

THE IMPACT OF STRATEGIC CAPABILITIES IN ENHANCING THE QUALITY OF SERVICES

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Abstract

The study aims to understand the relationship between strategic capability and the quality of services in its dimensions, determine the impact of this capability in addressing the quality of service, and understand the extent to which individual data expressed by gender, age, educational level, length of service and place of work influence this relationship, and the extent of its application at Al-Rafidain Bank, Salah al-Din Governorate. / Iraq Branch.

The list of research adopted the descriptive approach to analysis in studying reality, and through this method, data was collected through a questionnaire, consisting of (40) items, and the significance of its validity and reliability was verified, as the reliability coefficient of the questionnaire items was determined (93%).

The research population included all employees employed at Rafidain Bank, and their number reached 160 individuals in all branches and departments. The questionnaire was the research tool, and it was distributed to more than (100) individuals in a manner appropriate to the number of employees in all branches and departments, and it was filtered to obtain (100) a valid sample. Search .

The research produced several results, the most important of which are:

1- The results showed consistency with the first hypothesis, but the results showed that the index level of the strategic capability dimension and improvement in service efficiency was positive, which indicates a direct correlation between them and the degree of correlation coefficient reaches (0.700).

2- The summary of measuring the second assumption showed that increasing (strategic capabilities) by one unit leads to an increase (quality of services) by (909%). The most important recommendations of the study are the following:

1- The need to increase senior management's awareness of the importance of paying attention to the organization's planning capabilities and developing them, and identifying the impact that these capabilities play in improving the organization's competitive ability and achieving its goals.

2- The need for the bank management to respond quickly and meet customer requests because these are characteristics that influence the type of banking services, by understanding their needs and desires for customers and quickly completing the banking service while paying attention to customers' complaints and solving their problems.

Keywords: strategic capability, enhancement, quality of services, the bank.

Introduction

Organizations need to constantly develop new products and services to deal with the complexity and rapid changes in the business environment. These changes require organizations to be able to unify and reshape local and external resources and skills compatible with the business environment to adopt the best strategies to achieve long-term goals. Competence demonstrates the ability of an organization and its individuals to work within psychological and cognitive constraints, as well as the methods by which they maintain an appropriate level of responsiveness to diverse situations .

The planning ability of institutions is crucial to achieving the goals contained in the strategic plan, which helps them face the enormous, serious and complex difficulties due to rapid and permanent transformations in the external field, and this requires institutions to benefit from them, and these capabilities are reflected in marketing strategies, administrative capabilities, innovation skills and technologies. Approved in manufacturing industries related to the industrial sector to improve its overall performance and resist major competition .

Strategic competence is considered an essential resource that ensures the sensitivity of central management to knowledge of the market and the ability to deal with competing parties on the one hand and with customers on the other hand, and the balance between the qualifications they possess, whether administrative. Marketing or technical, to carry out tasks effectively that benefit the organization and customers and help organizations clarify the value of different procedures used to perform different functions .

Any economic body that does not possess strategic capabilities will not be able to achieve its monetary and economic endeavors, especially in the field of technology that can provide data that helps companies follow multiple transformations and modernizations to achieve a good competitive advantage. And unique performance .

As the application of strategic management is one of the most important methods and techniques through which all the monetary and financing needs of financial sector organizations and institutions can be achieved and their ability to confront the multiple problems that may occur in the market, the Monetary Authority in various countries of the world seeks to provide all ways, means and methods that Through which efficiency and capabilities can be increased. Monetary and general financing facilities in the banking and financial sectors, which contributes to increasing their competitive capabilities and achieving an appropriate market share .

As for the second axis, service efficiency is the focus of attention of the service establishment to achieve citizen satisfaction, so it is required through its continuous work and research into paths towards meeting the needs, expectations and desires of consumers, in order to provide the service. In order to achieve their satisfaction and loyalty to the organization, especially after the increasing degree of competition between these entities, it began marketing its services to citizens by providing them with the necessary information that explains the nature of the service, and directing its services to the local market by allowing citizens to experience them in their daily lives, which made the customer choose between services according to his

desires. Its expectations and capabilities, which showed that the continuation of service organizations in performing their activities well and distinctly, and ensuring their growth and development depends on their efficiency. The ability to provide a greater number of citizens and how to meet their needs and desires. It is worth noting that achieving all of this depends on the level of quality of service provided to customers.

The Study Problem :

Global technical innovations and the modern information and communications revolution have helped improve banks' ability to expand into local and global markets and increase the level of competition between them to meet customer needs by providing the banking services they need and desire at the highest level. The possible level of efficiency and effectiveness, which prompted all banks to strive to increase their capabilities through the application of strategic management, which is considered the most important tool through which banks' competitiveness can be supported and their performance efficiency raised.

The research problem is the study variables, especially the quality of services, because they emerge from the strategic capabilities that banks aim to achieve in order to increase their capabilities and thus influence the quality of their services. which they provide. Hence, the questions can be presented in the following form :

What is the impact of strategic capabilities in enhancing the quality of services?

The following sub-questions branch out from this question :

1. What is the extent of strategic capabilities available in the studied banks?
2. Does the management of the investigated banks rely on strategic capabilities as a tool to develop and improve their business in general ?
3. What is the extent of the relationship between planning capabilities and improving the quality of services in the investigated banks ?

Study hypotheses :

The research includes two basic assumptions :

- The first assumption: Strategic capabilities are closely linked between their dimensions (technical knowledge that produces value - the possibility of renewing and acquiring resources - the technology used) and improving service efficiency across all dimensions (reliability - responsiveness - assurance - empathy - tangible), so complex assumptions can be developed. as follows :
 - There is a correlation with statistical significance about technical knowledge and capacity building to improve the quality of services .
 - Associations are revealed in the form of statistical semantic formulas about the ability to generate and possess resources to improve the quality of services .
 - A correlation appears in the form of a significant statistical function between the technology used to improve the quality of services .
- The second assumption: that strategic capabilities have a significant impact between its dimensions (technical knowledge that creates value - the ability to create and own resources - the technology used) and all dimensions of improving the type of service (reliability -

responsiveness - assurance - empathy - tangible). The following assumptions branch out from the assumptions The following basics :

- Knowledge of value-building technology has a statistically significant impact in terms of enhancing the quality of service .
- The possibility of generating and acquiring resources has a role in the form of statistical evidence in terms of improving the quality of services .
- There is an effect in the form of a statistical function on the technology used to improve the quality of services

Objectives of the study :

The objectives of the study are the following aspects :

1. Determine the level of quality of banking service to customers .
2. Verifying the availability of planning capabilities in the investigated banks and ways to deploy them to develop the banks' work .
3. Determining the role of planning capabilities in improving the efficiency of banking contributions in the investigated banks .
4. Determine the impact of strategic capabilities in terms of improving the type of banking services .

The importance of studying :

From a scientific standpoint, this research is very important because, in addition to improving the competitiveness of the bank, tactical capabilities also play a role in developing the services provided by the bank, and the importance of the study can be determined by :

Scientific importance :

Clarifying the relationship between strategic capabilities and their role in raising the level of quality of banking services, discussing various concepts circulating in the objective literature, and trying to analyze the views of banks on how to use strategic capabilities to raise the level of efficiency of banking services. Banking services for customers. The attention of the bank officials surveyed was drawn to the impact of the ability to plan in enabling banks to deal with current and future variables and plan and diversify results in order to provide effective banking services to customers .

Scientific importance :

The necessity of research is evident in practical areas that seek to address the most important issues related to the bank's performance, which are represented by increasing competitiveness and raising the volume of services provided to customers. Directing the attention of departments in the relevant institution to address such issues by studying and analyzing them to benefit from them. Its importance relates to improving performance and providing the correct foundations on which the bank can build its tactical plans for the future. He urged banks to deal with these matters through research and analysis and benefit from them to enhance their competitive and productive capabilities. Addressing an important area of the

economy, which is the banking sector, which is considered one of the basic pillars of the national economy.

Study methodology :

The study relies on the descriptive analytical approach, theoretical approaches (strategic capabilities and quality of services) and scientific methods that go through all documentation and data, after processing, studying and comparing them to reach generalizations that gain acceptance and improve the balance of perception. In terms of investigating the crystallized phenomena with the research questions, research will be conducted within the scope of management to clarify the principles of strategic capabilities and service quality .

The First Topic

The concept of strategic capabilities

First: The concept of strategic capabilities: The concept of the term strategic capabilities can be defined linguistically through the following :

Power in the Arabic language means (energy and ability to do something) and means the ability to do something .

(Lisan Al-Arab) also defined power from the word Almighty, and it is one of the attributes of God Almighty in His saying: In the Name of God, Most Gracious, Most Merciful: "Indeed, God is capable of all things," and His Almighty's saying, "In the Name of God, Most Gracious, Most Merciful," "Blessed is He in Whose hand is The King and He has power over all things." Because the terms (power and strength) are intertwined, the Holy Qur'an differentiates between them, through the Qur'an verse : "And God can do nothing in the heavens or in the earth. Indeed, God does not do anything in the heavens or in the earth." He is the All-Knowing, the All-Powerful." He did not say strong, because ability is the opposite of inability, while strength in the Almighty's saying "In the name of God, the Most Gracious, the Most Merciful" "And it is God who created you from weakness" "Then He made after weakness strength, then after strength He made weakness and gray hair." This indicates that the opposite of strength is weakness, as strength is doing something without weakness, and ability is the action of the doer without weakness .

Technically, the concept of capacity can be explained through the following :

Capabilities in a broad sense refer to the resource and energy groups that are owned by the state and contribute to achieving national interests at the international and regional levels .

In other words, it is all the available capabilities that the state possesses, that is, all the sources of power, regardless of whether they are (political, social, military, economic...), and this matter made many strategic thinkers look at the ability, especially in determining the effectiveness of The status of the state and the tasks it performs and roles .

As for the national capacity of the state, it means the full ability to use the political, economic, military, social, geographical, scientific, moral and technical defense forces in light of the national will and leadership in confronting its external and internal threats .

The concept of capability is linked to comprehensive strategy, as capability generally depends, from the point of view of strategy thinkers, on the state's possession of certain capabilities,

characteristics, resources and institutions that together constitute the components of comprehensive strategic power. The weakness of any of these components means the inability to mobilize comprehensive power and thus Building the strategic ability to stand up to internal and external obstacles in light of fragile situations that lead to a threat to national security, and therefore they are positive elements for activating the state's strategic performance in achieving its goals and objectives, as performance is governed by the state's comprehensive capabilities .

Second: The importance of strategic capabilities :

This ability of the organization is not achieved by the number of people in it, but rather through thinkers, creators, and productive minds who possess knowledge, skills, qualifications, and abilities. This ability is a basic principle for managers to formulate plans. Coordination and leadership. (Al-Kubaisi and Ibrahim, 2014)

The importance of capabilities in management stems from the role they play in facing the burden of administrative and organizational work, whose burdens and responsibilities vary with the diversity of goals and tasks. Al-Kubaisi points out that the importance of abilities and skills, including special strategies, can be determined through the following points :

1. It is an important and vital element of investment opportunities in the external environment .
2. Providing alternatives to organizational problems .
3. Enabling organizations to compete in the long term .
4. Flexibility in dealing with problems and innovating new methods and solutions .
5. Planning capabilities give the organization the ability to achieve competitive advantages .
6. It has a major role in achieving a high level of performance for the organization .
7. Strategic capabilities significantly impact an organization's returns and profits .
8. Strategic capabilities help in the decision making process .
9. Meeting customer requirements and enabling the facility to compete in the long term .
10. Strategic capabilities are a means of modernization, innovation, finding new approaches and solving existing problems .
11. Facing complex circumstances that require unconventional thinking methods .
12. Helping the organization and employees to realize themselves through distinction, distinction, and the ability to care about the ongoing challenge that the facility is witnessing .
13. Flexibility in dealing with problems using the scientific method .
14. Improve the ability to verify the correctness in a timely manner .
15. Increase the ability to predict risks and thus increase the ability to confront them .

Therefore, it can be said that the importance of capabilities planning for business entities is embodied in the impact it has on the external and internal levels, as most writers and researchers indicate that the reason for the interest in capabilities in the business world is due to the researchers' link between capabilities, strategic success, effective performance, and excellence .

Third: Components of strategic capabilities :

Al-Maliki mentioned in his model the components of strategic capabilities (perception, comprehension, change, work team, and organizational learning). To clarify these components, we will present them as follows :

1. Cognitive ability: It can be interpreted as the ability to perform appropriate basic cognitive tasks, and it has been shown that external perspectives on other industries and customers appear to be a key issue for cognitive ability in the concept of strategic innovation . Pareto states that cognitive capabilities enable the organization to achieve a balance between the available opportunities and the difficulties it faces. It has been proven that these cognitive abilities contribute to helping organizations detect moving objects in the environment and eliminate opportunities if they pose a threat .

2. Absorptive capacity: Clarifying that absorptive capacity is not limited to the exchange of knowledge between organizational units, but rather the integration between the organization and the external community and the extent of acceptance of data and modern knowledge inputs. Therefore, the role of this ability is clear, given the organizational changes it faces, as cognitive familiarity leads to revealing new horizons for continuous creativity, and absorptive capacity has three dimensions :

- The establishment's connection with the external community. The intensity of friction and the external environment also affects an organization's ability to absorb external knowledge .

- The absorption of external knowledge depends on the foundations upon which the elements of the knowledge team are based, i.e. the necessity of constantly acquiring this knowledge from different sources .

- The personal dimension is the extent to which people are able to recognize and use knowledge through self-learning experiences and skills, common communication methods, technical practices, and employment .

3. Transformation Capability: According to Zahra and Nielsen, this is an indicator that can inspire organizations to determine the appropriate type of transformation required for the environment to achieve the greatest response to its environment, which is the ability of organizations to determine how to transform systems, processes, and operational mechanisms through socialization that enhances the flow and management of knowledge within the organization to support the adaptation process with reality .

4. Work group: This method depends on forming work teams within the organization, and working to solve work problems by collectively thinking about the problems from multiple angles, which results in ideas that help in dealing with any situation and must be diverse. They are committed to common goals and make managerial decisions with a high degree of confidence. He identified a number of factors that hinder the team's achievement, which can be explained as follows.

- Structures: Most business organizational structure focuses on individual performance rather than team effort, which creates negative competition and affects team spirit to achieve desired goals .

- Lack of trust: Cooperation, reliability and honesty are necessary conditions for the success of work, and the lack of these important factors can hinder the success of the team, and the law of teamwork is supposed to be one of the Authority's first concerns .
- Unhelpful reliance on a team approach .

5. Organizational qualification: It is believed that individuals become more efficient in communicating successfully and finding appropriate solutions to problems, whether in the short or long term, and that the administrative effort to form educational organizations is an attempt to create or institutionalize an ideology of learning. This is in an organizational context, while (McCone and Glino) consider organized learning as a mechanism for deepening information within the appropriate structure, and define the learning organization as an organization that has developed the ability to adapt and continuously change, where all its members learn about and solve various problems related to work. He pointed out that the structural foundations for establishing organized education are adaptability as well as the environment. Scientific support mechanisms, practices and leadership ethics that advance learning .

Fourth: Characteristics of strategic capabilities :

Some researchers talk about the characteristics of strategic capabilities because they point to three criteria for determining them :

1. Valuable capabilities: The ability to allow organizations to capitalize on opportunities and create maximum value for customers .
2. Rare Ability: Possessed by some current and potential racers .
3. Capabilities that are difficult to imitate: These are capabilities that other organizations cannot easily develop .
4. Non-replaceable capabilities: These are capabilities that have high strategic value and are difficult to replace because they are intangible .

That the facility is able to develop its capabilities due to the historical circumstances that distinguish it, or that there is a connection between the facility's capabilities and its competitive advantages in a way that is not clear and ambiguous to other parties.

In the context of the knowledge economy, in order to gain competitiveness, he revealed that the characteristics that strategic human resources must have are :

1. Value: refers to the ability of employees to increase the efficiency and effectiveness of the organization when the necessary methods are available to reduce costs and fulfill special requests of customers, or create links between empowerment programs and empowerment programs. Total Quality Management Initiative .
2. Continue to promote the organization's products and services .
3. The presence of scarcity: when the knowledge, skills and abilities of workers exceed those of competing companies .
4. Difficulty in imitation: Employees' abilities and characteristics cannot be imitated or imitated by others.

Imam Ahmed stated that they are competencies present in the organization's intellectual capital that lead to competitive advantage by providing what the individual wants, with the aim of achieving customer satisfaction. It is mainly related to the behavior of individual

employees because it has an impact on the beliefs and values and thus the culture of the organization .

The second topic

The concept of quality services

First: the concept of quality :

This word in Latin is derived from (attributes), which means the nature of a thing or person and the degree of its goodness. As for the quality of the word, from the origin of the language it goes back to the type, specifically the genus, and things may differ between the types. The word quality refers to the presence of certain characteristics or qualities in goods or services, and if these features are present, they meet the desires of the person who buys or uses them, and here it can be said that these products are of high quality. Stoner points out that quality is a real treasure in business organizations that are currently required to provide better products or services than before, while Hradsky points out that quality aims to describe the characteristics required to distinguish a particular product or service of the organization. Bareed pointed out that quality aims to show the general characteristics of the product that allow it to work as expected to meet the customer's need and desires. We believe that achieving high quality is not a fixed matter, but rather a change according to the needs and desires of customers during a certain period .

Quality also means product characteristics that meet customer needs and satisfaction. They vary depending on the type of product, service, and use case. In this formula, the higher the quality, the greater customer satisfaction, which increases the production company's revenues and profits .

This means that there are no impurities or errors that require rework or cause product malfunctions or customer dissatisfaction. In this context, quality means lower cost .

Second: Definition of service quality :

Its concepts differ due to the different needs and expectations of customers when searching for the required quality of service, as well as the difference in judgment about the type of services. The following definitions can be given :

First definition: Service efficiency is considered one of the most important and prominent characteristics that characterize all work organizations due to the great competition between the industrial establishment and the pursuit of customer loyalty by providing the best services .

The second definition: It is the efficiency of the services provided, whether potential or imagined, meaning that the quality expected from the customer must actually be achieved, and it is considered the most important element for customer satisfaction or vice versa, and at the same time it is one of the basic priorities for the desire to improve the level of quality of their services .

The third definition: It depends on the customer's point of view, as it varies from one customer to another, and the quality of service depends on the evaluation of the work that is judged by comparing it to what he actually got and what he expected from it .

Fourth definition: It is also known as the complete satisfaction of consumer needs at the lowest internal cost .

The fifth definition: It is the equivalent level of characteristics that distinguish the services and needs of the service facility and the needs of the customer. It is a set of characteristics that determine the likelihood of helping a customer through the quality of services provided, and it is the responsibility of every employee or worker in the organization .

Others define it as: the sum of the characteristics and advantages that affect the ability of the goods or services provided by the organization to meet certain needs that correspond to the fluctuating things around the individual, in addition to relying on products that are free of impurities or defects and free of errors and that meet the customer's expectations, as the key to success. any work. The organization, regardless of its field of work or the nature of its activity, works to provide high-quality products, whether goods or services, and the associated customer satisfaction .

Third: The importance of quality services

The basic importance of applying servant efficiency in establishments is :

1. Raising competitiveness and improving facility efficiency to satisfy customers and increase the survival and stability of the organization.
2. Raising performance levels, increasing productivity, and enhancing organizational reputation.
3. Enhance organizational profitability and economics through continuous improvement and value addition.

Several factors contribute to the increasing focus on quality in the services sector, most notably :

The role of the service industry in economic growth has become increasingly prominent, and the social form has changed from an industrial society to a service society.

Services have several characteristics that make managing quality processes more difficult for service companies than for companies that produce physical products.

- Providing a high level of quality is becoming increasingly important as one of the fundamental strategies for organizations to achieve effective competitive advantage and market position.
- Service quality plays an increasing role in achieving customer satisfaction and increasing their loyalty to the organization .

The third topic**The impact of strategic capabilities in enhancing the quality of services****First: describing and diagnosing the opinions of the study sample :**

This is done by measuring the arithmetic mean of the dimension and then comparing it standardly to the standard arithmetic mean. The standard mean is extracted by measuring the length of the category using the following method:

The mean of the standard calculation = largest value - lowest value / largest value = $5 - 1/5 = 0.80$

Then adding the length of the category to the smallest value to make it a category, which shows that the arithmetic mean belongs to 5 categories, in addition to understanding the value of the standard deviation and the coefficient of variation to understand the extent of the answer's dispersion with the calculated mean, and measuring the intensity of the answer over the area of the scale as shown in Table No. (1) :

Table (1) Account medium category

Elements	Standard answer	Answer size
Between 1 to 1.80	Completely disagree	Very weak
From 1.81 to 2.60	not agree	weak
From 2.61 to 3.40	On the fence	middle
From 3.41 to 4.20	OK	good
From 4.21 to 5	Strongly Agree	very good

Source: researcher

Thus, five elements appear to which the data or answers can belong. In addition to extracting the value of the standard deviation to determine the degree of dispersion of the answer over the arithmetic mean, and discovering the coefficient of variation, the strength of the response that the paragraph measures in relation to the study variable is calculated, including the category shown in Table No. (2)

The independent factor is strategic capability, while the dependent factor was used to measure the improvement of the quality of services and its dimensions, by measuring the calculated mean for each dimension .

Second: Testing the reliability and stability of the questionnaire :

According to the Alpha Cronbach test, to ensure the questionnaire's stability coefficient, the measurement score for the complete questionnaire's statements was (0.939), and it is considered an acceptable score, which transparently demonstrates high rates of questionnaire stability and also demonstrates the credibility of the standard and its powers to implement. The validity of the questionnaire forms the roots of Stability, which is (0.969), reveals the extent of the validity of the research factors .

Table (2) Test of validity and reliability of the questionnaire

Alpha Crew Nabach	Ferry number	Variables
0.828	15	Strategic capability
0.929	25	Quality of services
0.939	40	Overall reliability of the questionnaire

Source: researcher via spss-25.

Second: Validity of internal consistency :

This validity of the questionnaire was confirmed by measuring the Pearson correlation coefficient between the scores of each of the axis statements and the overall result of the axis to which the paragraph belongs, and this was done by adopting the statistical application (SPSS25) .

The following model demonstrates the correlation factors for the entire paragraphs of the first axis and its overall result :

Table (3) Correlation coefficients for each dimension and the score for the axis

Statistical significance value	Correlation coefficient	Axis paragraphs	
0.000	0.770**	1	Strategic capability
0.000	0.837**	2	
0.000	0.829**	3	
0.000	0.831**	1	Quality of services
0.000	0.823**	2	
0.000	0.886**	3	
0.000	0.725**	4	
0.000	0.700**	5	

From the results of the previous table, we notice that in the first axis, according to Pearson consistency, it is statistically significant at a significant level (1%), and the highest value of the correlation was recorded (.837**0) and the lowest value (.770**0), and the second axis is also statistically significant at the level Significant (1%), the highest value of correlation was recorded (.886**0) and the lowest value was (.700**0). Accordingly, from the above, the various phrases of the first and second sections have an internal association with the part to which they belong, and this indicates the sincerity of the internal consistency of the paragraphs. Questionnaire .

Third: Testing the study hypotheses :

1. First assumption: There is a significant correlation between strategic capabilities across three dimensions and improving service quality across all dimensions :

The conclusions revealed that the signal is positive between the dimensions of strategic capabilities and improving the quality of services. This means that the correlations between them are direct and the value of the correlation coefficient (0.007**) is reached, which shows a good direct and significant correlation at a significant level (1%). Therefore, we reject the null assumption. (H0) and we accept the alternative (H1), which means that there is a significant correlation between strategic capabilities and improving service quality .

2. Sub-assumptions :

a. A statistically significant relationship appears between technical knowledge and capacity building to improve service quality .

The result showed that there is a positive sign about the technical knowledge dimension and service quality, which reveals the nature of the direct relationship between them, and the value of the correlation coefficient reaches (.668**0), which indicates the emergence of a good direct and significant correlation because it is at a significant level (1%). Therefore, we do not accept the null hypothesis (H0) and accept the alternative (H1), which demonstrates the existence of a significant association between technical knowledge and service quality .

b. There are statistically significant correlations between the ability to generate and possess resources to enhance the quality of services.

Through the conclusions, it was found that the sign is positive between the dimension of the ability to generate and possess resources and the quality of services, and this indicates that the relationship between them is direct and the value of the consistency coefficient is reached (.522 ** 0). This shows the presence of a direct and large good correlation at a significant level (1 %), we also do not accept the null hypothesis (H0) and agree with the alternative (H1), there is a statistically significant relationship between the ability to generate and possess resources and service quality .

c. Explaining a correlation in the form of a statistical function between the technology used to improve the quality of services.

The result indicated that there is a positive indicator between the technology used and the quality of service, which reveals the direct relationship between them, as the value of the correlation coefficient reached (.668**0), which indicates the presence of a good direct and significant correlation because it is at a significant level (1%), so we reject the assumption. Zero (H0) and we accept the alternative (H1), which means that there is a significant correlation between the technology used and the quality of service, see Table No. (4) .

Pearson correlation coefficient (4) Table

	Strategic capability		Strategic capability	Strategic capability	Strategic capability
-Y Quality of services		**0.700	**0.668	0**522.	**0.528
	Sig. (2-tailed)	0.000	0000.	0000.	0.000
	N	113	113	113	113

Source: Researcher via (spss25).

**. The correlation was significant at the 0.01 level (2 tails).

3. Testing the second hypothesis: There is a significant effect between strategic capabilities in all their dimensions (technical knowledge to build value - the ability to generate and own resources - the technology used), and improving the type of service in all its dimensions (reliance - response - assurance - empathy - contact).

The results showed that there is an impact of the strategic capabilities variable on the quality of services, as shown in Table (4):

Table (5) The impact of strategic capabilities on the quality of services

F		R ²	Independent variable -X		Independent variable -X
.Sig	المحسوبة		B ₁	B ₀	
0000.	106.695	0.490	0.909	0.230	Strategic capabilities

Source: Researcher using (SPSS V 25)

The table shows information about the outcome of the decrease in the impact of capacity in the strategic areas represented by the independent and dependent variables of service quality, where the coefficient of determination (R²) affects approximately (49%) of the change in service quality due to changes in strategic capacity .

The calculated statistic (F) has a value of (106.695) greater than its tabular value, which can be proven by a value (sig) and a significance level greater than (5%), which means that the estimation model is effective for forecasting and planning for the future, and it was found significant through follow-up coefficients (B1) and tests. (t), which means that the independent absentees (strategic capabilities) directly affect the factor (service quality). Since the sign between them is positive and adding one unit (strategic capabilities) leads to an increase in (service quality) (909%), the following figure shows Linear relationship between them .

2. Sub-hypotheses :

a. An impact appears in the form of statistical evidence of technical knowledge on capacity building to improve the quality of services.

The results showed that the variable of technical knowledge for capacity building has an impact on the quality of services, as shown in Table No. (6):

Table (6) The role of technical knowledge in building capacity in the quality of services

F		R ²	Dependent variable Quality of services - Y		Independent variable -X1
.Sig	Calculated		B ₁	B ₀	
0000.	89.542	0.447	0.759	0.843	Technical knowledge to build capacity
			Sig.t-(0.000)		

Source: Researcher via (SPSS V 25)

The table above shows the results of the regression analysis, meaning that influential correlations appear between the independent factor of technical knowledge for capacity building in the dependent variable of service quality, and the coefficient of determination (R²) indicates that approximately (45 percent) of the shift in service quality is the result of a change in technical knowledge. To build capacity .

The value of the calculated statistic (F) is (89.542) higher than its tabular value, which can be proven by a value (sig) and greater than (5%) at a significant level, which means that the estimation model is effective for anticipating and planning for the future, by following up with the coefficient (B1) and finding it significant according to Test (t), which means that the independent factor (technical knowledge for capacity building) directly affects the dependent factor (service quality), because the sign between them is positive and a one-unit increase (technical knowledge for capacity building) leads to an increase (service quality) (0.759%). The following figure shows the linear correlation between them .

b. There is a statistically significant role between the ability to generate and possess resources to improve the quality of services :

The results showed that there is an impact of the variable ability to generate and possess resources on the quality of services, as shown in Table (7):

Table (7) The effect of the ability to generate and possess resources on the quality of services

F		R ²	Dependent variable Quality of services - Y		Independent variable X2-
.Sig	Calculated		B ₁	B ₀	
0000.	41.610	0.273	0.534	675.1	The ability to generate and possess resources
			Sig.t-(0.000)		

Source: Researcher via (SPSS V 25)

The table shows the results of the regression analysis of the effect of the ability to generate and possess resources. It represents the independent variable in the quality of service and constitutes the dependent variable. The coefficient of determination (R²) represents approximately (27%) of the change in the quality of service due to the change in the ability to generate and possess resources.

The calculated statistic (F) is (41.610) greater than its tabulated value, which is evident with a value of (sig) and greater than (5%) at a significant level, which means that the estimation model is effective in forecasting and planning for the future, and it was found to be significant by following up on the coefficients. (B₁) and tests (t). This indicates that the independent variable (the ability to generate and possess resources) directly affects the dependent factor (quality of service), since the sign between them is positive and an increase of one unit (the ability to generate and possess resources) leads to an increase in (quality of service) (Service) (0.534%), the figure below shows the linear relationship between them .

d. T. The technology used has a statistically significant effect in improving the quality of services :

The results showed that the technical variables used in service quality are dependent, as shown in Table (7).

Table (8) The impact of the technology used on the quality of service

F		R ²	Dependent worker Quality of services - Y		Freelancer -X3
.Sig	المحسوبة		B ₁	B ₀	
0000.	42.980	0.279	0.538	722.1	The technology used
			Sig.t-(0.000)		

Source: Researcher using (SPSS V 25)

The table shows the results of the decrease in the impact of the technology used, and it represents the independent variable in the quality of service, and it is the dependent variable, as the coefficient of determination (R²) represents approximately (28%) of the change in the quality of service due to the change in the technology used.

The value of the calculated statistic (F) is (42.982) higher than its tabular value indicated by the (sig) value and at a significant level greater than (5%), which means that the estimation model is effective in forecasting and planning for the future, by monitoring its coefficient (B1) and its test (t). It was found to be significantly significant, which means that the independent factor (technology used) directly affects the dependent variable (quality of service), given that the sign between them is positive and an increase of one unit (technology used) leads to an increase (quality of service) (0.538%). The figure below shows the linear relationship between them

Conclusion

In conclusion, we must clarify that organizations need to constantly develop new products and services to deal with the complexity and rapid changes of the business environment. These changes require organizations to be able to unify and reconfigure local and external resources and skills aligned with the business environment to adopt the best strategies to achieve long-term goals .

Competence also shows the ability of the organization and its individuals to work within the framework of psychological and cognitive constraints, as well as the methods by which they maintain an appropriate level of response to diverse situations.

This planning ability of institutions is crucial to achieving the goals stated in the strategic plan, which helps them confront the enormous, serious and complex difficulties due to the rapid and permanent transformations in the external field, and this requires institutions to use it, and these capabilities are reflected in marketing strategies, administrative capabilities, innovation skills, and technologies. Approved in manufacturing related to the industrial sector to improve its overall performance and resist major competition .

The challenges of the business environment have diversified in the last two decades of the last century, and have come to represent great pressure on organizations. Among these challenges are the strength of competition and the lack of time available for making decisions. This is what has made organizations in dire need of innovative strategic mechanisms to resist these obstacles, understand their field of work, and enable their management. To develop a rational understanding of its current and upcoming operations

As for quality, this issue has special importance, whether this importance is at the global level or at the local level, as global organization has become characterized by its rapid movement that is witnessing many changes, which requires that quality be the main requirement. Quality no longer means producing a good or providing a service. Better, but the concept of quality has expanded to include customer satisfaction with the product, commodity or service to achieve quality performance of the organization as a whole. Service organizations' interest in the issue of quality has increased due to increased competition and a higher level of awareness among customers, which has prompted many beneficiaries and those interested in the service sector to search for service organizations that are distinguished With a high level of quality of its services .

From here, we present the conclusions and recommendations that emerged with us, including :

Conclusions :

1. The validity of the questionnaire is (0.969), which reveals the availability of honesty in the research variables .
2. The dimension of technical knowledge to build value achieved the value with an overall arithmetic mean (3.92), belonging to the (good) category .
3. The ability to generate and possess resources dimension achieved a total arithmetic average of (4.032) belonging to the category (good) .
4. The technology used dimension achieved a mean score of (3.910) and it belongs to the (good) category .
5. After responding, he achieved a total calculation average of (3.738), and this average belongs to the category (good) .
6. After it is tangible, it achieves the overall arithmetic mean (3.808), which belongs to the (good) category .
7. The reliability dimension reaches a mean of (3.840), which belongs to the (good) category .
8. After sympathy, it reaches the overall arithmetic mean (3.834), which belongs to the (good) category .
9. After checking, its overall arithmetic average is (3.906), which belongs to the (good) category .
10. The results showed that they are consistent with the first hypothesis, as they showed that the signal between the strategic capability dimension and the improvement in service quality is positive, which means that the relationship between them is direct and the value of the correlation coefficient reaches (.700 ** 0) .
11. The results of testing the second hypothesis show that a one-unit increase (strategic capability) leads to an increase (service quality) (909%) .

Recommendations :

After presenting the most important conclusions presented by the researcher, a package of suggestions could be developed, which can be summarized as follows :

1. The need to improve senior management's awareness of the importance of paying attention to the organization's strategic capabilities and developing them, and realizing the impact that these capabilities play in enhancing the organization's competitive ability and achieving its goals .
2. The technology used by organizations is the basis on which they rely in terms of competing in the era of data and knowledge. Therefore, those conducting the research suggest the necessity of developing this technology and training workers to use it and employ it to strengthen strategic capabilities .
3. Organizations should pay attention to the technical knowledge needed to create value and strive to improve their ability to create these resources and expand their pursuit of ownership by other organizations .
4. The bank's management needs to pay attention to the speed of responding and providing customer requirements, as these are factors that affect the quality of banking services, paying attention to customer complaints and solving their problems by understanding the

needs and desires of customers and the speed with which banking services are quickly completed .

5. A reform mechanism should be sought that works to preserve government banks in terms of their continued provision of current banking services while working to renew and develop their services, provided that all their services include the payment of salaries .

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