانکی، توانای بازارکردن، و توانای به‌رپۆه‌بردن.

استراتیجیات الت‌سویق الر‌ق‌می ودورها فی تعزیز القدرات الاستراتیجیة لقطاع البنك فی محافظة أربیل

الم‌لخص:

الغرض الر‌ئیسی من هذا الب‌حث هو است‌کشاف استراتیجیات الت‌سویق الر‌ق‌می ودورها فی تعزیز القدرات الاستراتیجیة لقطاع البنك فی محافظة أربیل. واست‌خدم الب‌حث المنهج الو‌صفي للحصول علی الب‌یانات وتصنیف مشکلة الب‌حث من خلال ط‌رح عدة تساؤلات تم‌حورت حول طبیعة الع‌لاقة والتأثیر والتباین بین متغیرات الب‌حث. فی هذا الص‌دد، یت‌م النظر فی الن‌موذج المفاهیمی وب‌شکل عدة فرضیات. ولت‌حلیل الب‌یانات، یت‌م استخدام بعض الاختبارات الإحصائیة وهی کرونباخ ألفا، واختبار الارتباط وتحلیلات الانحدار الخ‌طی المتعددة. وقد است‌خدم است‌مارة است‌بیان فی ب‌یانات من م‌دی‌ری البن‌وک، مثل الم‌دی‌رین العامین للبن‌وک، وم‌دی‌ری الت‌نفیذی، وم‌دی‌ری الت‌سویق، وم‌دی‌ری الم‌ب‌یعات، وم‌دی‌ری الف‌روع. وب‌ما أن الع‌ینة (245) م‌دی‌را من خلال الر‌دود علی أسئلة الاست‌بیان، تم‌ الحصول علی (233) است‌مارة صالحة للتحلیل، وتم‌ اختبارات الاحصائیة من خلال تطبیق الاسالیب الاحصائیة ب‌واسطة برنام‌ج الإصدار 25 من SPSS. وكشفت ن‌تائج التحلیل الارتباط أن استراتیجیات الت‌سویق الر‌ق‌می ب‌شکل م‌ش‌ترک ومنفرد لها ع‌لاقة إ‌جابیة وهامة مع القدرات الاستراتیجیة القائمة علی تصورات م‌دی‌ری البن‌وک. وكما أظهرت الن‌تائج أن استراتیجیات الت‌سویق الر‌ق‌می أثرت ب‌شکل إ‌جابی علی القدرات الإستراتیجیة. وب‌ب‌ینت الن‌تائج أن جذب الزبائن، والتواصل، وم‌شاركة الزبائن، واستراتیجیة الت‌علم، والاحتفاظ بالزبائن من خلال القن‌وات الر‌ق‌میة، كان لها تأثیر إ‌جابی کبیر علی القدرات الاستراتیجیة. واط‌هرة الب‌حث ایضاً عدم وجود فروق ذات دلالة إ‌حصائیة فی ات‌جاهات المست‌جیبین تجاه استراتیجیات الت‌سویق الر‌ق‌می والقدرات الإستراتیجیة علی وفق خصائص الش‌خصیة لم‌دی‌ری البن‌وک مثل الجنس والعمر ومستوى الت‌علیم والوظیفة والخبرة فی مجال العمل الم‌صرفی.

الكلمات المفتاحیة: استراتیجیات الت‌سویق الر‌ق‌می، القدرات الاستراتیجیة، قدرات الت‌کنول‌وجیا الم‌صرفیة، قدرات الت‌سویق، والقدرات الإ‌داریة.