

# **The Impact Of Marketing Ambidexterity On The Customer Sustainable Value**

## **An Analytical Survey For All Branches Of The Trade Bank Of Iraq(TBI) In Baghdad**

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### **Abstract**

This research aims at identifying the impact of marketing ambidexterity in its dimensions (exploration of opportunities, exploitation of opportunities, marketing flexibility) on the sustainable value of the customer with its dimensions (customer acquisition, customer retention, customer expansion), by surveying and analyzing the views of the targeted sample of decision-makers and employees in branches of the Trade Bank Of Iraq (TBI) in Baghdad City, who were (65) individuals. The questionnaire was used as the main tool for collecting data and information from the researched sample, besides, their answers were analyzed using statistical programs like (SPSS V. 25) and (Smart PLS) in calculating arithmetic means, standard deviations, test (f ), simple linear regression coefficient, relative importance and determination coefficient (  $R^2$  ).

The research came up with several conclusions, the most important of which was the impact of marketing ambidexterity on all dimensions of the sustainable value of the customer from the perspective of the research sample covered. Moreover, the research suggested several recommendations, including that the bank management should focus on all dimensions of marketing ambidexterity as its tactical tools to better implement its marketing strategy.

**Keywords: Marketing ambidexterity, Customer sustainable value, Opportunity exploration.**



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### **Introduction;**

Marketing ambidexterity is an issue of interest to bank marketing professionals. This interest has not come from anything, rather from Technological developments in the world. The rapidly changing and desires of customers as well as the increasing pressure on obtaining sustainable customer value needs in development volatile and competitive institutions. This has led to the need for these enterprises to have the marketing ambidexterity to offer high-value banking products that meet customers' needs and desires. Besides, marketing ambidexterity has become a measure of their success to survive, grow and sustain the banking market. The objective of this paper is to shed light on how applications of marketing ambidexterity can help achieve the sustainable value of the customer. Given that marketing ambidexterity is the cornerstone of the process of delivering and developing products that are more attuned to the new and innovative needs of customers and that have a significant role and impact in all areas and sectors, it will result in customer value for sustained growth. in the market share and future profits of the banking institution.

Based on the foregoing, marketing ambidexterity has become of great importance in the banking world and the development and growth of the global banking sector in general and the Iraqi banking sector in particular. Thus, the research methodology can be defined and determine the Iraqi bank's dependence on marketing ambidexterity to capture the sustainable value of the customer.

### **Section one**

#### **The Research Methodology**

##### **First: research problem**

Through field visits and preliminary exploratory research findings on several decision-makers, service providers, and customers of the Trade Bank of Iraq (TBI) in Baghdad, it was indicated that there was a weakness in some elements of marketing ambidexterity (exploration of opportunities , exploitation of opportunities, marketing flexibility). Also, there is a clear complaint by some customers about the banking services provided such as electronic payment services, documentary credits, bank products and loans. In general, the contents of the main problem can be identified by asking the following questions:

1. Is there a clear perception among decision-makers and service providers at the Trade Bank of Iraq (TBI) of marketing ambidexterity as well as the sustainable value of the customer?
2. Does marketing ambidexterity affect and enhance the sustainable value of a customer in its dimensions (customer acquisition, customer retention, customer expansion) at the Trade Bank of Iraq (TBI)?

##### **Second: the research importance**

The research's importance lies in the context of growing research concerns about marketing ambidexterity and how to obtain customer sustainable value that comes with a perspective beyond the traditional frameworks of past research based on providing another dimension of thinking based on measures of regeneration, excellence, and innovation. In the light of this, the importance of research is determined by the following:

1. Study of the philosophy of this topic integrating marketing ambidexterity and the sustainable value of the customer.

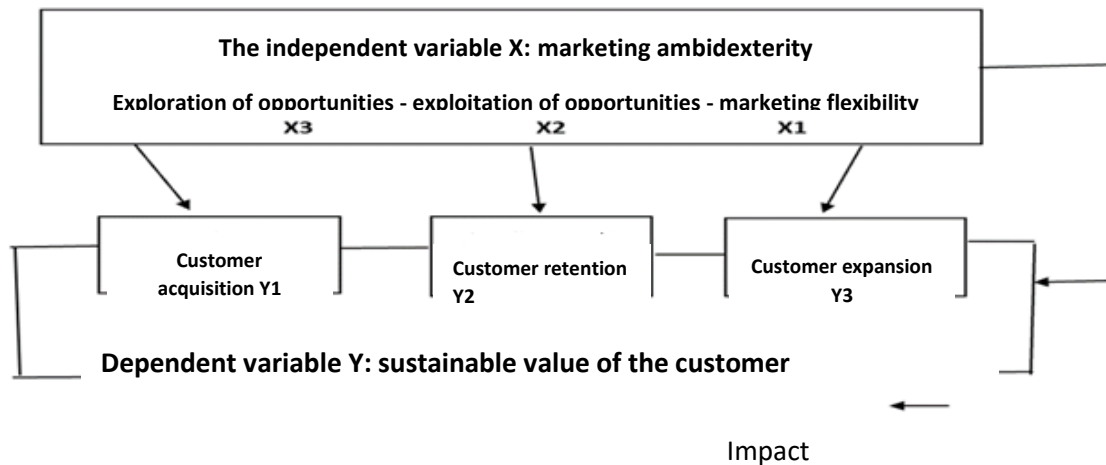
2. The importance of research variables. Research focuses on two variables that have a significant impact on banking performance through the provision of innovative and renewable banking products and services to commensurate with changes in customer needs.
3. The research discusses a recent topic in administrative thought, which has been written about in the Arab environment, particularly in the Iraqi environment, and in particular the subject of marketing ambidexterity.
4. Highlighting and thus drawing attention to modern and contemporary concepts in marketing management and trying to adapt them to the Iraqi environment because they are in a remarkable development, so we are trying to find appropriate ways to keep pace with this development.

### **Third: The research objective**

Considering the research problem and its importance, the current research seeks to achieve the following objectives:

1. Testing the extent to which the application of marketing ambidexterity affects the customer sustainable value dimensions.
2. Identify the role that marketing ambidexterity plays in achieving the dimensions of sustainable value for the customer.
3. Develop the performance of the Trade Bank of Iraq (TBI) towards the achievement of ambidexterity in marketing activities and the acquisition of the sustainable value of the customer.
4. Submitting a set of recommendations for the bank in question.

### **Fourth: The hypothetical of research model:**



**Figure1. The research model.**

### **Fifth: Research Hypothesis:**

Considering the hypothetical research scheme, the research hypotheses were formulated as follows:

The main hypothesis: There is a significant impact of marketing ambidexterity on the sustainable value of the customer. The following sub-hypotheses are derived from this hypothesis:

1. There is a significant effect of marketing ambidexterity in customer acquisition.

2. There is a significant effect of marketing ambidexterity in customer retention.
3. There is a significant effect of marketing ambidexterity in customer expansion.

### **Sixth: Research Methodology:**

The researcher adopted the descriptive analytical exploratory method.

### **Seventh: Research community and sample:**

The research community included 185 directors and employees of the all 9 branches of the Trade Bank of Iraq (TBI) in Baghdad (The Iraqi Red Crescent Society, Parliament, Al-Masbah, Baghdad International Airport, Al-Tahrir, Zayouna Mall, Ministry of Oil, Babylon Mall, Hebat Khatoun), and the research sample included decision makers and employees in the bank's branches, and 65 individuals were randomly selected from all branches of the Bank, which represents 35% of the research community.

### **Eighth: Research tools:**

The research adopted the questionnaire as the primary tool for collecting data and information from the research observation sample as well as personal. The targeted samples' answers were analyzed using statistical programs like (SPSS v.25) and the (Smart PLS) in calculating the arithmetic means, standard deviations, the (f) test, the simple regression coefficient, the relative importance, and the coefficient of determination ( $R^2$ ).

**Ninth: the validity and stability of the research tool:** The researcher designed a questionnaire after reviewing several foreign studies in marketing ambidexterity and customer value. The apparent validity of the content was emphasized using the arbitration method of a group of specialists and academics.

As for the stability of the questionnaire, the researcher used the (Alpha Corrbach) coefficient by using (SPSS v.25), which achieved the dimensions of marketing ambidexterity, which achieved the dimensions of marketing ambidexterity (0.899). The customer's sustainable value dimensions achieved (0.989), while the total questionnaire achieved (0.901), which is an acceptable result if the questionnaire was redistributed to the respondents again.

## **Section two**

### **The theoretical aspect of the research**

#### **First: The concept of marketing ambidexterity**

Before dealing with the concept of marketing ambidexterity, we must understand the concept of ambidexterity, as ambidexterity expresses a competitive trend that aims to create a state of balance and consensus in using all available capabilities to explore new resources and opportunities to improve innovation and competitive activities excellence (Al-Taie & Al-Kalabi, 2017, 1003). (Al-Shammari, 2019, 76) believes that they are special abilities to achieve conflicting goals through skillful management of various activities. Ambidexterity has also been defined by several researchers in different functional areas, most of whom agree that the essence of ambidexterity is to work on improving the organization's ability to explore and exploit internal and external resources simultaneously to adapt to changes in the organization's future market. (Kosasih& et al, 2020, 1514).

Marketing ambidexterity aims to effectively align the current and future potential of the Organization by using and improving current knowledge, on the one hand, and creating new knowledge, on the other, while ensuring that it adapts adequately to changes in the surrounding environment. (Alpkan & et al, 2012, 462)

Marketing literature has been exposed to marketing ambidexterity through a rather narrow perspective, as some researchers consider it to be the process of exploiting marketing opportunities through various promotional activities, or exploring marketing opportunities through an interest in research and development activities, thus ignoring the importance of balancing exploitation and exploration of marketing opportunities (Ho & et al, 2020, 65). Marketing ambidexterity is defined as a state of qualitative excellence that organizations acquire because of their unique human potential to achieve superior performance and their ability to adapt and change through continuous improvement of current products and innovation of new products at the same time, and thus delivery of current and future products of high value to customers (Tokgoz & et al, 2017, 62).

While (Moorman & George, 2016, 11) define marketing ambidexterity as the process of effectively matching marketing skills on the one hand with accumulated knowledge on the other to achieve the high performance of marketing activities in the organization. (Vila & et al, 2015, 9) believes that marketing ambidexterity is a leading strategy to counter the negative effects of persistent environmental change and outperform competitors. Moreover, (Ceetha, 2015, 8) believes that marketing ambidexterity is a set of strategies, resources, systems, and leadership that lead to marketing efficiency and an expansion of the sales base. It also involves the simultaneous quest for harmonization and adjustment, that is, organizations must not only produce outputs that are effectively aligned with the targets but must also be adaptable to changes in demand in their markets (Liu & et al., 2018: 102) .

Marketing ambidexterity builds a sustainable competitive advantage by developing renewable and distinct marketing capabilities capable of generating value in the future and keeping pace with developments and changes in the external environment to ensure the viability of the organization (Josephson & et al, 2015, 4).

According to the researcher, marketing ambidexterity is an effective marketing direction to create a state of balance between different marketing activities in the exploration and exploitation of marketing opportunities that supports and enhances marketing capacity for adaptation and flexibility in delivering value that is sustainable and compatible with current and future customer needs and wishes.

### **1-1 marketing ambidexterity dimensions**

Several researchers point out that there are three dimensions necessary to achieve marketing ambidexterity: (Al-Ta'i & Al-Kalabi, 2017, 1004), (Al-Mousawi, 2018, 451), (Alpkana & et al, 46, 2012) .

1. Exploration of opportunities: It is intended to experiment and seek new alternatives, and the exploration proceeds are usually negative and uncertain (Prange & Schlegelmilch, 2009. 217). Exploring opportunities requires seeking to creative knowledge, and

expanding the delivery of new processes and innovations that enable the business to be improved, which, in turn, requires the Organization to have highly qualified staff in the areas of (Innovation, Collaboration, and Proactivity ) as well as the Organization's ownership of appropriate technology. Organizations that aim to acquire and preserve customers are more oriented to exploring opportunities and developing new market-driven innovations because they prioritize the needs of their customers when offering new high-value products to their customers.

2. The exploitation of opportunities: It is intended to refine and expand existing competencies, techniques, and business models, which usually show predictable positive returns (Prange & Schlegelmilch, 2009, 217). The exploitation of opportunities is seen as a strategy for adapting to the Organization's immediate environment and developing its marketing capabilities to deliver products that meet the needs of customers and enhance the added value of its current customers (Bishara, 2018, 34). Exploiting opportunities is an expression of the Organization's ability to capture current opportunities by improving activities and skills and expanding current knowledge to create value in the short term (Al-Mohammadawi, 2019, 70).
3. Marketing flexibility: Marketing flexibility is critical to keeping pace with organizations' quest for effective adaptation to environmental changes and customer satisfaction and loyalty, and a reflection of the organizations' ability to sustainably exist (Al-Attar & Al-Mamouri, 2020, 108) . Marketing flexibility reflects the proactive response of organizations to the shift in customer demand, the movement of competitors, and the reorganization of the organization's marketing efforts to maximize returns while reducing risks (Singh, 2010, 12).

### **Second: Customer's sustainable value**

Customer value is an important resource for the Organization, as effective management of customer value enables the Organization to find ways beyond all available resources in creating excellence (Palmatier & et al, 2018, 56). According to (Kotler & et al, 2020, 21), superior organizations must view customers as assets that need to be managed, maximized, and sustained for lifelong customer ownership rights, which are seen as a measure of the organization's performance and share of sales in future markets. This requires a shift from traditional, functional, product-based marketing and customer acquisition to inclusive marketing, which focuses on maximizing the value of the organization through structured management to acquire customer value (Damm & Monroy, 2011, 264). (Chang & et al, 2012, 1059) indicates that the customer's value is a strategic measure of the organization's total value.

Through their work, organizations seek to generate superior value for the customer through the benefits and advantages that the customer receives from using the products of the organization. By contrast, organizations extract some of the value of the customer in the form of cash revenue and profits, which in turn generate the value of the organization (Palmatier & et al, 2018, 56). According to (Gookeh & Tarokh, 2013, 317), the customer's sustainable value is the present value of the customer's future profit. In the same direction (Aboelhamd & et al, 2020, 1) indicates that the customer's

sustainable value reflects the net future profit flows expected from the economic exchange between the organization and its customers for the duration of their lives.

To the researcher, the sustainable value of the customer is an expression of the economic value of the relationship between the resources invested in the acquisition, retention, and expansion of the customer and the corresponding change in the permanent value of the targeted sectors, expressed as a margin of contribution or net future profits.

## **1-2- Elements of customer sustainable value**

The sustainable value of the customer consists of four basic elements, as follows: (Goala & Et Al, 2019, 23)

1. Customer lifetime value: It represents the net present value of the customer.
2. The value of successful referrals to the customer: it expresses the ability of the customer to recruit new customers in the future.
3. The value of customer impact: It reflects the customer's ability to act as the organization's ambassador to the community.
4. The value of customer knowledge: This shows the extent to which the client has cooperated in sharing knowledge with the organization.

## **2-2 customer sustainable value dimensions**

A review of researchers' submissions found three dimensions of the customer's sustainable value: (Heddawi & others, 2019, 399), (Al-Janabi & Masakh, 2018, 288).

1. Customer acquisition: means all activities aimed at identifying and attracting potential customers and meeting their needs to develop a profitable client portfolio (Odunlami, 2015, 42). Today's organizations are more attractive to customers rather than product vendors (Habas, 2016, 13). Although the cost of acquiring new customers is higher than the cost of keeping current customers, most organizations continue their marketing efforts to attract and interact with new customers to build a base of profitable clients in the short term with the possibility of developing sustainable long-term relationships with them (Yilmaz & Ferman, 2017, 366). According to (Al-Saffar, 2013, 47), customer acquisition is essential for organizations to maintain the total number of clients, as the acquisition of a new customer makes up for the termination of another customer's relationship with the organization. Besides, when the customer acquisition process is lowest, the organizations must focus on acquiring as many potential customers as possible are more capable and at the possible cost.
2. Customer retention: Many researchers assert that customer retention is the cornerstone of customer ownership rights, arguably the most important dimension of sustainable customer value (Ascarza & et al., 2017, 2). The central idea of clientele retention is for the customer to continue to interact commercially with the Organization, and this is about exceeding the expectations of customers to achieve their satisfaction and confidence so that they can become loyal advocates of the Organization's brand (Odunlami, 2015, 44). Or it's the compatibility between the client's tendency to remain loyal to the organization with his future behavior intentions and his strong immunity to the competitive attraction (Yilmaz & Mural, 2017, 367). According to

(Kyei & Bayoh, 2017, 375), customer retention is the process of ensuring that customers will not take the path of dissent to competitors by following customer retention strategies that can be explained as follows:

- Preventive strategies: These are strategies used by marketers before identifying signals of dissent from clients, usually focusing on providing incentives to clients and raising the quality of the relationship between the organization and its customers.
  - Proactive strategies: These are the strategies that the Organization applies when recognizing the initial dissent of customers, which is reflected in several indicators, such as customer complaints and the reduction of clients' dealings with the Organization. Typically, these strategies focus on addressing customer complaints and raising the client rate with the Organization.
3. Customer expansion: It is intended to create additional value by increasing the proportion of customer purchases of Organization products or in other words by focusing the Organization on raising the customer's share by selling additional products, leading to a higher market share of the Organization (Abdul Razzaq , 2016, 43). Organizations can expand the client through re-targeting programs for their customers by offering special offers, rewards, and personal gifts or by providing them with discounted purchase vouchers, the Organization can thus revive customers' interest in the products of the Organization, and reduce the proportion of customers who are missing or have become dormant (Bo Zaid, 2015, 13).

### **Section three**

#### **The Applied Aspect of Research**

This chapter focused on presenting the descriptive analysis of the paragraphs and criteria of the research variables (marketing ambidexterity and sustainable value of the customer), and statistical analysis of the impact relations between the research variables that will be tested as contained in the hypothetical search scheme.

First: Description and diagnosis of paragraphs and criteria of marketing Ambidexterity (independent variable):

Table (1-3) Calculations of arithmetic means, deviations, and the relative importance of marketing Ambidexterity and its sub-variables.

Table (1-3) Descriptive analysis of the paragraphs of marketing Ambidexterity, N=65

Variable	Dimension	Code	Item	Arithmetic mean	Standard deviation	Relative importance
Marketing Ambidexterity	Exploring Opportunities	OEX1	The Bank is keen to select and recruit staff with high expertise, skills, and capabilities in the areas (innovation, cooperation, and proactive)	4.093	0.78	81
		OEX2	The bank gives priority to the needs of its customers when providing new services.	4.1	0.75	82
		OEX3	The bank constantly seeks to innovate new banking services.	4.14	0.75	82
		OEX4	The bank is keen to have the appropriate technology to support innovation processes.	4.13	0.75	82
		OEX5	The bank is looking for new areas and markets to	4.11	0.83	82



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			target with deliberate plans.			
		Total		4.11	0.77	82
	Exploiting Opportunities	OXP1	The bank is interested in improving and developing its current banking services.	4.18	0.68	83
		OXP2	The Bank is working on the continuous development of its current banking services distribution channels.	4.29	0.68	85
		OXP3	The bank seeks to expand its current knowledge to provide high value to customers in the short term.	4.18	0.67	83
		OXP4	The bank uses research to find out the trends of current and future customers.	4.02	0.77	80
		OXP5	The bank is keen to follow up on the improvement of activities and skills in line with the changes taking place in the needs of customers.	3.32	0.81	66
		Total		4.0	0.72	80
	Marketing Flexibility	MF1	The bank has high capabilities in reorganizing its marketing efforts to outperform competitors.	3.4	0.88	68
		MF2	The bank responds to changes in customer demands better than competitors.	3.03	1	61
		MF3	The bank constantly strives to reach effective adaptation to changes in its internal and external environment.	2.74	0.85	55
		MF4	The bank enjoys its ability to possess competitive advantages that enable it to survive and continue.	3.09	0.82	62
		MF5	The bank is working to increase its market share in different markets to achieve the highest returns with the lowest costs.	3	0.97	60
		Total		3.05	0.9	61
		Total		3.72	0.79	77

**Source: Smart PLS outputs**

1. Exploring Opportunities: This dimension was measured through paragraphs (5OEX - OEX1). Table (1-3) refers to the arithmetic means, standard deviations, and the relative importance related to the viewpoint of the researched sample regarding the exploration of opportunities, as the mentioned table reflects general arithmetic mean higher than the standard arithmetic mean of (3) , as it reached (4.11), and the standard deviation was (0.77), with a relative importance of (82%), and this indicates that there is the agreement in the answers of the sample members.
2. The exploitation of opportunities: This dimension was measured through paragraphs (OXPS-OXP1). Table (1-3) refers to the arithmetic means, standard deviations, and the relative importance related to the viewpoint of the researched sample regarding the exploitation of opportunities, as the mentioned table reflects general arithmetic mean higher than the standard arithmetic mean of (3) ) when it reached (4), and the standard deviation was (0.72), with a relative importance of (80%), and this indicates homogeneity and agreement in the answers of the sample members.

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3. Marketing flexibility: This dimension was measured through paragraphs (MF5-MF1). Table (1-3) indicates the arithmetic means, standard deviations, and the relative importance related to the viewpoint of the researched sample regarding marketing flexibility, as the mentioned table reflects general arithmetic mean less than the standard arithmetic mean of (3), as it reached (3.05), and the standard deviation was (0.90), with a relative importance of (61%), and this indicates that there is some agreement in the answers of the sample members.
4. Description and diagnosis of the marketing Ambidexterity variable at the overall level. Table (1-3) indicates that the level of answers about marketing Ambidexterity is as follows:
  1. Based on the values of the arithmetic means of the three dimensions, the independent variable achieved marketing proficiency at the total level with a mean of (3.72) and a standard deviation of (0.79), and this indicates that there is the agreement in the answers of the sample members about the items of marketing Ambidexterity.
  2. The dimension of exploring opportunities achieving the highest arithmetic means among the dimensions of marketing ambidexterity According to the opinions of the research sample, which indicates that the bank under study is pursuing this dimension at the present.

### Second: Description and characterization of the paragraphs and criteria of the sustainable value of the customer (responsive variable):

Table (2-3) calculations of the arithmetic means, deviations, and the relative importance of the variable sustainable value of the customer and its sub-variables.

Table (2-3) Descriptive analysis of the paragraphs of the sustainable value of the customer N=65

Variable	Dimension	Code	Item	Arithmetic mean	Standard deviation	Relative importance
Sustainable value for the customer	customer acquisition	CA1	The bank uses a sophisticated marketing mix capable of acquiring new customers.	3.84	0.84	76
		CA2	The bank provides good training programs for service providers to develop their capabilities in acquiring customers.	3.81	0.69	76
		CA3	The bank works to reduce the costs of acquiring new customers as much as possible.	4.047	0.69	80
		CA4	The bank focuses on acquiring a specific segment of profitable customers.	3.76	0.84	75
		CA5	The bank works on designing and developing programs to acquire the largest possible number of customers from various social segments.	3.68	0.89	73
		Total		3.82	0.79	76
	customer retention	CR1	The bank is keen to retain its customers and reduce the rate of loss.	3.93	0.71	78
		CR2	The bank works to maintain economic interaction with its important customers.	3.74	0.79	74
		CR3	The bank considers its customers as the bank's most important resource.	3.14	1.1	63
		CR4	The bank is keen to gain bank's customers' satisfaction and confidence regarding its banking services.	3.48	0.92	69
		CR5	The bank is interested in providing multiple communication channels to receive and address customer complaints.	3.2	1.1	64
		Total		3.49	0.92	69

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Customer expansion	CE1	The bank constantly provides additional banking services that encourage customers to expand the volume of dealings with the bank (for example loans for tourist trips, and study loans).	3.78	0.76	75
	CE2	The bank offers various benefits to its regular customers (for example free purchase cards from certain shopping centers or discounts).	3	1.24	60
	CE3	The bank is interested in stimulating and raising the rate of dealing with its inactive customers.	4.05	0.58	81
	CE4	The bank is keen to study and analyze the trends and behavior of its customers and constantly provides offers of banking services that suit their needs.	3.95	0.76	79
	CE5	The bank uses various incentive programs to raise the customer's share and thus the bank's market share (such as personal rewards and gifts, and various awards given to beneficiaries of certain banking services).	3.94	0.79	78
	Total		3.74	0.82	74
	Total		3.68	0.84	73

**Source: Smart PLS outputs**

1. Customer acquisition: This dimension was measured through the paragraphs (CA5-CA1). Table (2-3) indicates the arithmetic means, standard deviations, and the relative importance related to the viewpoint of the researched sample regarding customer acquisition as the mentioned table reflects general arithmetic mean higher than the standard arithmetic mean of (3), as it reached (3.8), and the standard deviation was (0.79), with a relative importance of (76%), and this indicates the presence of agreement in the answers of the sample members.
2. Customer retention: This dimension was measured through paragraphs (CR5-CR1). Table (2-3) indicates the arithmetic means, standard deviations, and relative importance related to the viewpoint of the researched sample regarding customer retention. The table reflects general arithmetic mean higher than the standard arithmetic mean of 3.4, a standard deviation of 0.82, and relative importance of 71%, indicating an agreement in the responses of the sample members.
3. Customer expansion: This dimension was measured through paragraphs (CE5-CE1). Table (2-3) indicates the arithmetic means, standard deviations, and relative importance related to the viewpoint of the researched sample regarding customer expansion. The mentioned table reflects general arithmetic mean higher than the standard arithmetic mean of (3), as it reached (3.7), and the standard deviation was (0.92), with a relative importance of (69%), and this indicates that there is the agreement in the answers of the sample members.

**Third - Describing and diagnosing the variable sustainable value for the customer at the overall level:**

Table 2-3 shows that the level of answers to the customer's sustainable value is as follows:

1. Based on the values of the arithmetic means of the three dimensions, the responsive variable achieved the customer's sustainable value at the total level with a mean of (3.6) and a standard deviation of (0.84), indicating an agreement in the sample's response about the customer's sustainable value paragraphs .

2. The customer acquisition dimension has achieved the highest arithmetic of the customer's sustainable value according to the views of the research sample, indicating that the bank in question is currently pursuing it.

#### **Fourth: Testing the research hypotheses:**

This focus includes a review of the results for testing the current research hypotheses related to its variables represented by (marketing ambidexterity, - an independent variable and the sustainable value of the customer - a dependent variable), by the direct effect hypotheses by forming structural equations modeling different impact relationships between the variables under study.

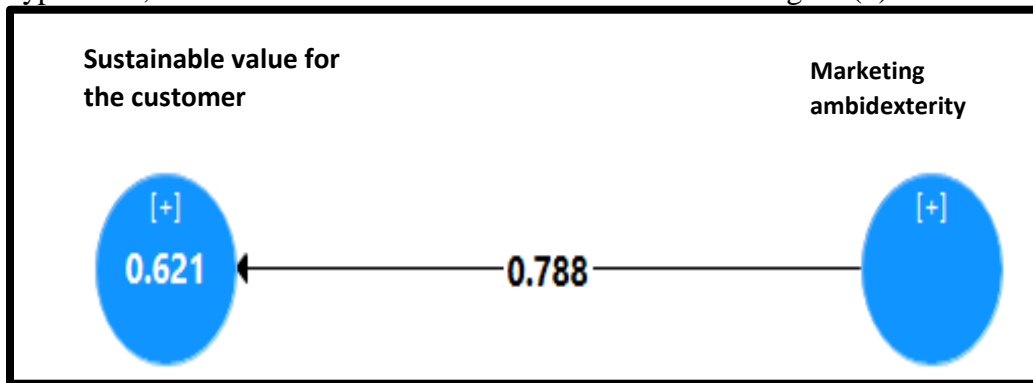
#### **1-4 - Testing the impact hypotheses:**

The impact hypotheses are tested through the path coefficients in the structural model, and the structural model is evaluated in the least-squares modeling according to (Hair et al., 2014) through the criteria as shown in Table (3-3) below:

Criteria		legal limit
Path coefficient significance	t. value	greater than or equal to 1.96
	P. value	less than or equal to 0.05
Interpretation coefficient	R <sup>2</sup>	0.25 poor, 0.5 medium, 0.75 high

**Source: Prepared by the researcher based on: Hair, J. (2014). A primer on partial least squares structural equations modeling (PLS-SEM. Los Angeles: SAGE.**

- 1-1-4- Testing the main hypothesis which states that “there is a positive significant effect of marketing ambidexterity in achieving sustainable value for the customer. To testing this hypothesis, the structural model was built and as shown in Figure (2) below:



**Figure (2) Structural model to test the main hypothesis**

**Note:** The numbers in the arrows represent the path coefficient, while the numbers in the circles represent the coefficient of determination, and the symbol [+] indicates that the paragraphs dependent on the variable are hidden because they are not needed in the evaluation of the structural model.

Source: SmartPLS outputs

Table (4-3) results of the evaluation of the structural model for the main hypothesis

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hypothesis	Path	VI	Path coefficient	t Value	p-Value	Results	Effect size f <sup>2</sup>	determination coefficient R <sup>2</sup>	Adjusted R <sup>2</sup>
H1	MA→CVS	1	0.788	18.70	0	Acceptance	1.698	0.62	0.59

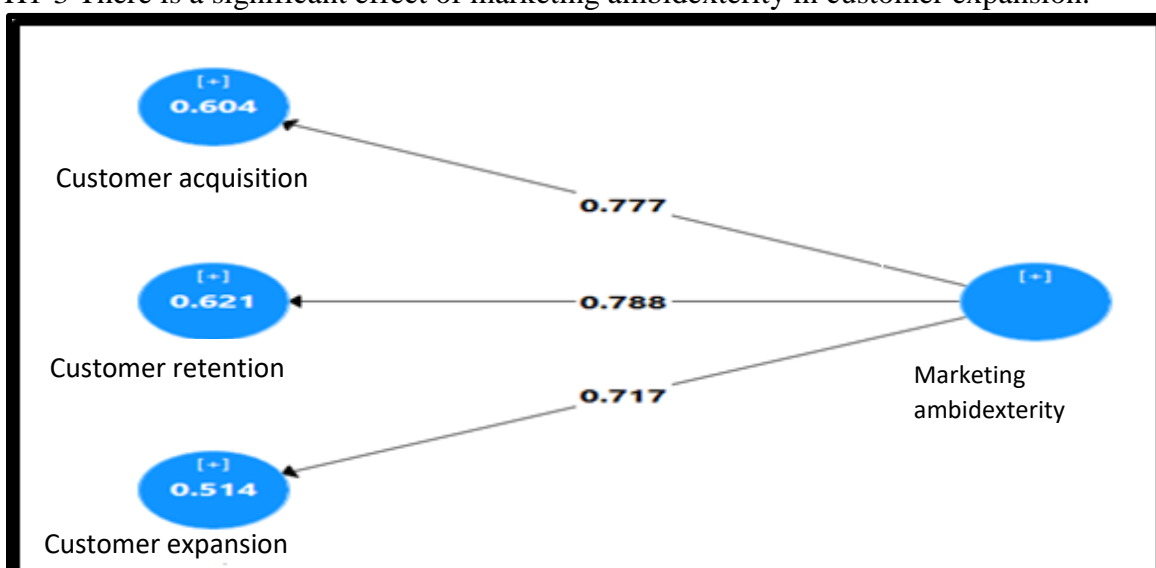
Source: SmartPLS outputs

The results submitted in Table (4-3) indicated that the path coefficient (direct effect) was (0.788), and the coefficient of determination of  $R^2$  (interpretation) was (0.62). (3-3) which indicates the significance of the effect and therefore the main hypothesis is accepted.

#### 2-1-4- Testing the sub-hypotheses

To test the sub-hypotheses emanating from the main hypothesis, the structural model was built, as shown in Figure (3) below:

- H1-1 There is a significant effect of marketing ambidexterity in customer acquisition.
- H1-2 There is a significant effect of marketing ambidexterity in customer retention.
- H1-3 There is a significant effect of marketing ambidexterity in customer expansion.



Source: SmartPLS outputs

Figure (3) the structural model for testing the sub-hypothesis

**Note:** The numbers in the arrows represent the path coefficient, while the numbers in the circles represent the coefficient of determination, and the symbol [+] indicates that the paragraphs dependent on the variable are hidden because they are not needed in the evaluation of the structural model.

Table (5-3) results of the evaluation of the structural model for the sub-hypothesis

**The Impact Of Marketing Ambidexterity On The Customer Sustainable ValueAn  
Analytical Survey For All Branches Of The Trade Bank Of Iraq(TBI) In Baghdad**

hypothesis	Path	VI	Path coefficient	t Value	p Value	Results	Effect size f <sup>2</sup>	determination coefficient R <sup>2</sup>	Adjusted R <sup>2</sup>
H1-1	MA → CA	3.501	0.777	7.422	0.006	Accepted	0.089	0.64	0.619
H1-2	MA → CR	2,647	0.788	8.27	0.008	Accepted	0.088	0.68	0.651
H1-3	MA → CE	2.701	0.717	7.528	0.005	Accepted	0.098	0.59	0.573

**Source: SmartPLS outputs**

The results of the analysis presented in Table (5-3) showed that the hypotheses (H1-1, H1-2, H1-3,) have achieved the required criteria of t-value and p-value. Thus, these hypotheses are accepted, and the coefficient of determination has reached 64% ,68%,59% system for hypotheses, This means that marketing ambidexterity has a direct impact on the dimensions of the customer sustainable value in all its dimensions (customer acquisition, customer retention, customer expansion).

## Section four

### Conclusions and Recommendations:

#### 1-5 Conclusions:

1. The key to the success and growth of banks is closely and directly linked to the extent to which they are adept at maintaining a sustainable relationship with their customers. This made marketing ambidexterity becomes an essential element for the sustainable value of the customer and competition in the Iraqi banking sector.
2. Through the descriptive analysis, it was found that the variable of marketing ambidexterity with its dimensions (exploration of opportunities, exploitation of opportunities, marketing flexibility) is fairly good, and we conclude that:
  - a. The Bank's research sample is very interested in pursuing the innovation of new banking services, but it does not pay enough attention to the selection and recruitment of staff with high expertise, skills, and capacity in innovation.
  - b. The Bank's interest in the research sample is to expand its marketing activities and reach new markets through the continuous development of banking products and delivery skills and techniques, but it fails to provide adequate distribution channels for its banking services.
  - c. There is a clear weakness in the Iraqi Trade Bank's effort to effectively adapt to environmental changes and therefore does not pay sufficient attention to the shift in customer orders and competitors' movements when developing marketing plans.

3. The descriptive analysis shows that the variable of the customer's sustainable value in its dimensions (customer acquisition, customer retention, customer expansion) in the researched bank is of good interest to the bank's research management. The following have contributed to this importance:
  - a. The bank's research interest in activities aimed at acquiring and attracting new customers at the lowest possible cost, thus contributing to the maintenance of a profitable customer base.
  - b. There is limited interest on the part of the bank's management in maintaining a continuity of interaction with customers, resulting from the bank's lack of interest in raising customer satisfaction rates, as well as insufficient attention to resolving and addressing customer complaints.
  - c. The Bank seeks to its customers to increase their bank transaction rates by offering certain bank products with material advantages, for example (the Bank issues deposit certificates for certain amounts for which the holder is entitled to monthly or semi-annual cash prize encourages withdrawals).
4. There's an impact of marketing ambidexterity in all dimensions of a customer's sustainable value from the point of view of the research sample.

#### **2-5 Recommendations:**

1. The need for the bank's management to pay attention to selecting and hiring employees with good capabilities and experience in the areas of providing and innovating banking services.
2. The need to increase the bank's interest in developing appropriate and diverse channels such as digital channels for financial services to distribute banking services easily and easily to customers inside and outside Iraq, which contributes to the development of the market share of the bank.
3. Devote Dedicating efforts and possibilities to understand and identify the problems that customers may suffer, by taking care of the management and development of customer relations management and managing customer experiences and trying to find proactive solutions to them, with the need to provide advanced systems to receive customer reactions and complaints about the bank's services.
4. The need for greater attention to the sustainability of the interactive relationship between the bank and its customers through increased attention to their needs and the provision of banking services with characteristics that meet and satisfy those needs and achieve customer satisfaction.
5. Bank management must take care of all dimensions of marketing ambidexterity as its tactical tools to better implement its marketing strategy to deliver superior value to customers, and drive customer sustainable value.

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### **Abstract**

The current research aims to identify the impact of marketing ingenuity represented by its dimensions (exploration of opportunities, exploitation of opportunities, marketing flexibility) on the sustainable value of the customer in its acquisition, customer retention, customer expansion), dimensions (customer through a survey and analysis of the opinions of a sample of decision makers in the city (TBI ) in the bank's branches The Iraqi Trade Center and employees and the questionnaire was used ,of Baghdad, which numbered (65) individuals as a main tool for collecting data and information from the researched sample, )SPSS V. 25 ) the statistical program using and their answers were analyzed ans, in calculating arithmetic meSmart PLS ( and the statistical program simple regression coefficient, relative importance, ,(f ) standard deviations, test The research also made several .( $R^2$  ) and coefficient of determination recommendations, including that the bank management should pay attention to its tactical tools to better implement as it is marketing ingenuity all dimensions of .its marketing strategy

**Keywords.**opportunities exploring , customer value sustainable , marketing ingenuity

## **المستخلص**

يهدف البحث الحالي الى التعرف على اثر البراعة التسويقية متمثلة بأبعادها (استكشاف الفرص , استغلال الفرص , المرونة التسويقية ) في القيمة المستدامة للزبون بأبعادها (اكتساب الزبون , الاحتفاظ بالزبون , التوسع بالزبون ), من خلال استطلاع وتحليل اراء عينة من متخذي القرار والموظفين في فروع المصرف التجاري العراقي ( TBI ) في مدينة بغداد , والتي بلغ عددها (65) فرداً , و قد استخدمت الاستبانة كأداة رئيسة لجمع البيانات والمعلومات من العينة المبحوثة , و حلت اجاباتهم باستخدام البرنامج الاحصائي (SPSS V. 25) , و البرنامج الاحصائي (Smart PLS) في احتساب الاوساط الحسابية والانحرافات المعيارية واختبار ( f ) , و معامل الانحدار البسيط , و الاهمية النسبية , و معامل التحديد (  $R^2$  ) وتوصل البحث الى عدة استنتاجات اهمها وجود تأثير للبراعة التسويقية بجميع ابعاد القيمة المستدامة للزبون من وجهة نظر عينة البحث, كما قدم البحث عدة توصيات منها على ادارة المصرف الاهتمام بجميع ابعاد البراعة التسويقية باعتبارها ادواته التكتيكية لتنفيذ استراتيجيته التسويقية بصورة افضل .

**الكلمات المفتاحية:** البراعة التسويقية، القيمة المستدامة للزبون، استكشاف الفرص.