
THE ROLE OF HOLISTIC MARKETING IN THE QUALITY OF BANKING SERVICES: APPLIED RESEARCH IN AL-TAIF ISLAMIC BANK

Assistant Teacher Saja Hussein Ahmed

University of Baghdad/ College of Islamic Sciences

Specialization: Business Administration

Email: saja.h.811@bccru.uobaghdad.edu.iq

Abstract

The study examined the importance of comprehensive marketing in enhancing the banking services provided by Al-Taif Islamic Bank to its customers. The study focuses on exploring the role of using holistic marketing techniques as a means of enhancing the quality of banking services.

The research problem arose to identify the nature of the correlation between comprehensive marketing and the quality of banking service. The study also aimed to identify the role that comprehensive marketing plays in improving the quality of banking services at Al Taif Islamic Bank. The study was conducted on a purposive random sample of (64) bank employees. Data were collected by distributing a questionnaire, and statistical data analysis software was used(spss) to analyze the factors affecting the quality of banking services.

The research results indicated that there is a strong and positive relationship between comprehensive marketing and the quality of banking services. The research provided recommendations for the bank to adopt comprehensive marketing strategies, which leads to improving the quality of services provided by the bank, providing ample information to customers regarding available banking products, and providing customer service around the clock, thus achieving customer satisfaction and loyalty and enhancing the bank's competitive advantage in the market.

Keywords: holistic marketing, service quality, internal marketing, performance marketing, relationship marketing, integrated marketing.

Introduction

Banking services are among the most important services that both institutions and individuals benefit from, because they help in managing and investing money optimally. With the increase in competition in the banking services market, banks' interest in providing high-quality and comprehensive services has also increased, as it is an important factor in attracting and retaining customers. Here comes the role of comprehensive marketing in searching for new channels and innovative opportunities to expand response to customers' changing needs for banking services, where the focus is on meeting customers' needs comprehensively by providing multiple services that meet their individual and investment needs. Emphasis is also placed on launching integrated advertising campaigns that include

advertisements on television, magazines, social media, etc., speed in performance, and establishing good relationships with customers, which leads to increasing awareness among customers about the banking services available to them. Successful banks focus on developing a comprehensive marketing strategy to improve the quality of banking service, by investing in performance marketing and training and developing their employees to enhance their skills and their ability to provide excellent customer service. In addition to focusing on internal marketing, relationships, integrated marketing and technology, which play a crucial role in improving the quality of banking service and improving customer experience.

The general framework of the research

First - the research problem:

There are challenges facing the bank in providing innovative and distinguished banking services that suit customers' aspirations in light of the developments taking place in the world of financial technology. Therefore, the research problem revolves around exploration and analysis

The role of holistic marketing in the quality of banking services at Al Taif Islamic Bank. The following sub-questions emerge:

1. How can comprehensive marketing be applied to achieve quality service that leads to meeting customer needs?
2. Do the dimensions of comprehensive marketing have an impact on the quality of banking service?
3. Is there a relationship between comprehensive marketing and the quality of banking service?

Second - The importance of research:

Research is important and vital for several reasons, including:

- 1) Striving for continuous improvement by exploring the role of holistic marketing in enhancing the quality of banking services and effectively meeting customer needs and expectations.
- 2) Increasing customer satisfaction and loyalty, which is considered a decisive factor in the bank's success, requires attention to the quality of banking services provided and their marketing.
- 3) Enhance competitive differentiation through effective implementation of comprehensive marketing activities.
- 4) Knowledge of the theoretical concepts of comprehensive marketing, its dimensions, and service quality and its dimensions.

Third - Research objectives:

Through research, we seek to achieve several main goals, including:

- 1) Understanding the role of holistic marketing in improving the quality of banking services will help build a comprehensive understanding framework for the concept of holistic marketing and its application to the banking sector.

- 2) Analyze the quality of banking services and identify the factors that affect their increase or decrease.
- 3) Measuring the impact of comprehensive marketing on the quality of services that contribute to attracting and retaining customers.
- 4) The recommendations provided by the research to the bank to improve the quality of services through comprehensive marketing and achieving competitive excellence.

Fourth: Research hypotheses

The first main hypothesis: There is a statistically significant correlation between holistic marketing and service quality.

The following sub-hypotheses are derived from this main hypothesis:

- There is a statistically significant correlation between internal marketing and service quality.
- There is a statistically significant correlation between performance marketing and service quality.
- There is a statistically significant correlation between relationship marketing and service quality.
- There is a statistically significant correlation between integrated marketing and service quality.

The second main hypothesis suggests: the existence of a statistically significant influence relationship between holistic marketing and service quality.

The following sub-hypotheses can be deduced from this main hypothesis:

- There is a statistically significant relationship between internal marketing and service quality.
- There is a statistically significant influence relationship between performance marketing and service quality.
- There is a statistically significant relationship between relationship marketing and service quality.
- There is a statistically significant relationship between integrated marketing and service quality.

Fifth: Hypothetical research plan

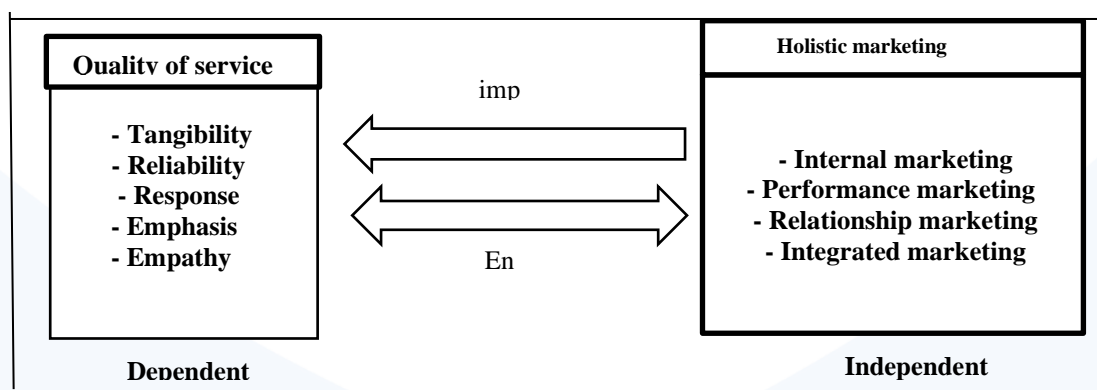


Figure (1) Hypothetical research diagram

Source: Prepared by the researcher

Sixth: Data collection tools**1- The theoretical aspect:**

The researcher used scientific theses, dissertations, articles, research, foreign studies, and books available in libraries or on the Internet to cover the theoretical aspect of the research.

2- The practical aspect:

The questionnaire is the primary research tool used to collect data related to variables. The questionnaire has two parts. The first part is dedicated to collecting personal data, which represents the demographic variables of the sample, such as gender, age group, educational attainment, and years of experience.

The second part of the questionnaire includes the research elements, and a Likert scale was used (Likert quintile whose weights ranged from (completely agree 5 - agree 4 - neutral 3 - disagree 2 - completely disagree 1), and (35) items were constructed in this Likert scale format.

Table (1) Distribution of questionnaire items

Sources	Sequence of paragraphs	Number of paragraphs	Search variables	Variable type
(Amjad, Raad: 2019)	1-20	20	Holistic marketing	independent
(Al-Arabi, 2016)	21-35	15	Quality of service	continued

Source: Prepared by the researcher

Seventh: The statistical tools used

1. Arithmetic mean: The average value obtained by dividing the sum of a set of numbers by the total number of values in the set.
2. Standard Deviation: A measure of the dispersion or variance of a set of values from its mean. It determines how much values on average deviate from the mean.
3. Relative importance: A measurement or evaluation of the importance or relevance of something in relation to other factors or variables. It refers to the relative weight or influence of a particular factor compared to other factors.
4. Multiple linear regression.
5. Cronbach's alpha coefficient.

Eighth: The research community and its sample

Given the importance of the Islamic banking sector and its impact on the country's economy and prosperity, Al-Taif Islamic Bank was chosen as a study community because it is considered one of the important and influential banks. Data was collected by distributing (64) questionnaires to bank employees because they are more knowledgeable about performing activities, and this sample was approved as representative of the target group.

The cognitive aspect of research

First: Holistic Marketing

A- The concept of holistic marketing:

Holistic marketing believes that a broad and integrated perspective is necessary. Everything is important: customers, employees, competing organizations, and society. Marketers must be concerned with a variety of different issues and ensure that decisions in any area are consistent with decisions in other areas. Holistic marketing is an approach to marketing that attempts to identify... The scope and complexities of marketing activities and their reconciliation. (Keller & Kotler: 2015:309), and holistic marketing is a strategy that combines all aspects of marketing in a logical process, starting from identifying needs and meeting desires to meeting and delivering requests and providing exceptional value. The concept of holistic marketing depends on planning and implementing new programs, processes and activities in the organization, With the aim of attracting customers and attracting them towards it (Lazar, 2010:248).

The researchers indicated (Fadhil & Al Doori, 2024:295) Holistic marketing is a broad and integrated concept that links the organization's programs, activities and operations to become part of marketing activities and establishing successful relationships with all parties related to the organization, including customers, employees and organizations, to achieve the organization's goals and the organization's interest in the effects it leaves on society and the environment. It is defined as an integrated marketing approach that cannot be divided, and implementing its interconnected dimensions leads to achieving positive results that cannot be achieved by applying each dimension separately by meeting the needs and desires of customers. (Musayyib & Khalil, 2022:140)

B- The importance of holistic marketing

Holistic marketing is important in organizations seeking to achieve growth and success due to its importance, which can be explained as follows:(Darasha, Muneshwar, 2021:1276)

1. Holistic marketing plays an important role in building a brand, achieving customer interest and developing strong relationships between the organization and customers this relationship enhances loyalty and the continuation of customers to deal with it, which increases profit and contributes to building a good reputation for the organization and building a brand.
2. Holistic marketing contributes to achieving customer satisfaction and enhancing the organization's free marketing through satisfied customers and their talking to others about the organization and its products in a positive manner, which enhances the organization's reputation in the market.
3. Consistency in all aspects of the business, as constant contact is maintained with customers and investors, which automatically enhances profitability
4. Reducing redundancy in activities, improving work processes and increasing efficiency, saving time, effort and money.
5. Achieving the common goal, where all operations, services, departments and activities are directed towards achieving a great customer experience, which contributes to the organization's success.

C- Dimensions of holistic marketing

Holistic marketing consists of four main dimensions: internal marketing, integrated marketing, relationship marketing, and performance marketing(Dajah,2022:56) and it can be explained as follows:

A- Internal marketing

It is a strategy that aims to motivate and train employees in organizations, through organizing workshops, presentations, and various events to enhance awareness among employees of the importance of the tasks they perform and the importance of their role in achieving the organization's goals (Miletic& Stojiljkovic,2018:4), It is defined as the mutual interaction between the organization and employees to achieve strategic goals (Ghorbani & Sideh, 2014: 636)

B- Integrated marketing

Integrated marketing focuses on integrating all aspects of marketing, including media marketing, public relations, advertising, and social marketing with the goal of achieving marketing objectives more effectively.(swamy& nagendra, 2023:119),It is defined as a marketing strategy that aims to coordinate and unify all aspects of marketing in a consistent and harmonious manner by integrating and coordinating various marketing tools to enhance the organization's vision and identity (Kotler & Armstrong 2023:287).

C- Relationship marketing

Relationship marketing aims to build, develop and manage strong, sustainable, long-term relationships with customers, distributors, suppliers and other partners in the sales market (Magdolen,2010:6).

It is defined as a set of methods that aim to create a long-term relationship between customers and the organization and encourage open communication (Gilboa & Mimran, 2019:152).

D- Performance marketing

It focuses on support, innovation, and developing creativity in the organization, where the focus is on economic growth and achieving positive and sustainable impacts on society, the environment, and community development in general, and the focus is not only on financial profits (Stojiljkovic& Miletic, 2018:4).

Performance marketing is known as one of the methods that organizations can use to achieve competitive advantage, by devoting the organization's marketing efforts to serving the company's customers and providing their best, with the aim of maintaining these customers and meeting their needs excellently (Gacsi & Zeman, 2013: 404).

Second: Quality of service

A: The concept of service quality

Service quality is one of the main indicators that influence customers' choice of banks, and when organizations working in the service industry are able to achieve service quality, we can expect to achieve high returns, improve prices, and increase customer loyalty. Therefore, improving the quality of banking services, whether Islamic or traditional, it has become an

urgent necessity to gain a competitive advantage in this sector (Wafula, 2019:5), and the importance of paying attention to quality of service is increasing due to the constantly changing needs of customers. This increase in interest comes as a result of technological development and the expansion of communications, which allows customers to access competing brands and compare services with international standards (Perera & Aruppala, 2013:12).

Service quality is an important concept in the service industry, and is of greater importance to financial service providers who face difficulty in differentiating their products to their customers. Service quality has been defined as the extent to which services meet customers' needs or expectations (Eshetie, 2020: 19).

Service quality is defined as improving the level of service provided in a manner consistent with the customer's expectations or perception of the service provided to him (Afthanorhan, et al, 2019:14).

B: Components of service quality

Service quality depends on a set of dimensions: (Ramya & Dharanipriya, 2019:39)

1- Tangibility:

Service tangibility includes the physical elements that customers can use, observe, and evaluate to determine service quality, such as the physical appearance of the building, its cleanliness, the speed and efficiency of transactions, and money exchange machines, (Rahaman et al., 2020:823).

Tangibility refers to the provision of physical evidence that contributes to improving customer service in banks. This evidence includes items such as uniforms for bank employees and providing a convenient location for employees to provide excellent customer service promptly (Rashid & Ali, 2019:551).

2- Reliability:

Reliability is the ability to perform the promised service regularly and reliably (El Saghier, 2015:57). It refers to the ability of organizations to provide services, delivery, and solve problems reliably and accurately. This element is considered one of the important factors when evaluating service quality, so it is necessary for service organizations to be aware of customers' expectations related to reliability, such as the company's attitude towards complaints, keeping customers informed of developments, and consistency in performance and procedures (Ramya & Dharanipriya, 2019:40).

3- Response:

It is known by the degree of willingness of service providers to help customers and provide quick service (El Saghier, 2015:57).

The purpose of response is to provide customers with the assistance they need immediately and to provide them with appropriate service. This is reflected in the speed of service implementation. In addition, customer requirements, such as complaints and questions, must be dealt with in an excellent manner, because professional behavior in providing service and

solving problems gives the customer a positive signal to get rid of the state of anxiety and doubt that he may be suffering from (Rashid & Ali, 2019:550).

4- Emphasis:

It is the knowledge and kindness of employees and the ability of the organization and its employees to inspire confidence in their customers. This dimension is of great importance, as customers feel uncertain about their ability to rely on those services, so it is important for organizations to be able to build customer confidence through their employees and provide high-quality services. And kindness in dealing (Ramya & Dharanipriya, 2019:40).

Trust is considered the element that the customer relies on in dealing with service providers. Trust is evident in the ways the customer communicates with the bank, such as stock brokers, insurance agencies, and some banking policies, and the relationship between employees and customers. Therefore, trust is the essence of their business relationships (Alshurideh, 2022:327).

5- Empathy:

Customers must feel that they are important to the organization providing the services, and this requires personal attention and compassionate service delivery. The essence of empathy is to achieve the feeling that the customer is unique and special, and to provide them with individual care and attention (Rahaman, et al., 2020:824).

Empathy refers to showing respect and affection through personal communication with the customer. This is achieved through continuous interaction between the service provider and the customer, paying attention to the problems that he may encounter in the bank, and working to find solutions for the customer (Alshurideh, 2022:327).

A: Objectives of marketing the banking service

Marketing banking services aims to achieve profitability for banks, achieve satisfaction of existing customers, and attract new customers, in addition to the following objectives:(Al-Arabi, 2016:54), (Profitability, 2004:368)

1. Improving the bank's reputation: by developing performance methods and increasing banking awareness among employees and customers.
2. Innovating new banking services: meeting the desires and aspirations of customers by providing innovative and diverse services.
3. Creating a spirit of harmony and initiative: encouraging employees to provide services at the right time and place and enhancing cooperation and harmony among them.
4. Study the market and customer needs: understand current and future customer needs and design and provide the banking services they need at the right time and place.
5. Competition follow-up: Monitor competing banks, understand their ability to influence the market, and develop appropriate strategies to compete.
6. Contributing to banking renewal and development: Participating in the process of renewal and continuous improvement of banking and financial services.
7. Discover investment opportunities: Identify and analyze investment opportunities and implement new projects that enhance the growth and profitability of the bank.

The third topic: the field framework

The field aspect of the research includes presenting and analyzing the results and testing hypotheses as follows:

Diagnosing the reality of the main and subsidiary research variables and analyzing them

The levels of answers were determined in light of the values of the arithmetic averages and according to their belonging to the categories, since the research questionnaire relied on a five-point Likert scale (strongly agree - agree - somewhat agree - disagree - strongly disagree). Therefore, there are five categories to which the arithmetic averages belong, and the category was determined by Find the range, and divide it by the number of weights of the questionnaire, so the equation becomes ($4/5 = 0.8$). After that, add (0.80) to the lowest weight of the questionnaire, which is (1), or subtract it from the highest weight of the questionnaire, which is (5), as shown in Table (2).

Table (2) shows levels for the questionnaire categories

the level	Category	T
very low	1-1.80	1
low	1.81-2.60	2
Moderate	2.61-3.40	3
high	3.41-4.20	4
very high	4.21-5	5

Source: Prepared by the researcher

Table (3) shows us the arithmetic mean, standard deviation, relative importance, and level to which each main variable and its axes belong to the research sample.

Dimension order	Relative importance	the level	standard deviation	Arithmetic mean	variable
2	75.06	high	0.76	3.75	Internal marketing
3	73.88	high	0.69	3.69	Performance marketing
4	66.94	Moderate	0.34	33.5	Relationship marketing
1	75.29	high	0.56	3.76	Integrated marketing
	74.82	high	0.50	3.74	Holistic marketing
	70.71	high	0.56	3.54	Quality of service

Source: Prepared by the researcher based on the result spss

Table 3 shows at the overall level of comprehensive marketing dimensions, integrated marketing achieved first place. The arithmetic mean was above the hypothetical mean, reaching (3.76), and the general standard deviation reached (3.76) (0.56) which is above average, with the highest relative importance reaching (75.29).

Then came the (internal marketing) dimension, as the aforementioned table reflects a general arithmetic mean above the hypothetical mean, as it reached (3.75), and the general standard deviation reached (0.76), which is above the average, with a high relative importance of (75.06).

As for the dimension that came after it in third place is the dimension of (performance marketing), as the aforementioned table reflects a general arithmetic mean above the hypothesized mean, as it reached (3.69), and the general standard deviation reached (0.69), which is above the mean, with a high relative importance of (73.88).

The dimension that ranked last is the (relationship marketing) dimension. The arithmetic mean was above the hypothetical mean, as it reached (3.53). The overall standard deviation was (40.3) With a relative importance of (66.94) and a moderate level, which indicates acceptance of the level of marketing in relationships, but it needs to be focused on in the coming period.

The level of comprehensive marketing was high, which reflects the satisfaction of the bank's employees with the bank's work in the marketing aspect to customers.

As for the service quality variable, it was at a high level and the arithmetic mean was above the hypothesized mean, reaching (3.54) with a standard deviation of (0.56) and a high relative importance (70.71), which means that the research sample agrees on the satisfaction obtained from providing banking services to customers.

Testing research hypotheses

Testing the first hypothesis (correlation):

The researcher used the simple correlation coefficient (Pearson Correlations) in order to test the first main research hypothesis, which aims to verify the existence of a statistically significant correlation between the independent variable (holistic marketing) and the dependent variable (service quality).

The same correlation coefficient is also used to test the sub-hypotheses, as the table shows (4)

Schedule (4) It shows the correlation coefficient values and the values of (sig) and the significance between (holistic marketing), its dimensions, and (service quality)

indication	Relationship type	Valuable (sig)	Simple correlation coefficient	Variables
moral	Expulsion	0.000	.856**	Holistic marketing
moral	Expulsion	0.000	.854**	Internal marketing
moral	Expulsion	0.000	.596**	Integrated marketing
moral	Expulsion	0.008	.449**	Relationship marketing
moral	Expulsion	0.000	.748**	Performance marketing
Degree of freedom (n1+n2-2) = 32. Significance level (0.05) is significant if it is a value(Sig) < (0.05)				

Source: Prepared by the researcher based on the result sspss

A table appears (4) A matrix of simple correlation coefficient values. This value has a strong correlation coefficient and is statistically significant at the significance level (0.05), as shown below:

–The correlation between holistic marketing and service quality reached (0.856) with a positive value, which is statistically significant at the significance level (0.05), as the value reached (sig) (0.000), which indicates that the relationship is positive, and the greater the quality of comprehensive marketing, the greater the satisfaction with the quality of service within the bank. On this basis, the hypothesis is accepted at the research level.

–The correlation between internal marketing and service quality reached (0.854) with a positive value, which is statistically significant at the significance level (0.05), as the value reached (sig) (0.000), which indicates that the relationship is positive, and the greater the quality of internal marketing, the greater the satisfaction with the quality of service within the bank. On this basis, the hypothesis is accepted at the research level.

–The correlation between integrated marketing and service quality reached (0.596) with a positive value, which is statistically significant at the significance level (0.05), as the value reached (sig) (0.000), which indicates that the relationship is positive, and the greater the quality of integrated marketing, the greater the satisfaction with the quality of service within the bank. On this basis, the hypothesis is accepted at the research level.

–The correlation between relationship marketing and service quality reached (0.449) with a positive value, which is statistically significant at the significance level (0.05), as the value reached (sig) (0.008), which indicates that the relationship is positive, and the greater the quality of relationship marketing, the greater the satisfaction with the quality of service within the bank. On this basis, the hypothesis is accepted at the research level.

–The correlation between performance marketing and service quality reached (0.748) with a positive value, which is statistically significant at the significance level (0.05), as the value reached (sig) (0.000), which indicates that the relationship is positive, and the greater the quality of marketing performance, the greater the satisfaction with the quality of service within the bank. On this basis, the hypothesis is accepted at the research level.

Based on the above results, the main hypothesis was accepted, which states that: There is a statistically significant correlation between holistic marketing and service quality as well as accepting the sub-hypotheses of the main hypothesis, which states that there is a statistically significant correlation between the dimensions of holistic marketing and service quality.

–Testing the second hypothesis (influence relationship):

The researcher used simple linear regression analysis (Simple Linear Regression) In order to test the second research hypothesis, which aims to verify the existence of a statistically significant influence relationship between the independent variable (holistic marketing) and the dependent variable (service quality).

Table (5) It shows the results of a simple linear regression analysis between holistic marketing and its dimensions and service quality

value (sig)	value (t)	value β	value (sig)	value (F) Calculated	The coefficient of determination (R ²)	Correlation coefficient (R)	variable
0.000	9.36	0.948	0.000	78.603	0.732	0.856	Holistic marketing
0.000	9.301	0.629	0.000	86.513	0.730	0.854	Internal marketing
0.000	4.198	0.596	0.000	17.627	0.355	.5960	Integrated marketing
0.008	2.842	0.732	0.008	8.075	0.201	.4490	Relationship marketing
0.000	6.382	0.607	0.000	40.729	0.560	.7480	Performance marketing
The significance level (0.05) is significant if it is valuable(Sig) < (0.05)							

Source: Prepared by the researcher based on the result sspss

Table (5) shows that the value of the simple linear regression coefficient (β) reached (0.948) and is considered a high value with statistical significance, since the value of the (t) test reached (9.36) with a significance level of (0.05) and its positive indication is that increasing the independent variable (holistic marketing) by one degree leads to an increase in the dependent variable (quality of service).) by (0.948), and it is noted from the same table the value of the correlation coefficient (R), which is (0.856), which confirms the existence of a strong direct relationship between the independent variable (holistic marketing) and the dependent variable (quality of service), and also the value of the coefficient of determination (R²), which It indicates that holistic marketing explains the quality of service with a value of (0.732), meaning that it contributes (73%) to the quality of service. We also note the value of the analysis of variance (F) test, which amounted to (78.603), which is a statistical function at a significance level of (0.05), which confirms However, the independent variable is statistically significant in its prediction of the dependent variable, and the regression line model is appropriate.

Based on the aforementioned results, the main hypothesis was accepted, which states: There is a statistically significant effect between holistic marketing and service quality.

Testing the impact of holistic marketing dimensions on service quality:

Sub-hypothesis (A): It is noted from Table (5) that there is an influence relationship for the internal marketing dimension on service quality, as the value of the analysis of variance test amounted to (86.513) It is a statistical function with a significance level of (0.05). This indicates that internal marketing is statistically significant in its prediction of service quality. As for the value of the coefficient Selection(R²), which indicates that internal marketing explains the quality of service with a value of (0.730), meaning that it contributes by (73%) to the quality of service. It is also noted that the value of the (t) test reached (9.301) with a significance level of (0.05), and on this basis The hypothesis is accepted at the research level, and these results confirm the importance of employing workers who have special abilities

that help banks know their customers' requirements clearly and help them determine the most important goals in the internal marketing process.

Sub-hypothesis (B): It is noted from Table (5) that there is an influence relationship for the integrated marketing dimension on service quality, as the value of the analysis of variance test amounted to (17.627) It is a statistical function with a significance level of (0.05). This indicates that integrated marketing is statistically significant in its prediction of service quality. As for the value of the coefficient Selection(R^2), which indicates that integrated marketing explains service quality with a value of (0.355), meaning that it contributes (35%) to service quality. It is also noted that the value of the (t) test reached (4.198) with a significance level of (0.05), and on this basis The hypothesis is accepted at the research level, and these results confirm the importance of the banks concerned with the research in the process of giving incentives to workers in proportion to work requirements that help them complete their work tasks, solve problems and avoid mistakes individually and collectively, which enhances the value of integrated marketing.

Sub-hypothesis (T): It is noted from Table (5) that there is an acceptable influence relationship for the relationship marketing dimension on service quality, as the value of the analysis of variance test amounted to (8.075) It is a statistical function with a significance level of (0.05). This indicates that relationship marketing is statistically significant in its prediction of service quality. As for the value of the coefficient Selection(R^2), which indicates that relationship marketing explains the quality of service with a value of (0.201), meaning that it contributes (20%) to the quality of service. It is also noted that the value of the (t) test reached (2.842) with a significance level of (0.05), and on this basis The hypothesis is accepted at the research level, and these results confirm the importance of the banks involved in the research giving importance to the relationship marketing process by consolidating their relationships with customers, listening to their suggestions and problems, and trying to communicate with them on an ongoing basis in order to try to satisfy the customer and improve the quality of service directly.

Sub-hypothesis (D): It is noted from Table (5) that there is an influence relationship for the performance marketing dimension on service quality, as the value of the analysis of variance test amounted to (40.729) It is a statistical function with a significance level of (0.05). This indicates that performance marketing is statistically significant in its prediction of service quality. As for the value of the coefficient Selection(R^2), which indicates that performance is explained in service quality with a value of (0.560), meaning that it contributes (56%) to service quality. It is also noted that the value of the (t) test reached (6.382) with a significance level of (0.05), and on this basis it is accepted. The hypothesis is at the research level, and these results confirm that banks adopt modern methods in conducting the work of the banks concerned with the research and the best means in evaluating the work of management and workers to push them to continuously improve performance at the collective and individual levels and develop work procedures to facilitate all dealings with customers.

The fourth section

Conclusions and recommendations

A- Conclusions

1. There is a positive and strong relationship between holistic marketing and the quality of banking service.
2. Adopting comprehensive marketing strategies achieves customer satisfaction and loyalty and enhances the bank's position in the market.
3. Good application of internal marketing strategies plays an essential role in improving the quality of Al Taif Islamic Bank's banking services, and therefore it is recommended to enhance training and development of employees to achieve outstanding performance.
4. The importance of integrated marketing in achieving an excellent and distinctive customer experience.
5. Strengthening Al Taif Islamic Bank's relationship with customers through positive interaction and providing high-quality services, as the results confirm the importance of these relationships in building trust between the bank and its customers.
6. Improving the bank's performance achieves a high level of loyalty and trust through the quality of banking services.

B- Recommendations

Through the results of the research, the researcher recommends the following:

1. It is necessary to invest in comprehensive marketing strategies represented by (performance marketing, integrated marketing, internal marketing, and relationship marketing), which have a positive impact on the bank's ability to compete in the banking services market.
2. Improving customer experience by providing digital platforms for marketing banking services that are safe for customers to access online banking services and improve the quality of services.
3. Organizing mobile banking operations in a way that ensures the smoothness of the process and increases customers' comfort in using it.
4. Paying attention to customer feedback through market research and the responses they provide on social media sites and analyzing them to better understand customer needs.
5. The need to continue improving the quality of banking services provided, such as providing sufficient information to customers about available banking products and providing customer service around the clock.
6. There must be a clear vision and strategies to achieve comprehensive marketing in banks, including allocating the necessary resources, training human resources, developing processes, and using modern technology.
7. Social participation in society by providing support for sustainable development and community development initiatives.

References:

1. Amjad, Qutaiba, Raad, Mustafa, 2019, "Total Marketing and its Impact on Organizational Excellence," Journal of Management and Economics, University of Baghdad, Issue 42, 2019/120.
2. Larbi, Hasiba, 2016, "The quality of banking services in Algeria from the customer's point of view", University of Algiers, Faculty of Economic Sciences, Commercial Sciences and Management Sciences.
3. Profitability, Karima, (2004), "Marketing Banking Services", Forum on the Algerian Banking System and Economic Transformations - Reality and Challenges, - Faculty of Humanities and Social Sciences, University of Chlef, Algeria, December 14-15.
4. Afthanorhan, A., Awang, Z., Rashid, N., Foziah, H., & Ghazali, P. (2019). Assessing the effects of service quality on customer satisfaction. *Management Science Letters*, 9(1), 13-24
5. Alshurideh, M. (2022). Does electronic customer relationship management (E-CRM) affect service quality at private hospitals in Jordan? *Uncertain Supply Chain Management*, 10(2), 325-332.
6. Dajah, S. (2022). Holistic marketing in human resources. *Journal of Business and Retail Management Research*, 17(1).
7. Darasha, J., & Muneshwar, S. (2021). Adoption of Holistic Marketing in Corporates. *Journal of Interdisciplinary Cycle Research*, 13, 1272-1289
8. El Saghier, N. M. (2015). Managing Service Quality: Dimensions of service quality: a study in Egypt. *Managing Service Quality*, 9, 56-63
9. Eshetie, A. (2020). The effect of service quality on customer satisfaction and customer loyalty: The case of selected commercial banks in Ethiopia (Doctoral dissertation, st. MARY'S UNIVERSITY).
10. Fadhil, Z. H., & Al Doori, Y. K. A. (2024). The Effect of Holistic Marketing on Brilliant Performance: An analytical research in the General Company for Food Products/The Headquarters. *Journal of Economics and Administrative Sciences*, 30(140), 291-307.
11. Gacsi, Roland & Zeman, Zoltan (2013), "marketing performance management", 12th international journal of business and management studies, Vol. 5, No. 1, pp. 403- 413.
12. Gilboa, S., Seger-Guttmann, T., & Mimran, O. (2019). The unique role of relationship marketing in small businesses' customer experience. *Journal of Retailing and Consumer Services*, 51, 152-164.
13. horbani. H. & sedeh. HA, (2014), An empirical investigation on the impact of internal Marketing on organizational effectiveness with in human resource capabilities perspective, international Journal of Academic Research in Business and social sciences, Vol. 4, No. 1, pp: 635-643.2014. 7
14. Keller, K. L., & Kotler, P. (2015). Holistic marketing: a broad, integrated perspective to marketing management. In *Does marketing need reform? Fresh perspectives on the future* (pp. 308-313). Routledge
15. Kotler, P., & Armstrong, G. (2023). *Principles of Marketing* (16th ed.). Pearson, p2.

16. Lazar, Virginia, marketing management - marketing orientation and holistic marketing schools, 2010. "Managing People and Organizations" Houghton Mifflin, Boston. 1998.
17. Magdolen, Richard, (2010), college of management in the concept of holistic marketing in theory and practice.
18. Miletic, A., & Stojiljkovic, A. (2018). Holistic marketing approach in innovation activity and infrastructure institutions. In The 2nd international conference on management, engineering and environment (ICMNEE) (p.1 p7).
19. Musayyib, N. M., & Khalil, L. J. (2022). The role of holistic marketing in enhancing customer confidence-An exploratory study of the opinions of a sample of employees of Zain Mobile Communications Company in the city of Mosul.
20. Perera, P. & Aruppala, D. (2013). Customer Satisfaction Towards the Service Quality: A Study On Ndb Plc Of Sri Lanka.
21. Ramya, N., Kowsalya, A., & Dharanipriya, K. (2019). Service quality and its dimensions. EPRA International Journal of Research & Development, 4(2), 38-41
22. Rashid, K. T. S., Ismael, D. A., Othman, B., & Ali, R. (2019). Dimensions of service quality and their effects on achieving competitive advantage: An exploratory study of banking organizations in Sulaimaniyah City-Iraq. International Journal of Psychosocial Rehabilitation, 23(2), 548-565
23. Swamy, P., Nagendra, (2023), Areview on holistic marketing in human resources. Worldwide International Interdisciplinary Research, 119.
24. Wafula, P. N. (2019). "Service quality and customer satisfaction: a comparative analysis of conventional and Islamic banking customers in Kenya", Strathmore Business School (SBS), Strathmore University (Thesis, Strathmore University).

Appendix (1)/ questionnaire form

m/ questionnaire form

Dear Respected Respondent

good greeting

We place in your hands a questionnaire form prepared to complete the requirements of scientific research in business administration sciences entitled (The Role of Holistic Marketing in the Quality of Banking Services), and since the topic relates directly to you and because of our great confidence in your cooperation with us, we appreciate and value your participation in answering the questionnaire paragraphs, and the accuracy of your answers and your contribution will be of help to us. In reaching objective and scientific results

With sincere thanks and appreciation for your cooperation with us

Note: Please kindly consider the following: -

- 1- State your opinion honestly and honestly by placing a mark (√) in front of the appropriate alternative from the five alternatives, and not leaving any question unanswered because it affects the accuracy of the results.
- 2- The answers will be used for scientific research purposes only.
- 3- Please answer based on the existing reality and not on what you deem appropriate and correct.

First: Personal information

1- Gender:

Male

Female

2- Age group:

30 and less

30-39

40-49

50- and more

3- Academic achievement:

Preparatory school and less than

diploma

Bachelor's degree

Master's degree

Ph.D

4- Years of service:

5- Less than

5-9

10-14

15-19

20- or m

Second: Questionnaire axes

The first axis/Holistic marketing

I strongly disagree 1	I do not agree 2	I agree to some extent 3	I agree 4	I strongly agree 5	Holistic marketing dimensions and measurement questions 1- Internal marketing	T
					The bank employs competent individuals who are willing to carry out the required tasks.	1
					The bank relies on advanced training programs to improve employees' capabilities.	2
					The manager participates with employees in developing Plans and goals.	3
					The bank seeks to achieve the satisfaction of its customers.	4
					The bank informs employees about developments in the nature of work.	5

2- Performance marketing

					The bank has a good reputation in the field of donations and charitable work	6
					The bank seeks to constantly improve performance through monitoring and evaluation.	7
					The Bank prepares feedback information within the framework of evaluating positive and negative impacts.	8
					The bank introduces advanced technologies and mechanisms to improve employee performance.	9
					The bank follows legal instructions and controls within the scope of work.	10

3- Relationship marketing

					The bank seeks to respond quickly to customer complaints.	11
					The bank communicates with its customers to obtain their opinions about the services provided to them.	12
					The bank uses social media to continuously communicate with customers.	13
					The bank seeks to establish strong relationships with customers.	14
					The bank provides the opportunity to express customers' opinions and suggestions.	15

4- Integrated marketing

					The bank is intensifying its promotional campaigns to inform customers of its services.	16
					The bank provides services that comply with market studies and requirements.	17
					The bank pays attention to its interior and exterior design.	18
					The bank chooses the marketing mix that best suits the target customers.	19
					The bank is distinguished by providing many services to all customers through all agencies.	20

The second axis/quality of services

I strongly disagree	I do not agree	I agree to some extent	I agree	I strongly agree	Service quality measurement questions	T
					The location of the bank is convenient	21
					The bank uses modern devices and equipment	22
					The interior design of the bank and waiting halls is attractive	23
					Bank employees appear presentable	24
					The physical facilities are proportional to the quality of services provided	25
					The bank is committed to providing services on the specified dates and according to what was promised to the customer.	26
					Bank employees provide the service correctly without errors.	27
					The bank's employees are keen to solve the customer's problems and respond to his inquiries.	28
					The bank uses modern means of communication with the customer to provide services and solve problems	29
					The bank treats customer information with complete confidentiality.	30
					The bank provides all information related to the new services.	31
					The bank's employees are skilled in providing service	32
					The bank is keen to inform customers of the dates for providing and completing services through advertisements and posters.	33
					The bank has a good reputation for serving its customers.	34
					The bank's working hours suit customers.	35