

# COMMUNITY CULTURE AND ITS ROLE IN MARKETING BANKING SERVICES - AN APPLIED STUDY ON A SAMPLE OF BANKS IN THE MIDDLE EUPHRATES REGION FOR THE PERIOD AFTER 2003

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## Abstract

Many countries are distinguished by the level of services they provide to customers, whether these services are of a financial, health, tourism, or similar nature. As far as financial and banking services are concerned, certain countries have distinguished themselves in this type of service, such as Switzerland, Belgium, Britain, and others. Many researchers have addressed the issue of evaluating the levels of this service, and the focus has been on the reason for the development and flourishing of banking services in certain countries rather than others. Some of them have addressed this with some importance, especially the issue of the culture of society and the social environment that fosters this type of service.

## Introduction

Some have even formulated an equation: the higher the cultural level in a society, the higher the level of banking services, and vice versa—a direct relationship par excellence (Dandis et al., 2021). This is further reinforced by the consideration of the volume of commercial activity, business management, and security, which are collectively referred to as the external and internal environments (Marcu, 2021). Comparing this situation to the Iraqi social environment reveals a clear disparity between the Kurdistan region and its societal culture in dealing with banking services, as well as between the general environment of Baghdad and the Middle Euphrates region. Regarding the latter, researchers have observed that this disparity stems primarily from the fact that these areas have maintained a stable cultural and social level characterized by tribal structures, limited contact with foreign cultures, and restricted travel outside Iraq compared to other regions (Bicocca & Aboramadan, 2025). This study is addressed in four chapters (K. Li & Li, 2021). The first chapter presents the scientific methodology and a review of previous studies. The intellectual framework of the study is addressed in the second chapter (Lashitew, 2018). The applied aspects of the study and the analysis of the questionnaire are presented in the third chapter (Long, 2019). The conclusions

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and recommendations are presented in the fourth chapter. The scientific sources and appendices were included at the end of the study (Long, 2019).

### **Problem of the study**

This study's problem can be framed through the following questions:

First: Does societal culture, both positive and negative, have a clear impact on the marketing of banking services?

Second: Does the flourishing and development of banking services in the Middle Euphrates region depend on the nature and level of societal culture in this region?

Third: Does the marketing of banking services through automation require a high level of cultural awareness within the community?

Fourth: Is the presence of negative customer behavior due to low levels of societal awareness?

Our study aims to achieve the following objectives: First: To address the negative aspects of community culture and their role in marketing banking services. Second: To strive to improve the reality of banking services in the Middle Euphrates region, the study sample, after identifying the negative phenomena in the community's banking culture (Yan et al., 2023). Third: To strive to improve the reality of banking services in the Middle Euphrates region, the study sample, after identifying the negative phenomena in the community's banking culture (Brands et al., 2021). Fourth: To promote raising the level of community awareness regarding automation and the use of modern technologies in marketing banking services (Pui et al., 2023). Fourth: To identify instances of uncivilized (negative) behavior in marketing banking services and to develop solutions and remedies to improve banking services (Pui et al., 2023).

### **Previous studies**

The following studies have addressed such issues related to banking service marketing. First: The study by Doush, Ghassan Rashad, entitled "Addressing Negative Phenomena in Banking Management and its Role in Promoting Banking Services: An Applied Study Focusing on the Most Important of These Phenomena for the Period 2003-2016," which focused on the most significant negative phenomena in banking service marketing (Kartika & Firdaus, 2020). The researchers arrived at a set of conclusions and recommendations regarding how to overcome such problems faced by customers or those seeking banking services, whether from the public or private sector, or the general public (Chang et al., 2020). Second: A study by Al-Fadl, Mu'ayyad Abdul-Hussein, entitled "The formal and qualitative characteristics of the salesman and their importance in marketing banking services / An applied study in a number of private and governmental banks," published in the proceedings of the Tenth Conference of the Administrative Technical College on 11/15/2018 (Muhammadiyah & Utara, 2021). The study addressed how to utilize body language, specifically the formal and qualitative characteristics of the salesman, who is the employee behind the counter in governmental and private banks (Jit et al., 2021). The researcher concluded with a number of findings and recommendations related to how to utilize these formal and qualitative characteristics to market banking services (Musa et al., 2024).

**Study hypotheses**

Based on the aforementioned issues related to this study, the following hypotheses were formulated (Giliberto & Labadi, 2022):

1. We assume that the marketing of banking services depends on the level of negative or positive societal culture, and that there is a statistically significant relationship between them.
2. We assume that the flourishing and development of banking service levels in the Middle Euphrates region (the study sample) depends on the level of societal culture in this region.
3. We assume that the adoption of automation in marketing banking services requires a high level of societal culture.
4. We assume that there is a statistically significant relationship between negative customer behavior and societal culture.

**Concept of community culture**

Culture encompasses all aspects of social behavior and actions, including customs, traditions, and the social fabric (Wahjono et al., 2023). It is a product of the environment and the interaction between individuals and their surroundings. Therefore, it is natural that its definitions are numerous and varied (Kurniawan, 2020). Some definitions are very general and broad, such as defining it as a way of life for a people within a society, or as the results of human interaction, not simply a way of life, nor is it every outcome of human interaction. Culture necessitates the sharing of specific, even highly particular, methods and interactions (Senyo et al., 2022). The components of culture in one country differ from those in another. Furthermore, culture within a single society can differ from one period to another (Rokka, 2021). Circumstances and conditions that arise in a society often compel people to modify their ideas, beliefs, means of livelihood, scientific methods, types of knowledge, and political and economic systems (Kumari et al., 2022). This naturally implies variations in the elements and characteristics of culture. The city or civilization is considered the final stage of culture, characterized by large-scale industries and advanced arts (Begley et al., 2020). Some scholars distinguish between culture and civilization based on quantitative differences in content and complexity of pattern, while maintaining a common underlying quality (Pavlidou & Efstathiades, 2021). Societies that adopt modern values face significant challenges, the most important of which is how to access the specific system of society. Sociologists argue that a society is defined by its culture, regardless of whether that culture is developed or underdeveloped. Therefore, there is a specific language called societal formation, encompassing its intellectual and cultural products, values, customs, and traditions, through which we can characterize a particular society. In all societies, and especially in our time, the issue of value conflict is more prominent than other issues due to the existence of fixed traditional values, some of which predate the beliefs and ideas practiced by the society (WELLS, 2005). A crucial element in this problem is the element of growth as a comprehensive indicator of societal formation, where the intellectual, cultural, and industrial characteristics of a society are formed during a simplified analytical study of our societies (Rijal, 2023). There are a situation where modern and old values meet together. This situation is the most heated situation in social media, where a continuous conflict is formed, represented by the resistance of the old to the new (Schott, 2020). This situation is the culture

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of the society that represents the first line where traditional values meet. We have a major problem related to the geographical distribution of the population (Alzoubi et al., 2022). In our Arab societies in particular, we rely on large population clusters, represented by the construction of cities with rapidly populated populations, which causes a leap in the culture of those cities and the acceptance of modern values and intellectual and cultural practices (Yusuf, 2023).

## **Study results**

To provide an overview of the study's population and sample, it is necessary to first clarify the structure of the Iraqi banking system (Indyastuti & Gitaratri, 2024). This system comprises three types of banks, all controlled by the Central Bank of Iraq (Journal & No, 2021):

1. Public sector banks.
2. Private sector banks (including Islamic banks).
3. Foreign banks.

The Iraqi banking system consists of 54 banks, including 7 government banks, 23 private commercial banks, 9 Islamic banks, and 15 branches of foreign banks (Bilderback, 2024). The banking system also includes over 34 money transfer companies and approximately 2,000 money transfer companies (Lepistö et al., 2023). There are also companies that guarantee loans and finance small and medium-sized enterprises (SMEs), along with two companies providing electronic banking and smart card services (Ogutu et al., 2023). The aforementioned banks have approximately 800 branches distributed across all governesses (Abbas & Kumari, 2023). The most important and oldest banks in Iraq are as follows (Mujtaba & Mubarik, 2022):

1. Al-Rafidayn Bank.
2. Al-Rasheed Bank.
3. TBI Iraqi Trade Bank.

The banks selected for our current study are the government banks mentioned above, due to their importance and role in supporting the national economy (Zacher et al., 2023). The following is a description of these banks (Jami & Muhamram, 2022):

First: Rafidain Bank:

Rafidain Bank was established under Law No. (33) of 1941 and commenced operations on May 19, 1941, with a paid-up capital of (50) fifty thousand dinars (Arefieva et al., 2021). The bank has undergone several phases throughout its history. Initially, it was the first national bank to engage in commercial banking among numerous foreign banks. It then began its gradual expansion within the country and subsequently underwent several mergers involving commercial banks operating in Iraq. In 1974, these banks were unified with Rafidain Bank, becoming the Commercial Bank of Iraq (Ella Anastasya Sinambela & Didi Darmawan, 2021). The only one in Iraq. The bank currently has (161) branches inside Iraq, including (24) branches in the four governesses: Najaf with (6) branches, Karbala with (7) branches, Babylon with (7) branches, and Qadisiyah with (4) branches, in addition to (7) branches abroad, namely Cairo, Beirut, Abu Dhabi, Bahrain, Sana'a, Amman, and Jabal Amman (Kulenović et al., 2021).

Second: Al-Rasheed Bank:

It is the second largest government bank in Iraq after Al-Rafidain Bank. Al-Rasheed Bank was established under Law No. (52) of 1988 and became subject to the Public Companies Law No (Arifin et al., 2022). (22) of 1997. On December 4, 2001, the bank's capital became two billion Iraqi dinars (Y. Li et al., 2022). The primary objective of establishing Al-Rasheed Bank is to contribute to supporting the national economy through its functions, which are as follows (Boeske, 2023):

1. Comprehensive commercial banking.
2. Investment of funds domestically and internationally.
3. Financing all economic sectors according to development plans.
4. Providing banking services for various domestic transactions, including current accounts, savings accounts, fixed deposits, and granting various loans and advances (in Iraqi dinars and foreign currency), as well as credit facilities for individuals and companies (Zhang et al., 2021). The bank has (138) branches, including (61) branches in Baghdad and (77) branches in the rest of the governorates (Egwunatum et al., 2022). In Najaf Governorate, the bank has (5) branches Ahmad, et al, 2020). The bank has annual plans that it works to implement (Hermelingmeier & von Wirth, 2021).

Third: Trade Bank of Iraq (TBI): The Trade Bank of Iraq was established in July 2003 as an independent government entity to facilitate the import and export of goods and services to and from Iraq, serving the national economy and contributing to the country's rehabilitation after the end of the UN Oil-for-Food Programmed (Aljasmi et al., 2022). Its purpose was to meet Iraq's humanitarian needs, rebuild the Iraqi economy and infrastructure, and serve other purposes beneficial to the Iraqi people (Bhattacharya et al., 2023: Albadry et al, 2020). The bank took into account the economic importance of trade in revitalizing the Iraqi economy and stimulating long-term growth. In November 2003, the bank commenced operations as an independent government bank with a capital of US\$100 million. Its paid-up capital has since increased to one trillion Iraqi dinars, equivalent to approximately US\$860 million (Aguinis et al., 2022). Its assets now stand at US\$17.801 billion (Yahiaoui et al., 2022). The Trade Bank of Iraq has become one of the leading banks in the Middle East in the trade and investment finance sectors. Within a short period, the bank established relationships with a global network of 134 major banks, including a consortium of leading international banks, thus covering 63 cities in 39 countries (Margherita & Braccini, 2023: Awad, Kadhim, 2025)). This gave the bank a global reach, a competitive advantage, and the ability to provide diverse services. These three banks have various branches in the Middle Euphrates region (Siddique et al., 2021).

### **2.3. Banking Service Consumers in the Iraqi Environment**

Customers are consumers of banking services, and they come from diverse socio-economic backgrounds (Liao, 2022). In Iraq, an analysis of the country's socio-economic realities identified three types of banking service consumers (Jerab & Mabrouk, 2023):

1. Government Customers (government departments and organizations).
2. Private Sector Customers (private companies).

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3. Customers representing the entire society. The following provides an explanation of each of these customer types.

First: Government Customer A:

This category includes all government departments and institutions that typically maintain current accounts through which the following transactions are settled (Asad et al., 2023):

1. Payment of monthly salaries to employees.
2. Payment of expenses and dues to suppliers (for services or goods).
3. Various other banking services.

The unified accounting system is used to organize the aforementioned settlements according to specific forms. Examples of this type of customer in the Iraqi context include:

1. Local government departments affiliated with the governorate council.
2. Universities and educational institutions in general.
3. Various health institutions.

4. Production institutions (public companies) operating in the study area.

The process of paying and settling cash amounts requires the use of specific checks from each bank, bearing at least the signatures and names of three responsible individuals, including the authorizing officer (Elrayah et al., 2023). This is in accordance with accounting auditing rules. For example, the disbursement of monthly salaries requires a sample of three individuals whose names appear on the check to be cashed at the bank (Elrayah et al., 2023). The latter usually keeps a copy of the payment order signature, his name, his full address, and the letter of credit for these matters.

Second: Private Sector Clients (Private Organizations) B (Karageorgos et al., 2021):

These are clients who seek to serve their own interests and achieve their specific goals when establishing the organization. Examples include:

1. Telecommunications companies and their various branches.
2. Transportation and travel companies.
3. Malls and private retail stores.

4. Any company registered with the Commercial Registry and registered with the Chamber of Commerce and possessing a registered trademark.

These organizations typically employ a commercial accounting system to manage the rights of stakeholders and owners, as well as taxes and other related matters (Ali AlShehail et al., 2022). They also have dealings with the banks mentioned in the study sample to settle all payments, disburse salaries and wages to employees, and so on (Kadhim, Ahmad, 2019).

Third: General Customers (Individuals) C:

These are the general public who are dealt with by banks for various reasons and purposes, such as:

1. Opening a savings account.
2. Opening a current account.
3. Settling payments for governmental or private institutions.
4. Any other services.

These three types of customers have varying levels of interaction with banks. Some have identified several classifications from different perspectives, such as (Kadhim, Ahmad, F.2021: Kadhim, 2025):

1. In terms of the size of the amounts deposited or withdrawn from the bank.

2. In terms of the number of individuals who visit the bank.

3. In terms of the frequency of visits to the bank (daily, weekly, or annually).

Based on the first indicator, which is the size of the deposited amounts, one researcher conducted a study to determine the percentage of consumer participation in banking services at these banks (Kadhim, Ahmad, 2022).

### **Negative phenomena in banking service marketing**

The concept and nature of negative phenomena in banking activity, both those related to the customer and those related to bank management, have already been explained (Kadhim, Jassmy, 2024). A set of negative phenomena linked to customer behavior and four sets related to bank management were identified (Hani, Kadhim, 2025). Analyzing these negative phenomena is very broad and requires considerable effort. Therefore, this discussion will focus on one of these negative phenomena stemming from customer behavior and another from customer management (Kadhim, Mahmoud, 2024).

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First: The main topics of the question set related to bank management (Kadhim, Habeeb, 2024):

1. The axis of religious culture.	A
2. The axis of academic achievement.	B
3. The axis of socioeconomic status.	C
4. The axis of security and social stability.	D
5. The axis of the level of culture and respect for government institutions.	E
6. The axis of the culture of saving money at home.	F

The SPSS software was used to obtain the final results after data was entered into a questionnaire distributed to a sample of 150, individuals, comprised of both customers and bank employees (Kadhim, Atiyah, 2024).

The final results obtained after distributing 150 questionnaires (n=150) are as follows:**Table No. (2) Statistical analyses related to the six axes (A,B,C,D,E,F) (N=150).**

Ranking of relative importance	Percentile weight	Standard deviation	Arithmetic mean	Sample members' answers					Question code	Scientific dimensions of the axis
				1 strongly disagree	I disagree	neutral	I agree	I strongly agree		
3	83.4	0.19	4.17	25	25	10	40	50	A1	Regarding the topic of A Religious Culture
4	78.3	0.85	4.08	10	15	5	50	70	A2	
2	90.0	0.73	4.25	5	5	0	60	80	A3	
1	95.0	0.64	4.37	10	30	0	50	60	A4	
1	86.68	0.87	4.22	10	30	10	40	60	A5	
2	86.66	0.79	4.23	Arithmetic mean, standard deviation, and percentile weight						Statistical indicators rate
2	88.3	0.66	4.15	10	10	10	40	80	B1	Regarding axis B Academic achievement
3	70	0.89	3.87	10	0	20	35	85	B2	
1	95	0.59	4.55	0	10	20	45	75	B3	
4	61.7	0.10	3.73	10	10	10	50	70	B4	
5	63.4	0.91	3.83	10	0	20	40	80	B5	
5	75.68	0.83	4.03	Arithmetic mean, standard deviation, and percentile weight						Statistical indicators rate
1	88.4	0.65	4.13	5	0	5	60	80	C1	Regarding axis C: Linear regression
4	87.3	0.75	3.93	0	5	5	70	70	C2	
5	71.7	0.81	3.93	10	10	30	40	60	C3	
2	78.3	0.82	4.03	10	10	20	50	60	C4	
3	78.3	0.92	4.03	0	0	30	50	70	C5	

Ranking of relative importance	percentile weight	Standard deviation	Arithmetic mean	Answers from the sample group, Axis A					Question code	Scientific imensions of the axis
				I strongly disagree	I disagree	neutral	I agree	I strongly agree		
4	70.0	0.92	3.90	5	5	20	45	75	D1	.Regarding axis D Security and stability
2	75.0	0.77	3.95	0	10	20	50	80	D2	
3	70.0	0.82	4.00	10	10	20	45	65	D3	
1	96.7	0.54	4.31	0	0	30	50	70	D4	
1	91.3	0.63	4.35	5	5	30	50	60	D5	
2	82.1	0.78	4.31	Arithmetic mean, standard deviation, and percentile weight						Statistical indicators rate
1	88.3	0.66	3.93	0	10	10	60	70	E1	Regarding axis E: Level of culture
2	84.2	0.52	4.13	10	10	20	60	60	E2	
3	80.64	0.54	3.92	5	5	10	50	80	E3	
5	72.1	0.64	3.93	5	5	20	50	70	E4	
4	78.9	0.77	4.03	5	5	20	45	75	E5	
3	79.2	0.79	3.99	Arithmetic mean, standard deviation, and percentile weight						Statistical indicators rate
2	87.8	0.88	4.13	10	5	15	10	80	F1	.Regarding the axis F Storage culture
1	94.3	0.81	4.03	10	10	15	45	70	F2	
3	91.5	0.92	3.93	5	10	10	50	75	F3	
3	88.9	0.93	3.87	5	5	20	35	85	F4	
4	87.2	0.88	4.55	10	0	20	30	90	F5	
3	89.1	0.86	4.05	Arithmetic mean, standard deviation, and percentile weight						Statistical indicators rate

## Conclusions

First: Religious culture has had a significant impact on the marketing of banking services, particularly concerning interest rates and other matters related to their calculation, retention, or withdrawal from bank accounts.

Second: Customers with higher levels of education tend to be more disciplined and compliant with banking regulations, thus strengthening the banking system.

Third: A peasant or working-class background negatively impacts societal culture and fosters negative behavior within banks, as some may believe their tribal or clan affiliation grants them preferential access to services.

Fourth: Security and social stability greatly contribute to the development of a sophisticated societal culture, as seen in European societies, where many countries pride themselves on their banking systems and the security and stability they provide.

Fifth: Respect for governmental and state institutions in general prevails in European societies. Therefore, based on this culture, banks occupy a prominent position within the state hierarchy and receive considerable attention and respect, which enhances the marketing of banking services. Sixth: One of the common social mistakes is the practice of keeping and storing currency (especially in the old days when it was iron currency) at home.

### **Recommendations**

1. It is essential to emphasize to the general public the important fact that, from a religious perspective, the project does not reject or impose restrictions on customer interactions.
2. It is crucial to communicate with diverse social classes and customers, particularly those with lower levels of education, about the importance of banking and financial literacy within the community.
3. Engaging with tribal and community leaders, especially prominent figures, is vital. They should explain that banking relies on refined taste, respect, trust, and cooperation from all social strata.
4. Security and social stability should be supported through seminars and conferences that explain the various aspects of this approach.
5. The importance of respecting state institutions and the currency, and avoiding any misuse of either, must be stressed. Failure to do so will hinder the marketing of banking services.
6. Seminars should be held, and media coverage should be emphasized, regarding the necessity of abandoning the practice of hoarding money at home and depositing it in its proper place—banks—as this practice reflects backwardness and a departure from low social values.

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