

THE IMPACT OF BANKING SERVICES
ON CUSTOMER ENGAGEMENT AND
INSPIRATION, ROLE OF GENDER
AS A MODERATOR IN IRAQI
COMMERCIAL BANKS

MOQDAD IBRAHIM JASSEM

UNIVERSITI PENDIDIKAN SULTAN IDRIS

2025

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INSPIRATION, ROLE OF GENDER AS A MODERATOR IN IRAQI
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MOQDAD IBRAHIM JASSEM

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ABSTRACT

The study objective was to examine the impact of banking services on customer engagement and inspiration using gender as a moderator, in Iraqi commercial banks. This study used the quantitative research approach. Proportionate sampling technique was used to select 387 of respondents in the study. Data were analyzed using Partial Least Squares Structural Equation Modeling. The findings revealed that consultancy service $\beta = 0.358$, t -value = 6.115; $p < 0.000$; fund management services $\beta = 0.456$, t -value = 6.763, $p < 0.000$ and loan services $\beta = 0.321$, t -value = 3.756, $p < 0.000$ have significant impact on customer inspiration. The findings further revealed that consultancy service $\beta = 0.535$, t -value = 7.326, $p < 0.000$; fund management service $\beta = 0.583$, t -value = 8.327, $p < 0.000$ and loan service $\beta = 0.393$, t -value = 4.457, $p < 0.000$ have significant impact on customer engagement. More so, the finding found that gender moderates the impact of consultancy service and loan service on customer inspiration where $\beta = 0.036$, t -value = 0.088, $p < 0.000$, $\beta = 0.067$, t -value = 1.001, $p < 0.000$. The findings also reported that gender moderates the impact of consultancy service on customer engagement where $\beta = 0.038$, t -value = 0.079, $p < 0.000$. In conclusion, consultancy service, fund management service and loan service are the predictors of customer inspiration and customer engagement. Also, gender moderated the impact of consultancy services and loan services on customer inspiration and customer engagement. As an implication, this research provides guidance to the top management in the banking industry on the best strategies to improve customer engagement and inspiration.

IMPAK PERKHIDMATAN PERBANKAN TERHADAP PENGLIBATAN DAN INSPIRASI PELANGGAN, PERANAN JANTINA SEBAGAI PENYEDERHANA DALAM BANK PERDAGANGAN DI IRAQ

ABSTRAK

Objektif kajian adalah untuk mengkaji kesan perkhidmatan perbankan terhadap penglibatan pelanggan dan inspirasi menggunakan jantina sebagai moderator, di bank perdagangan Iraq. Kajian ini menggunakan pendekatan kajian kuantitatif. Teknik persampelan berkadar digunakan untuk memilih 387 responden dalam kajian. Data dianalisis menggunakan Pemodelan Persamaan Struktur Separa Kuasa Dua. Dapatan menunjukkan bahawa perkhidmatan perundingan $\beta = 0.358$, nilai-t = 6.115; $p < 0.000$; perkhidmatan pengurusan dana $\beta = 0.456$, nilai-t = 6.763, $p < 0.000$ dan perkhidmatan pinjaman $\beta = 0.321$, nilai-t = 3.756, $p < 0.000$ mempunyai kesan yang signifikan terhadap inspirasi pelanggan. Dapatan seterusnya mendedahkan bahawa perkhidmatan perundingan $\beta = 0.535$, nilai-t = 7.326, $p < 0.000$; perkhidmatan pengurusan dana $\beta = 0.583$, nilai-t = 8.327, $p < 0.000$ dan perkhidmatan pinjaman $\beta = 0.393$, nilai-t = 4.457, $p < 0.000$ mempunyai kesan yang signifikan terhadap penglibatan pelanggan. Lebih-lebih lagi, dapatan mendapati bahawa jantina menyederhanakan kesan perkhidmatan perundingan dan perkhidmatan pinjaman terhadap inspirasi pelanggan di mana $\beta = 0.036$, nilai-t = 0.088, $p < 0.000$, $\beta = 0.067$, nilai-t = 1.001, $p < 0.000$. Dapatan juga melaporkan bahawa jantina menyederhanakan kesan perkhidmatan perundingan ke atas penglibatan pelanggan di mana $\beta = 0.038$, nilai-t = 0.079, $p < 0.000$. Kesimpulannya, perkhidmatan perundingan, perkhidmatan pengurusan dana dan perkhidmatan pinjaman adalah peramal inspirasi pelanggan dan penglibatan pelanggan. Selain itu, jantina menyederhanakan kesan perkhidmatan perundingan dan perkhidmatan pinjaman ke atas inspirasi pelanggan dan penglibatan pelanggan. Sebagai implikasi, penyelidikan ini memberi panduan kepada pengurusan tertinggi dalam industri perbankan mengenai strategi terbaik untuk meningkatkan penglibatan dan inspirasi pelanggan.

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LIST OF ABBREVIATIONS

AL	Advancing of Loans
ATM	Automated Teller Machine
AUB	United Bank
AVE	Average Variance Extracted
BC	Bank bating Services
BI	Banks in Iraq
CBI	Central Bank of Iraq
CC	Credit Cards
CE	Customer Engagement
CI	Customer Inspiration
CPA	Coalition Provisional Authority
CR	Composite Reliability
CS	Customer Satisfaction
CS	Consultancy Services
EFA	Exploratory Factor Analysis EFA
FMS	Fund Management Services
GPD	Gross Domestic Product
LS	Loan Services
MB	Mobile Banking
MSA	Measure of Sampling Adequacy
OB	Online Banking
PC	Payment Cheque

SEM	Structural Equation Modelling
SPSS	Statistical Package for Social Science
UN	United Nation

LIST OF APPENDIXES

- A Literature on Banking Services
- B Experts Validation
- C Questionnaire
- D Experts Validation

CHAPTER 1

INTRODUCTION

1.1 Introduction

This chapter is the introductory section of the study with eleventh subsections. The first subsection denoted as introduction to the chapter. The second subsection explained the background of the study while third subsection discussed on the problem statement, research questions, research objectives, and research hypotheses which coined as fourth, fifth and sixth subsections. Scope of the study was in subsection seven while significance was coined as subsection eight. Penultimately, definitions of the key terms were stated as ninth subsection and scope and delimitation of the study was in then tenth summary of the chapter was noted as eleventh.

1.2 Background of the Study

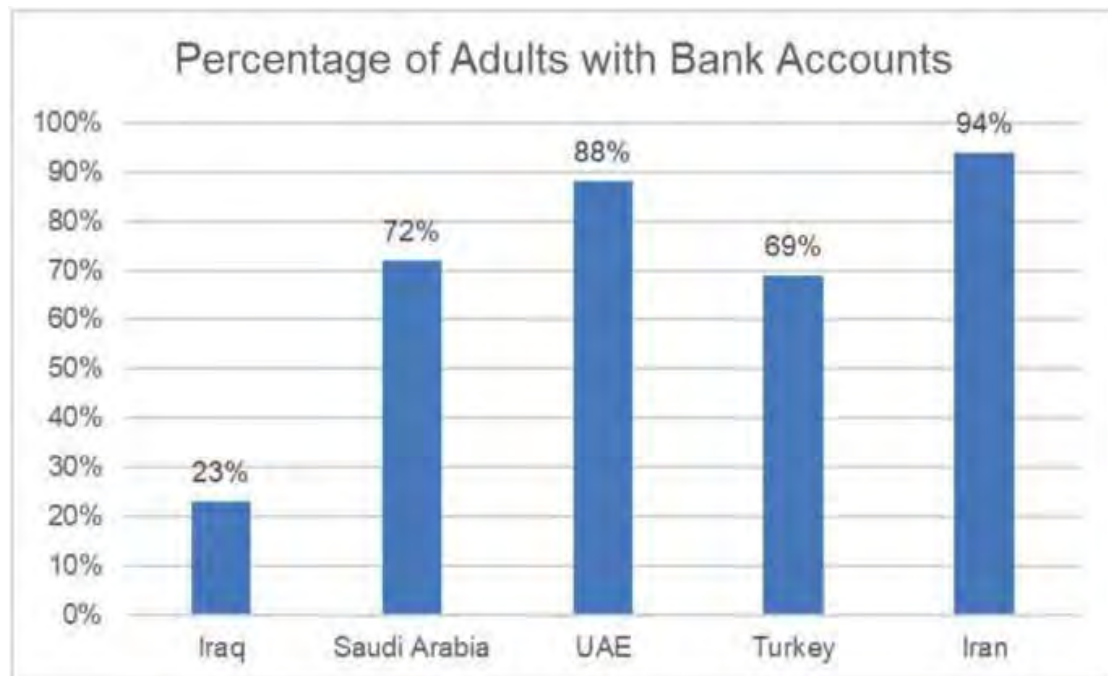
The banking sector is a fundamental economic sector in all countries around the world. It plays a pivotal role in any country's economic growth and creates job opportunities by providing the basic financial infrastructure that facilitates transactions and mobilizes savings. Banks provide a variety of financial services that enable individuals and businesses to access funds and manage their financial affairs efficiently, boosting economic activity and generating employment opportunities (Alkhowaiter, 2020). Furthermore, a strong banking sector can attract foreign investment, which further stimulates economic growth (Baabdullah et al., 2019). Banks therefore play a fundamental role in the economy, contributing to financing the economy and achieving its monetary policy objectives.

Commercial banks originated and evolved since time ago, whereby started beginning of banking operations in the reign of Babylon in Iraq, known as Mesopotamia in fourth millennium BC. New beginning of operations of existing banks, exchange of currencies, save deposits and grant loans. The idea in the exchange of money, which in the Middle Ages uprooted the idea of the teller who gained income from currency exchange, whether foreign or local currencies. The commercial banks in its present form emerged in the last period of the Middle Ages, specifically in the thirteenth century and fourteenth century. This was due to the crusades within that period, with their wars which required huge amounts of money intended to equip the armies, As a result of these wars, especially at the end of the increase and accumulation of wealth. growth of increasing Events banking and the spread of the idea of accepting deposits and certificates of deposit emerged out of check and paper money of its modern version.

Overall, the Iraqi financial industry is weak and underdeveloped. The Iraqi Banking System consists of 77 banks, of which 18 are private banks with external and internal backing and 7 are state-owned banks, 24 commercial banks, and 11 Participation Banks based on Islamic banking operate in Iraq (Falih et al., 2020). Despite this, the Iraq banking system faces several significant obstacles including recovery from Covid-19 pandemic phase, political instability, low profitability issues, lack of confidence from the customers on the banking system issue, poor management, low return on investment and liquidity issue (Alalie et al., 2018). Also, Altameemi et al. (2021) pointed that recovery from the effects of the Covid-19 outbreak is the greatest challenge where customer engagement with banks decline.

Figure 1.1

Declining in service render by Iraq commercial banks. Adopted: Hussein, et al. 2024



To add to the analysis, the adults in bar chart refers to both male and female customers in the banking system. As shown in Figure, the bar chart simply showed 23% of poor patronage of customer in 2024 compare to other countries. This indicated that commercial banks are losing customers due to lack of poor banking service. The commercial banks in Iraq depend on the patronage of customer who keep money with them. As people always say that without customers, there is no bank. The customers and bank are inseparable and no one can be in isolation. This shows the role the customers play in the sustainability of commercial bank in the country. In order for commercial banks in Iraq to be favourable in the banking sector, there is need for quality banking service to be deliver to various customers. In providing quality banking services such as consultancy service, fun management service and loan service, the level of customer inspiration and engagement would improve astronomically. This clearly demonstrates that the performance of Iraq banks is a pressing issue that requires scholarly attention. As a result, if the performance decline is not addressed, it may worsen customer inspiration, customers engagement, market loss, lack of trust and confidence among other.

Banks are highly competitive in providing their services and products. Competing for customers has become critical to business continuity, especially in the banking sector. With increasing consumer demand, quality has become essential. According to Al-Aboudi (2019), today's consumers are more persistent and persuasive, and they usually have already made up their minds and know exactly what they want. To gain a competitive advantage and survive, banks must engage, interact, and communicate with customers (Williams & Mackay, 2020). A study by Bottger, et al. (2017) indicates that quality banking services can enhance customer engagement,

inspiration, motivation, and loyalty. Anwar (2021) believes that if banks can build long-term relationships with their customers, they will reap significant benefits. The benefits of effective customer engagement for the Iraqi banking sector lie in devoting time and attention to developing close relationships with them. The banking sector is one of the most customer-centric sectors (Al-Aboudi, 2019).

As the name implies, inspiration is a feeling of elation you get from someone or something who gives you new and innovative ideas. Customers are exposed to new ideas through the banking system, which is at the heart of marketing, but he is unaware of the current state of consumer inspiration (Böttger, et al., 2017). As a result, as a transient motivated condition that is supplied to consumer inspiration, consumer inspiration plays a role in capturing and harnessing ideas. As a result, many authors believe that inspiration is a motivational state that drives people to bring their ideas to life, and that it is critical to the creative process. Buheji, et al. (2014) pointed that inspiration is important for personal and professional development.

Inspiration has a big role to play in changing or improving personal and interpersonal characteristics that lead to stability. Customer inspiration is a temporary incentive situation that aids in the acceptance of market-induced ideas in the pursuit of an inborn consumption goal. Customer inspiration has recently been in the spotlight in marketing theory (Böttger, 2017) due to its obvious effects as a customer management technique. The fact that consumer inspiration is mentioned in large companies' mission statements, either explicitly or implicitly, demonstrates the concept's popularity among practitioners (Böttger, et al. 2017). Inspirational content can be used to promote products, inspire customers, and strengthen customer relationships.

In the same vein, customer engagement is referred to customer's behavioural manifestations that have a brand or firm focus, beyond purchase, deriving from motivating motivations. It is all about the interactions with the brand and the experiences of the customers. It also raises the perceived value of a brand in the minds of customers and is dependent on the situation. However, as a behavioural exhibition, Customer engagement can encompass a wide range of actions, not just those associated with high degrees of loyalty. The concept of customer engagement has spread widely at the present time due to its close association and its prominent role in the success and excellence of banks (Yussoff & Nayan, 2020).

In addition, based on the literature synthesized, it was discovered that previous studies descend little attention to the moderating role of gender on the relationship impact of banking service on customer inspiration and customer engagement. Also, to add to that, the banking sector has drawn little attention of researcher particularly Iraq context because some of previous studies more on public sector. Therefore, in light of the challenges confronting the Iraq commercial banks and suggestions from previous studies, the current study seeks to examine the moderating role gender on the impact of banking services on customer inspiration and customer engagement in the Iraq commercial bank.

1.3 Statement of the problem

Commercial banks have become a subject of discussion in Iraq. Studies have categorically stated that financial sustainability of banks tend be low in term of service

quality. In a competitive market like this, commercial banks in Iraq need to be improving by given support to customer for more patronage. A good understanding the core element of customer satisfaction of commercial banks by the management might help these banks to improve the service quality. McDonald and Rundle-Thiele (2008) opined that one of the most common motives for customers to deposit money in the bank is to receive financial assistance.

The banking system in Iraq failed in given attention customers when it comes to transact business. Sjodin and Kristensson (2012) pointed that the lack of attention, engagement and inspiration given to the customers might lead to loss of customers in the long run. It is essential to establish build cooperation that would lead to customer engagement. Customer engagement is consistent and effective to build trust between a bank and its customers. It has been observed that the quality of the banking services to customers relatively poor. Ahmed and Asma (2014) submitted that bank customers is the engine room of bank and without customers, there would no banking industry.

In addition, some banks in Iraq still practice out-of-date method of operation with customers instead of devise new strategies to improve customer relationship. Customers have complaint of the lackadaisical attitude of bank staff which has frustrated some customers to move account from one bank to another. Banks in Iraq had faced many problems in retaining the existing customers as well as bringing in new customers due to poor customers engagement and inspiration. Fazrul (2014) pointed that banks must able to build relationship with customers.

The previous studies demonstrate the importance of customers to banking sector. This is because everything a bank does in the services render to customer must be the customers satisfaction. Verhoef, et al. (2010) found that the concept of customer engagement has a significant impact on the marketing where customers can easily interact with organisations via social networks and other new means. In a study done marketing content by Denham-Smith and Harvidsson (2017) found that consumer engagement is a psychological state that is difficult to achieve by any banks without the customers engagement. Bylund and Lindgren (2017) expressed that customer engagement is paramount in the business transaction. Rod Ashill, and Gibbs (2016) stated that employee participation leads to higher performance at optimal levels, and the study suggested that participation be used in businesses, particularly banks.

On the other hand, some studies, focused on the concept of inspiration and its impact on marketing. Oleynick, et al. (2014) asserted that inspiration is a motivational case for customers through which ideas are converted into products and solutions that benefit organisations and societies. Bottger (2015) noted that the importance of inspiration in influencing customers relationship. Likewise, Kraft and Weber (2012) pointed that inspiration strengthening the relationship between customers and bank institution.

Additionally, gender inequality in the socioeconomic framework continue to exist in the Middle East where they have a significant impact on customers (Aguirre-Urreta & Marakas, 2010). Understanding the impact of gender differences on banks uses would make us to have in-depth understanding of banking services. However,

studies on gender, marketing, customer relations, and management have showed that gender played a vital role to banking sector.

The gender as variable can be considered as important variable that determine banking service. Venkatesh et al., (2000) revealed that there is a significant impact of the gender variable in the use of banking services. Several studies have found that gender influences consumer decision and interaction with services, (Leong et al., 2013; Tan et al., 2014). Gender is an important and easily identifiable variable in banking services and different marketing strategies. Likewise, Oyewole (2001) study on customer engagement with services reported that gender has a significant effect on customer interaction and engagement.

Besides, there has been a deterioration in the quality of bank services in Iraqi to keep pace with the increasing development of modern in world banking services. There was weakness in the services provided to customers such as the volume of deposits, the decrease in loans for investments among others. Apart from this, there was weak in technology used in providing banking services as well the decline in the number of branches of services as the banking density in Iraq (Amal, 2016; Sarih, 2018). Haider (2016) indicated that the banking services provided are not commensurate with the requirements and needs of customers.

Apart from this aforementioned problem, Iraqi banks lack service quality and are unable to keep up with regional and international banks' developments (Abdel Rahman, 2014; Abdullah & Idris, 2017). The Iraqi commercial banks employees lack a human relations approach, customer engagement, customer inspiration to dealing with

customers. Researchers such as Agariya and Singh (2011), Verhoef, Reinartz, and Krafft (2010), Denham-Smith and Harvidsson (2017) found that consumer engagement and inspiration is an imperative tool to achieve banking set objectives.

Based on this scenario, the concept of customers engagement and customer inspiration were investigated separately (Roushdy & Ali, 2017; Sondhi, Sharma & Kalla, 2017, Hasnain, 2018; Kosiba, Boateng, Okoe & Hinson, 2020). Few studies ever integrated both concepts together with moderating role of gender. Using Gender as a moderator is to know the perception of both male and female based on the service render by the bank industry. This serve as a gap to be fill in this current study. This prompt the researcher to investigating the relationship between banking services and customers engagement, customer inspiration using gender as a moderator in Iraq commercial Banks. Table 1.1 showed numerous studies investigated around the world but not in Iraq.

Table 1.1

Various studies across the world

Authors	Title of the study	Variables used	Lacking variable
Hasnain (2018)	Mediating role of customer value between customer engagement and loyalty: an applied study in commercial banks in Egypt.	Customer engagement, Customer loyalty, customer value	Customer inspiration and offerings to banking are lacking
Roushdy & Ali (2017)	Impact of customers' engagement on repurchase intention: a mediating role of customers' engagement-the case of Takaful insurance industry.	Conscious attention, social connection, and enthused participation	Customer inspiration and offerings to banking are lacking
Sondhi, Sharma & Kalla (2017)	Customer engagement in the Indian retail banking sector: an exploratory study	Trust, emotional engagement, cognitive engagement, and behavioural engagement	Customer inspiration and offerings to banking are lacking

Authors	Title of the study	Variables used	Lacking variable
Kosiba, Boateng, Okoe & Hinson (2020)	Trust and customer engagement in the banking sector in Ghana.		Customer inspiration and offerings to banking are lacking

1.4 Research Objectives

In this study, twelve research objectives were raised to guide the study. The objectives include the following:

RO1: To examine the impacts of consultancy, fund management and loan services on customer inspiration in Iraqi commercial banks.

RO2: To examine the impacts of consultancy services, fund management and loan services on customer engagement in Iraqi commercial banks.

RO3: To examine the impacts of consultancy service on customer inspiration with the moderating role of gender in Iraqi commercial banks.

RO4: To examine the impacts of fund management on customer inspiration with the moderating role of gender in Iraqi commercial banks.

RO5: To examine the impacts of loan service on customers inspiration with the moderating role of gender in Iraqi commercial banks.

RO6: To examine the impacts of consultancy service on customer engagement with the moderating role of gender in Iraqi commercial banks.

RO7: To examine the impacts of fund management on customer engagement with the moderating role of gender in Iraqi commercial banks.

RO8: To examine the impacts of loan services on customer engagement with the moderating role of gender in Iraqi commercial banks.

1.5 Research Questions

Based on the research objectives stated, twelve research questions were raised to guide the study. The research questions contained the following:

RQ1: Is there any impacts of consultancy, fund management and loan services on customer inspiration in Iraqi commercial banks?

RQ2: Is there any impacts of consultancy services, fund management and loan services on customer engagement in Iraqi commercial banks?

RQ3: Is there any impacts of consultancy service on customer inspiration with the moderating role of gender in Iraqi commercial banks?

RQ4: Is there any impacts of fund management on customer inspiration with the moderating role of gender in Iraqi commercial banks?

RQ5: Is there any impacts of loan service on customers inspiration with the moderating role of gender in Iraqi commercial banks?

RQ6: Is there any impacts of consultancy service on customer engagement with the moderating role of gender in Iraqi commercial banks?

RQ7: Is there any impacts of fund management on customer engagement with the moderating role of gender in Iraqi commercial banks?

RQ8: Is there any impacts of loan services on customer engagement with the moderating role of gender in Iraqi commercial banks?

1.6 Research Hypotheses

Based on the research objectives and research questions formulated above, the research hypotheses were stated below:

H1: Consultancy services will have impact on customer inspiration in Iraqi commercial banks.

H2: There will be impact of fund management on customer inspiration in Iraqi commercial banks.

H3: There will be impact of loan services on customer inspiration in Iraqi commercial banks.

H4: There will be impact of consultancy services on customer engagement in Iraqi commercial banks.

H5: There will be impact of fund management on customer engagement in Iraqi commercial banks.

H6: There will be impact of loan services on customer engagement in Iraqi commercial banks.

H7: Gender will moderate the impact of consultancy service on customer inspiration in Iraqi commercial banks.

H8: Gender will moderate the impact of fund management on customer inspiration in Iraqi commercial banks.

H9: Gender will moderate the impact of loan service on customers inspiration in Iraqi commercial banks.

H10: Gender will moderate the impact of consultancy on customer engagement in Iraqi commercial banks.

H11: Gender will moderate the impact of fund management on customer engagement in Iraqi commercial banks.

H12: Gender will moderate the impact loan services on customer engagement in Iraqi commercial banks.

1.7 Conceptual Framework

Imenda (2014) defined conceptual framework as the end result of uniting a number of related concepts to predicts and explain a phenomenon of interest in a more understanding ways for a research problem. The conceptual framework represents an explanation of the factors that are related to customer engagement and inspiration in commercial banks. The theories used in the study such as marketing relation theory, theory of self-determination and gender schema theory help this conceptual framework in the designing the research to assess and refine the research goals, develop realistic and relevant research questions, selects appropriate methods and justify the concerned research. In fact, the theories borrowed from literatures help the researcher to determine the thesis structure and over all coherence of the conceptual framework.

Marketing theory provides a framework for understanding how businesses interact with consumers to exchange value and achieve goals. It encompasses various concepts, models, and strategies that guide marketing activities, helping businesses understand consumer behaviour, develop effective campaigns, and drive growth. The self-determination theory focuses on internal sources of motivation, including a need for personal growth and fulfilment while gender schema theory introduced explains

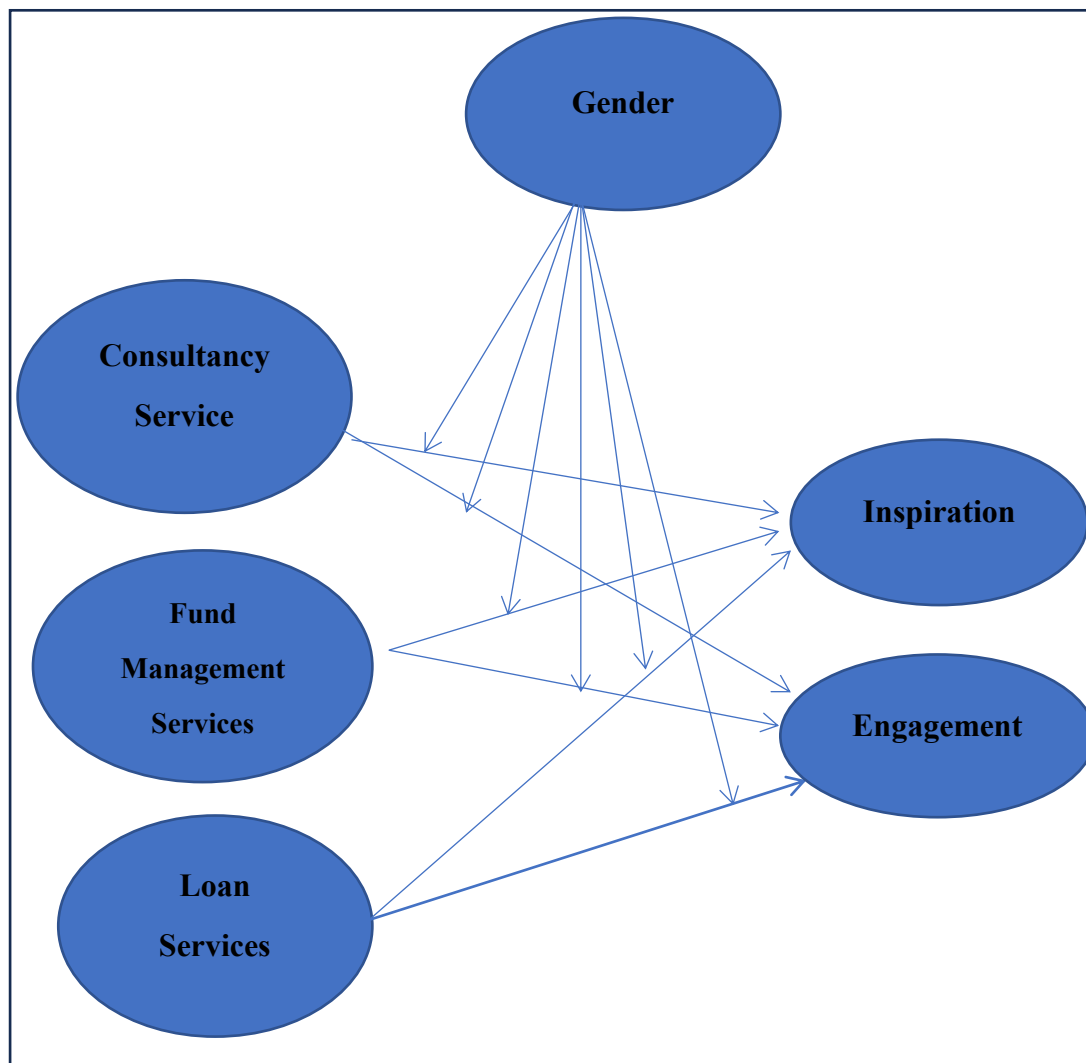
how individuals learn about and organize information related to gender. These theories help to arrive at conceptual framework depicted below.

Besides that, the theories used the conceptual framework of the current study to help and explain whether the consultancy service, fund management service and loan service can correlate with customer inspiration and customer engagement. The conceptual framework in the current study not only taking into consideration the three latent variables and two independent variables discussed above, but it helps the research purposes, objectives and relationship based on the explanation of underpinned theories. See figure 1.1 for more clarification.

Table 1.2

The Development of Conceptual Framework Based on Relevant Theories

Factors	Underpinned Theories / Models
-Consultancy Service -Fund Management Services -Loan Service	Marketing relation theory
- Customer inspiration -Customer engagement	Theory of self-determination
-Gender	Gender schema theory

Figure 1.2*Conceptual framework*

1.8 Operational Definitions

For this study, the following definitions are provided to have an in-depth knowledge of the terms throughout the study.

1.8.1 Bank Services:

Bank Services is the economic services performed by financial institutions and include a wide range of institutions that manage funds, including credit unions, banks, credit card companies, insurance companies, and finance companies (Ciunova-Shuleska, Palamidovska-Sterjadovska & Prodanova, 2022). In this study, Banking services are finance consultancy, lending money, loans and credit cards, accepting deposit, lending money, facilitating transaction as well as other various financial products.

1.8.2 Consultancy Service

This study defined consultancy service as value-added investment services directed to individuals, institutions, companies and those active in the field of trading in international securities (Mulloth & Rao, 2017). Consulting services are one of the most important types of services provided by banks to customers, as banks provide a large number of types of financial advice that allow customers to get acquainted with the services provided by the bank and benefit from them in the best possible way.

1.8.3 Fund Management Service

In this study, the fund management services refer to the serviced provided by banks which are concerned with developing financial studies and research for private sector

institutions owned by business men and capital owners, such as commercial and service companies, and others (Nurimbetov & Metyakubov, 2020).

1.8.4 Loan Service

Loans service is the money that the bank provides to individuals or companies based on their submission of a legal request, indicating their desire to obtain the loan, which includes a promise to repay its value during a fixed period (Chen, et al., 2018).

1.8.5 Customer Engagement

Marbach, Lages and Nunan (2016) defined customer engagement as the ongoing cultivation of mutual relationship between the bank and the customers which far beyond transaction. Therefore, in this study customer engagement refer to the way a bank creates a relationship with their customers in line with fostering of awareness and brand loyalty.

1.8.6 Customer inspiration

Customer inspiration is the transient motivational state experienced by clients/customers that enables their transition from getting a marketing-induced knowledge to actively getting a consumption-related objective (Izogo & Mpinganjira,

2020). In this current study, customer inspiration means the encouragement that customers experience when connecting with a product or service related.

1.8.7 Commercial bank

In this study, commercial banks are referred to as a type of financial institution that carries out all operations related to depositing and withdrawing money for the general public, providing loans for investment, providing financial services and consultancy to its customers, etc. These banks are profit-making institutions and do business only to make a profit. The two primary characteristics of a commercial bank are lending and borrowing.

1.8.8 Gender

This study refers to gender as the state of being male or female, and that it has different cultural roles that are considered appropriate for both men and women. These cultural roles usually affect the behavioral, social, and psychological characteristics of each.

1.9 Significance of the study

More specifically, this study would shed light on commercial banks' strategies for boosting customer engagement and inspiration. Customers would receive satisfactory

service from banks because customer engagement and inspiration are important factors in determine customer retention as well as loyalty.

The findings of this study would be of important to existing and incoming literature by widening the stock of knowledge on the relationship between banking service quality and customer engagement, inspiration in selected bank's operating in Iraq. It will serve as source of materials for novice researchers who have similar idea. More so, the findings of this study would make the government and central bank of Iraq to define a policy that would transform all commercial banks, because some of banks still practice traditional method of banking system. Therefore, the findings of this study would serve as a good framework for training and development to all banking service

In addition, the findings of this study would assist policy makers in sector to determining how to improve banking services from a customer's perspective. As the bank integrate this, banking services would definitely lead to customer retention and loyalty because this is first study that would investigate the relationship between banking service and customer engagement and inspiration in Iraqi banks.

Lastly, the findings of this study might draw the attention of stakeholders in the Iraqi banking sector on the importance of customer participation in maintaining client loyalty. This is because the stakeholder in the sector might help bank employee by given them seminars and conferences. Thus, the knowledge and skills gained at the seminars and conference would help them to deliver a good service to customers.

1.10 Scope and Delimitation of the study

The focus of this investigation is on a few Iraqi commercial banks. Because Iraq is an Arabic country, the government bank coexists with twenty commercial banks. This study is primarily focused on Iraqi commercial banks due to the importance of the subject. This investigation will not cover all of the government banks. There are no government-owned banks in this study. This study will have to be limited because it will not be able to include all commercial banks. The study has a time limit and a limited budget, so this is the case.

1.11 Summary

The advantage of customer engagement for the banking industry is very fundamental. It is essential for bank staff to devote time and attention to developing a valuable relationship with their customers. The banking sector is a place where customers depend upon for their survival. In fact, the bank is frequently required to conserve, manage, and guarantee life to customers. Thus, the need to develop mutual relationship between the bank staff and customers is inevitable.

In fact, high levels of customer engagement for banks are not only natural, but also advantageous because they can bring numerous benefits to all banks. Improving customer engagement would lead to a significant increase in revenue. It has been observed that the more the quality service rendered to customers, the greater their interest for the bank's.

Another intriguing aspect is that effective customer engagement elevates the organisation above the competition. It is quite normal for banks to be a customer friend by focusing specifically on customer engagement. This translates to the ability to sell multiple services to the customers, ranging from current accounts to credit cards and checks. Similarly, making the customer feel at the centre of a trust relationship can transform the bank into a true point of reference in the customer's professional life. All of these benefits are critical for remaining competitive and, more importantly, ensuring the company's long-term growth prospects. This is why it is essential for banks to increase its customer engagement.

Customer is one of the most important pillars that ensure the survival and continuity of the bank. Therefore, banks need to build good communication and interact with customers. Customer engagement has become a major goal of the banking services. Thus, the study focuses on the role of banking service in enhancing customer engagement and inspiration in Iraq