



Obstacles To Gaining A Competitive Advantage In The Branches Of Commercial Banks Operating In The City Of Nasiriyah

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Abstract:

The concept of competitive advantage in terms of meaning refers to the characteristics that distinguish the organization from other competing organizations and achieve a strong position towards the different parties. Research to shed light on the most prominent internal and external obstacles that limit the acquisition of competitive advantage by applying to a sample of commercial banks operating in the city of Nasiriya to identify these obstacles and find appropriate solutions to them, by relying on a questionnaire distributed to the members of the research sample to obtain the most important data related to the research, and using the program The statistician (SPSS) analyzed these data to reach the required results and then develop the necessary solutions and proposals for this, enabling bank departments to gain competitive advantage, growth, survival and continuity in the labor market, which only recognizes the superior.

Keywords: Competitive advantage, internal obstacles, external obstacles.

Introduction:

There is no doubt that the current banking environment is witnessing many developments and major transformations in the banking industry. It can only be achieved through achieving the competitive advantage, as the competitive advantage arises as soon as banks are able to discover new ways to provide services and products that are more effective than those provided by competitors, as they are able to embody this discovery in the field, in



other words, by simply creating a creativity process in its broad sense. Despite the fact that the surveyed banks possess some competitive advantages that enable them to grow, survive and continue in the labor market, there are many internal and external obstacles that stand in the way of acquiring the competitive advantage that enables them to achieve their goals for which they were found, and based on the foregoing, this research was divided. It is divided into several sections, which is the first topic, which includes the research methodology and previous studies, and the second topic is the theoretical framework for research, which talks about competitive advantage and the most important Obstacles to its acquisition, and the third topic, the practical side, to end with a set of results and recommendations that would achieve the goal of the research.

The first topic: research methodology and previous studies

First: Research problem: Since the last quarter of the twentieth century, the banking industry has witnessed a radical transformation in the field of banking in response to global economic changes that made it more demanding than ever before to integrate into market mechanisms based on the foundations of a free economy, which changed its nature not only in management and dealing with the mechanisms of the global market, but also in the directions of searching for the best new banking services and training qualified human cadres to deal with these developments that are going in accordance with global trends with vigorous steps towards increasing competitiveness among financial institutions and creating opportunities to achieve their competitive advantages, so the research problem lies in a statement The most important obstacles to gaining competitive advantage by applying to a sample of commercial banks operating in the city of Nasiriyah.

Second: The importance of the research: The importance of this research lies in the fact that it presents a modern vision for banks operating in Nasiriyah city about the possibility of gaining a competitive advantage by providing the best services that are acceptable to customers and then providing all the necessary requirements for that, and in a way that enables them to survive and compete in the industry banking

Third: Research Objectives: The objectives of the research are summarized as follows:



1. Understand the concept of competitive advantage, its dimensions and importance in banking.
2. Identifying the most important obstacles to gaining a competitive advantage in the surveyed banks .
3. Knowing the extent to which the surveyed banks have adopted the concept of competitive advantage and what measures they can take to be able to compete in their field of work.

Fourth: Research Hypotheses: The research seeks to prove the following hypotheses:

1. The internal obstacles in the bank's environment are among the most important obstacles to gaining a competitive advantage.
2. The external obstacles in the environment in which the bank operates are among the most prominent obstacles to gaining a competitive advantage.

Fifth: Research community and sample:

1. The research community: the research community is represented by a number of commercial banks operating in the city of Nasiriyah, which are (**Al-Rasheed Bank, Dhi Qar Branch 535, Al Khaleej Commercial Bank, Dhi Qar Branch, Cooperative Agricultural Bank, Nasiriyah Branch**).
2. The research sample: the research sample is represented by the managers, heads of departments, divisions and employees in the surveyed banks.

Sixth: Methods of research analysis: To achieve the objectives of the research and to clarify the most important obstacles to gaining competitive advantage in the surveyed banks, the statistical program (SPSS) was used and through a set of statistical methods such as frequencies, percentages, arithmetic means and standard deviations, to deal with the data of the questionnaire form for the purpose of extracting results and then presenting necessary suggestions.



Seventh: Data collection sources: In completing her research, the researcher relied on a number of sources:

1. Books, theses, theses and university research related to the subject of the research under study to cover the theoretical aspect.
2. A questionnaire form that included (20) questions distributed to the members of the research sample to cover the practical aspect.

Previous studies:

1. **Study (Shalaby, 2018), the title of the study (Requirements to achieve the competitive advantage of Mansoura University in the light of some international experiences - a contemporary educational vision)**, this study aimed to develop a proposed vision to achieve a competitive advantage at Mansoura University, by highlighting the importance of achieving Universities for competitive advantages, and emphasizing that they have become a focus in global competitiveness and that the university's competitiveness has become an integral part of the state's competitiveness. The study reached a number of conclusions, the most important of which was that institutions and organizations no longer live in isolation from the world. It must possess the competitive advantages that preserve its survival in the local and global market, then came the recommendations, which emphasize the need to deepen the competitive culture of the university and its ability to acquire b Competitive advantages that make it a leader over other universities and access to a high ranking position in the international university rankings.
2. **A study (Saleh and Ibrahim, 2020), the title of the study (the impact of electronic banking service on competitive**



advantage in a sample of Iraqi private banks), this study aimed to identify electronic banking services and their impact on enhancing the competitive advantage of private Iraqi banks and what are the obstacles they suffer from. The research sample banks, which could limit this effect, the researchers relied on the questionnaire as a tool for data collection after its validity and stability were confirmed, and the (SPSS) program was used to extract digital indicators for the purpose of analyzing and interpreting them statistically. The most important conclusions that were reached It is that there is a positive and significant effect of electronic banking services on the competitive advantage of private banks from the point of view of customers, and that one of the most important challenges faced by banks in this field is the large number of social and cultural obstacles such as language and the lack of confidence of community members in payment through electronic means and their lack of banking awareness. In addition to the fear of hacking accounts and accessing their personal data, then came the recommendations, the most important of which was the need to use the source. Bring the latest technological means when practicing banking, as this saves them costs, shortens their time, improves the quality of services they provide, and increases the speed of their response to the requests of their customers.

3. **A study (Jdoua, 2012), the title of the study (The Role of Banking Marketing Strategies in Achieving Competitive Advantage)**, The solid research curricula were represented by the descriptive analytical approach, to consolidate the concepts addressed by the research, and the size of the research sample was (56) individuals, who are the ones who make up the senior management and were represented by (the president, members of the board of directors, authorized directors, their assistants and heads of departments) while the



primary tool for research was (the questionnaire) which It was designed based on a number of solid scientific standards, then the data that was reached through the research tool was analyzed using a number of statistical tools through the (SPSS.v.19) program to reach the related results and using the (Excel.2010) program to extract the financial indicators To know the performance of the research sample banks, and in the end result, the research reached a number of conclusions, the most important of which is the existence of a correlation and impact relationship between banking marketing strategies and competitive advantage. For recommendations, it was necessary for the management of banks to invest in the nature of the positive relationship between banking marketing strategies and the competitive advantage to draw the strategic marketing direction and build a marketing vision for its senior leaders.

The second topic: the theoretical framework

First, the competitive advantage:

1-The concept of competitive advantage: There have been many definitions of competitive advantage, according to writers and researchers in this field, and the most prominent of these definitions is that competitive advantage is an element of superiority of the organization that is achieved if it follows a specific strategy for competition, as it is defined as “efforts, procedures, innovations, pressures and all administrative and marketing activities.” The productivity and development practiced by organizations in order to obtain a larger segment and a more wide area in the markets they are interested in (Salim et al., 2011: 77), and it is also known as the organization’s ability to create value for its customers through a smart and effective competitive strategy that emphasizes its distinction and difference from its competitors in a way that it can It is the strategic planning that aims to achieve excellence, creativity, efficiency, effectiveness, economy and sustainable development (Ahmed and Saeed, 2015: 670), and the competitive advantage is described as a goal that the organization seeks to achieve in a way that distinguishes it from others. of organizations and it is difficult to imitate them either in the way of providing the service or in the form of the



product or in terms of price or all of that together, as is the ability of the organizer. It has to choose the way in which it achieves its competitive advantage, which stems from its analysis of its internal and external environment, identifying strengths, enhancing them and weaknesses, and addressing them in order to enter the competition (Shalaby, 2018: 34).

2-The importance of competitive advantage: The importance of competitive advantage is highlighted through the following points:

- A. Creating a value that meets the needs of the beneficiaries, ensures their loyalty to the organization and improves its reputation with them.
- B. Achieving strategic excellence in strategies, services, resources and competencies over competitors.
- C. Achieving a market share and a distinguished position in the market in light of intense competition.
- D. It represents a criterion for identifying distinguished and successful organizations with new models that are difficult to imitate.
- E. It represents a criterion for the organization to have more and more efficient individuals, which increases its production and efficiency (Yasin, 2017: 34).

3-Sources of competitive advantage: Competitive advantage has several sources, including:

- A. Internal sources: These are the tangible and intangible resources of the organization, such as production factors and raw materials.
- B. External sources: They are represented by the opportunities generated by the external environment of the organization, which can be invested as supply and demand responses to raw materials and qualified human resources.
- C. Self-resources: It is represented by the organization's strategic choices and its relationship with others (Khater, 2015: 246).



4-Indicators of achieving competitive advantage: In their assessment of the competitive position of the organization, researchers depend on several indicators:

- A. Profitability: It is represented by the profits obtained by the shareholders in the organization.
- B. Cost: It is the cost of making products and services compared to competitors.
- C. Productivity: It is the efficiency in converting raw materials into final products.
- D. Market share: It refers to the organization's share of market sales, which shows the extent of its presence in the market and its achievement of growth and continuity objectives (Al-Ani and Jawad, 2014: 30).

5-Dimensions of competitive advantage: Many literatures agreed that the dimensions of competitive advantage are:

- A. Cost: Reducing cost means designing, manufacturing and marketing products and services at the lowest possible cost compared to competitors, which enables the organization to achieve higher profits, and thus reduce the cost of the product or service while maintaining the level of quality (Al-Zahrani, 2012: 143).
- B. Quality: It is the organization's ability to provide distinct and unique products or services that receive customer satisfaction(Al-Hawajrah, 2013: 774).
- C. Flexibility: It is the rapid response to changes that may occur in the design of products in line with the renewable needs of customers and therefore is a basis for achieving the competitive advantage of the organization. Flexibility here lies in the organization's ability to change the performance of operations through different methods, as well as changing the way and time of performing those operations compared to competitors (Assaf, 2015: 31).
- D. Creativity and innovation: The extent to which the competitive advantage is achieved is related to the level of creativity in the sense



that the achievement of the competitive advantage cannot be and continue without there being intellectual creativity compatible with the capabilities available in the application and differentiation from others, and without that the competitive advantage is meaningless because it will be copies of ideas Similar has been imitated by others and thus ends this competitive advantage (Al Bakri and Hamdan, 2013: 10).

Second: Obstacles to Acquisition of Competitive Advantage: The organization faces several obstacles that limit the possibility of gaining competitive advantage, and a strategic competitive position in the market. Among these obstacles, we find:

1-Internal obstacles: They are the obstacles that face the organization in its internal environment, including:

A - The absence of successful administrative leadership and thus the inability to develop the skills of employees.

B - The absence of positive control that allows the elimination of deviations within the organization.

C - Lack of transparency when removing negative behaviors from individuals within the organization.

D - the inability of the organization to provide the necessary and rapid information to make and rationalize decisions.

E - The organization's failure to use information and communication technology and keep pace with modern developments.

F - Weakness of the organizational structure of the organization and the deterioration of the climate and effective organizational behavior.

G - Low level of human resources and backwardness of administrative communications.

H- Absence of a database and management information system.

i- Absence of freedom of directors.

J- Weak teamwork and quality circles.

K- Low performance of the best operations (Al-Astal, 2013: 49).



2 -External Obstacles: These are the obstacles facing the organization in its external environment, including:

A- Global markets and regional blocs that pose obstacles and barriers to entry.

B - The existence of legislation, laws and regulations that serve foreign institutions at the expense of national ones.

C - The existence of globally allied institutions that are difficult for any organization to compete with.

D- The transformation of competition from goods and services to knowledge competition.

E- Transfer of standards for specifications from local to international.

F - Non-compliance with international standards of quality.

G - Weakness of teaching and education devices and lack of interest in research and development.

H- Failure to measure opportunities and identify environmental threats (Al-Saleh, 2012: 83).

The third topic: the practical side

Presenting the results of the questionnaire: With regard to the questionnaire form that the researcher adopted as a tool for collecting data and information about the research under study, it was designed in a way that enables it to obtain those data and to achieve the desired goal of the research, as it included two types of questions, the first type is related to the personal information of a sample The research, while the second type of questions related to research variables and according to two axes (internal obstacles and external obstacles) respectively, and with (20) questions for the total of the two axes, and the researcher distributed (60) questionnaires to the sample members represented by managers, assistants, people's officials and employees in each Of the banks that were selected as a community for the study, they are commercial banks operating in the city of Nasiriyah (Al-Rasheed Bank, Dhi Qar branch 535, Khaleeji Commercial Bank, Dhi Qar branch, and Cooperative Agricultural Bank, Nasiriyah branch), Explains how the questionnaire was distributed to the study sample.

Table (1) Distributed and retrieved forms for the research sample banks

| Bank name number of forms | Distributed forms | | Refunded forms | |
|---|-------------------|-------------|----------------|-------------|
| | the number | The ratio | The number | The ratio |
| Al-Rasheed Bank, Dhi Qar Branch 535 | 30 | 50% | 20 | 40% |
| Khaleeji Commercial Bank, Dhi Qar Branch | 15 | 25% | 15 | 30% |
| Cooperative Agricultural Bank Nasiriyah Branch | 15 | 25% | 15 | 30% |
| Total | 60 | 100% | 50 | 100% |

Source: Prepared by the researcher.

As for the processing of the questionnaire questions, it was carried out according to the Triple Likert scale (agree, neutral, disagree), and as shown in Table (2)

Table(2) : Scale (Likert) triple

| Measurement | OK | Neutral | not agree |
|-------------|----|---------|-----------|
| The weight | 3 | 2 | 1 |

Source: prepared by the researcher.

With regard to the personal data of the study sample members, they were as follows:

1- **Gender variable:** The results of the questionnaire analysis showed that the percentage of females in each of the banks in the research sample exceeds the percentage of males by a small percentage, and Table (3) illustrates this.

Table(3) : Frequencies and percentage of the research sample by gender variable

| Type | repetitions | Percentage |
|--------------|-------------|-------------|
| Male | 23 | 36% |
| Feminine | 27 | 54% |
| Total | 50 | 100% |

Source: Prepared by the researcher based on the results of the questionnaire.

2- Age variable: The results of the questionnaire analysis showed that the age group (31-40) came with the highest percentage (42%), while the age group (30 years and less) came with the lowest (10%), and this is evidence that most of the respondents fall Their age is within the middle age group, which makes it easy to answer the questionnaire questions with high accuracy, and Table (4) illustrates this.

Table(4) : Frequencies and percentage of the research sample according to the age variable

| The age | repetitions | Percentage |
|------------------|-------------|------------|
| 30years or less | 5 | 10% |
| 31 – 40 | 21 | 42% |
| 41 – 50 | 12 | 24% |
| 51years and over | 12 | 24% |
| Total | 50 | 100% |

Source: Prepared by the researcher based on the results of the questionnaire.

3- Position variable: the results of the questionnaire analysis showed that the position of (employee) came with the highest percentage (58%), while the position of (bank manager) came with the lowest percentage (6%), which indicates that most of the respondents are employees of the surveyed banks and thus a reflection This is based on their answers to the questionnaire questions, and Table (5) shows this.

Table(5) : Frequencies and percentage of the research sample according to the position variable

| Position | repetitions | percentage |
|------------------------|-------------|------------|
| Director | 3 | 6% |
| Head of the Department | 5 | 10% |
| M. Section | 13 | 26% |

| | | |
|---------|----|------|
| Officer | 29 | 58% |
| Total | 50 | 100% |

Source: Prepared by the researcher based on the results of the questionnaire.

4- Years of service variable: The results of the questionnaire analysis showed that the majority of respondents have years of service (21 years and more) at a rate of (36%), and the lowest percentage is for those who have years of service less than (10) years and at an amount of (20%), and this is evidence of They have sufficient banking experience to answer the questions of the questionnaire, and Table (6) shows this.

Table(6): Frequencies and percentage of the research sample according to the variable years of service

| Years of service | repetitions | النسبة المئوية |
|------------------------|-------------|----------------|
| Less than 10 years old | 10 | 20% |
| 10 – 15 | 12 | 24% |
| 16 – 20 | 10 | 20% |
| 21 years and over | 18 | 36% |
| Total | 50 | 100% |

Source: Prepared by the researcher based on the results of the questionnaire.

3 - The certificate variable: the results of the questionnaire analysis with regard to the certificate variable showed that the number of respondents who obtained a bachelor's degree constituted the highest percentage (52%), while the master's degree or its equivalent constituted the lowest percentage, which is (8%), and these percentages are evidence and indicator It is good that the respondents are holders of university degrees, so that their answers are relied upon to extract accurate results, because their answers to the questions will not be random, but rather in a scientific way, and a deep understanding of each paragraph of the questionnaire questions, and Table (7) illustrates this.

Table(7) : Frequencies and percentage of the research sample according to the certificate variable

| Certificate | Repetitions | Percentage |
|-------------------------------|-------------|-------------|
| junior high school | 12 | 24% |
| Diploma | 8 | 16% |
| Bachelor's | 26 | 52% |
| Master's degree or equivalent | 4 | 8% |
| PhD or equivalent | - | - |
| Total | 50 | 100% |

Source: Prepared by the researcher based on the results of the questionnaire.

2- Analyzing the opinions of the sample: For the purpose of analyzing the opinions of the study sample, the triple scale (Likert) was used from (1-3), where the number (1) was given to the answer (disagree), the number (2) to the answer (neutral) and the number (3) to the answer (agree). The statistical program (SPSS) was also used and through some statistical methods such as frequency distributions, percentages, arithmetic mean, standard deviation, and degree of response, as shown in the tables below.

Table(8)Frequency distribution, percentage, mean, standard deviation, and degree of response to the first axis (internal obstacles

| T | Item | agree | neutral | Not agree | mean | standard deviation | Response degree |
|---|---|-------|---------|-----------|------|--------------------|-----------------|
| 1 | The absence of successful administrative leadership and the inability to develop the skills of employees. | 38 | 7 | 5 | 2.66 | 0.502 | 88% |
| | | 76% | 14% | 10% | | | |
| 2 | The lack of positive control that allows eliminating deviations within the bank. | 37 | 4 | 9 | 2.56 | 0.785 | 85% |
| | | 74% | 8% | 18% | | | |
| 3 | Lack of transparency when removing negative behaviors from individuals | 35 | 8 | 7 | 2.56 | 0.885 | 85% |
| | | 70% | 16% | 14% | | | |

| | | | | | | | |
|---------------|---|------|------|------|-------|-------|-------|
| | within the bank. | | | | | | |
| 4 | The inability to provide the necessary and quick information to make and rationalize decisions. | 26 | 14 | 10 | 2.32 | 0.326 | 77% |
| | | 52% | 28% | 20% | | | |
| 5 | Weak use of information and communication technology and keeping pace with modern developments. | 32 | 10 | 8 | 2.48 | 0.316 | 82% |
| | | 64% | 20% | 16% | | | |
| 6 | Weak organizational structure, deteriorating climate, and effective organizational behavior. | 33 | 12 | 5 | 2.56 | 0.571 | 85% |
| | | 66% | 24% | 10% | | | |
| 7 | Low level of human resources and underdevelopment of administrative communication. | 34 | 9 | 7 | 2.54 | 0.044 | 84% |
| | | 68% | 18% | 14% | | | |
| 8 | Absence of database and management information system. | 25 | 17 | 8 | 2.34 | 0.504 | 78% |
| | | 50% | 34% | 16% | | | |
| 9 | Poor performance of operations. | 26 | 14 | 10 | 2.32 | 0.326 | 77% |
| | | 52% | 28% | 20% | | | |
| 10 | Limited authority of branch managers. | 27 | 13 | 10 | 2.34 | 0.737 | 78% |
| | | 54% | 26% | 20% | | | |
| overall index | | 313 | 108 | 79 | 2.468 | 0.996 | 81.7% |
| | | 62.6 | 21.6 | 15.8 | | | |

Source: Prepared by the researcher based on the results of the (SPSS) program.

It is noted from Table (8) that all the questions of the first axis (internal obstacles) have obtained an arithmetic mean that is higher than the hypothetical arithmetic mean (2) according to the Triple Likert scale. 1,2,3) on the highest arithmetic means, which are (2.66, 2.56, 2.56) and with a standard deviation (0.502, 0.785, 0.885), respectively, and this indicates the presence of homogeneity and great convergence in the answers of the research sample, while the degree of their response was high, reaching a percentage of (88%,85%,85%), respectively, as this is attributed to several reasons, the most important of which is that the absence of successful management leads to negative repercussions on the performance of the

surveyed banks and consequently on their reputation and market position, which makes them lagging significantly compared to other banks, whether they are local or international Especially since the banking environment has recently witnessed a lot of developments and events at various levels, especially the technological progress in the field of electronic service provision, in addition to the limited validity and responsibilities of branch managers and their inability to provide their best, which often leads to delays in completing transactions. the bank This means that it must obtain the approval of the public administration, and all this and that will be reflected on the performance of banks and, consequently, their ability to gain a competitive advantage.

As it is noted from the above table, with regard to the overall index of the answers of the members of the research sample about the questions of the first axis as a whole, we find that it has achieved an arithmetic mean of (2.468), which is higher than the hypothetical arithmetic mean of (2) and this indicates the agreement of the answers of the sample members with the movement of the scale. The value of the standard deviation for the axis as a whole was (0.996), which is low, and this is evidence that there are no significant differences in the answers of the sample members about the questions asked to them. As for the degree of response, it was high, reaching (81.7%) and perhaps this emerges through the agreement of all sample members. However, the surveyed banks suffer from internal obstacles that prevent them from gaining a competitive advantage and achieving their goals of survival, growth and continuity, in addition to the main objective of their existence, which is to achieve the highest percentage of profits.

Table(9)Frequency distribution, percentage, mean, standard deviation, and degree of response to the second axis (external obstacles

| T | item | agree | neutral | Not agree | mean | standard deviation | Response degree |
|----|---|-------|---------|-----------|------|--------------------|-----------------|
| 11 | Global markets and regional blocs that pose obstacles and barriers to entry. | 24 | 20 | 6 | 2.36 | 0.451 | 78% |
| | | 48% | 40% | 12% | | | |
| 12 | Existence of legislation, laws and regulations that serve foreign institutions at | 24 | 15 | 11 | 2.26 | 0.658 | 75% |
| | | 48% | 30% | 22% | | | |

| | | | | | | | |
|---------------|--|------|------|-----|------|-------|------|
| | the expense of national ones. | | | | | | |
| 13 | The existence of globally allied institutions is difficult for any organization to compete with. | 22 | 17 | 11 | 2.22 | 0.507 | 74% |
| | | 44% | 34% | 22% | | | |
| 14 | Competition shifted from goods and services to knowledge competition. | 30 | 11 | 9 | 2.42 | 0.590 | 80% |
| | | 60% | 22% | 18% | | | |
| 15 | Transformation of specification standards from local to international. | 25 | 17 | 8 | 2.34 | 0.504 | 78% |
| | | 50% | 34% | 16% | | | |
| 16 | Non-compliance with international quality standards. | 29 | 16 | 5 | 2.48 | 0.013 | 82% |
| | | 58% | 32% | 10% | | | |
| 17 | Weak education and education devices and lack of interest in research and development. | 40 | 5 | 5 | 2.7 | 0.207 | 90% |
| | | 80% | 10% | 10% | | | |
| 18 | Failing to Measure Opportunities and Recognize | 32 | 11 | 7 | 2.5 | 0.428 | 83% |
| | | 64% | 22% | 14% | | | |
| 19 | The prevailing security situation in the country. | 35 | 10 | 5 | 2.6 | 0.072 | 86% |
| | | 70% | 20% | 10% | | | |
| 20 | The customs and traditions prevailing in the community. | 33 | 14 | 3 | 2.6 | 0.176 | 86% |
| | | 66% | 28% | 6% | | | |
| overall index | | 294 | 136 | 70 | 2.44 | 0.034 | 81.2 |
| | | 58.8 | 27.2 | 14 | | | |

Source: Prepared by the researcher based on the results of the (SPSS) program.

It is noted from Table (9) that all the questions of the second axis (external obstacles) have obtained an arithmetic mean higher than the



hypothetical arithmetic mean (2) according to the triple Likert scale. 17,19,20) on the highest arithmetic mean, which is (2.7,2.6,2.6) and with a standard deviation (0.207,0.072,0.176), respectively, and this indicates the presence of homogeneity and great convergence in the answers of the research sample. (90%,86%,86%) respectively, as this is attributed to several reasons, the most important of which is the lack of interest of bank administrations, according to the opinions of the research sample, in education and education devices, and lack of interest in research and development, which would raise the level of banks' performance in a way that enables them to gain the advantage Competitiveness is only at the level of banking work or at the level of services it provides and its staff, in addition to the prevailing political situation in the country in general and in the city of Nasiriyah in particular, and thus its reflection on the performance of banks, as well as the prevailing customs and traditions in society, which greatly affect the Banking awareness of customers For those dealing with banks.

It is also noted from the above table, with regard to the overall index of the answers of the members of the research sample about the questions of the second axis as a whole, we find that it has achieved an arithmetic mean of (2.44) which is higher than the hypothetical arithmetic mean of (2) and this indicates the agreement of the sample members' answers with the scale movement, either The value of the standard deviation for the axis as a whole was (0.034), which is low, and this is evidence that there are no significant differences in the answers of the sample members about the questions asked to them. As for the degree of response, it was high, reaching (81.2%) and perhaps this is evidenced by the agreement of all sample members. However, the surveyed banks suffer from external obstacles as well, in addition to internal obstacles that limit their ability to compete with banks and other financial institutions operating in the banking industry sector and make them lagging significantly to keep pace with all developments that enable them to gain a competitive advantage

3- Hypothesis testing:

table (10) : Arithmetic mean, standard deviation, T-test results, answer intensity, and significance level for the axes of the questionnaire

| S | Axis address | mean | St. deviation | T - calculated | Sig. | The severity of the answer | Result |
|---|--------------------|------|---------------|----------------|------|----------------------------|--------|
| 1 | internal obstacles | 2.46 | 0.996 | 2.56 | 0.01 | 81.7% | Agree |
| 2 | External Obstacles | 2.44 | 0.034 | 2.70 | 0.01 | 81.2% | Agree |
| | Total | 2.45 | 0.515 | 2.63 | 0.01 | 81.4 | Agree |

Source: Prepared by the researcher based on the results of the (SPSS) program.

In light of the results shown in Table (10), the two main hypotheses on which the research is based will be tested as follows:

-The average response of the sample members to the questions of the first axis (internal obstacles) was (81.7%), with a standard deviation (0.996), and an arithmetic mean (2.46), which is greater than the hypothetical arithmetic mean of (2) according to the Likert triple scale, As for the calculated (T) value, it reached (2.56), which is greater than the tabular (T) and with a significance level of (0.01) which is less than (0.05). The internal environment in the bank is one of the most important obstacles to gaining a competitive advantage.

-The average response of the sample members to the questions of the second axis (external obstacles) was (81.2%), with a standard deviation (0.034), and an arithmetic mean (2.44), which is greater than the hypothetical arithmetic mean of (2) according to the Likert triple scale, As for the calculated (T) value, it reached (2.70), which is greater than the tabular (T) and with a significance level of (0.01) which is less than (0.05). The external environment in which the bank operates is one of the most prominent obstacles to gaining a competitive advantage.

Conclusions and Recommendations:



Based on the results of the statistical analysis, a number of conclusions were reached, followed by the recommendations, which are necessary steps that draw the attention of the surveyed banks' administrations to the need to pay attention to the competitive advantage and keep pace with developments in this field, where the conclusions and recommendations came as follows:

Conclusions:

- 1) Gaining a competitive advantage by banks operating in the city of Nasiriyah faces many internal and external obstacles, the most prominent of which is the lack of security and political stability inside the country, and the lack of cadres capable of managing electronic banking work as well as the prevailing customs and traditions in society.
- 2) Banks no longer live in isolation from the world. As globalization has produced local and global challenges, it has become necessary for banks to realize the importance of the competitive advantage that preserves their survival in the banking market.
- 3) The strategic element that gives banks a great opportunity to excel over other banks is the competitive advantage, as the competitive environment aims at continuous development to achieve excellence and then face internal and external challenges to maintain its survival and continuity in the labor market.
- 4) There are some shortcomings in acquiring the competitive advantage by the surveyed banks, especially with regard to education and education devices, and the lack of interest in research, development and studies that would activate the importance of gaining competitive advantage and its impact on increasing the market share and its competitive position.
- 5) The lack of a strategic planning methodology that takes upon itself a comprehensive development process for the banking business and the development of a future plan based on a



modern and integrated database aimed at achieving alignment between internal and external capabilities to develop an appropriate strategy of excellence for the advancement of the banking sector.

Recommendations:

- 1) The study sample banks should work to provide all the necessary capabilities that enable them to gain a competitive advantage and overcome the obstacles they face as much as possible.
- 2) Opening up to the external environment to face all the challenges that this environment contains, as well as seizing opportunities, especially with regard to the tremendous technological progress and its repercussions on banking work, and what enables banks to achieve and gain a competitive advantage.
- 3) The surveyed banks should give the issue of competitive advantage the utmost importance and priority, as this topic has a great impact on their survival and continuity in the labor market and facing other competing banks, as well as increasing their market share.
- 4) The surveyed banks should adopt future global trends to achieve competitive advantage, such as investment, keep pace with technological development, focus on customers' needs and all opportunities that would serve the national economy, as well as focus on modern technologies in the field of banking and attract qualified human resources.
- 5) Attempting to eliminate the shortcomings that exist in the bank's internal environment, especially in the field of training and development, and the development of modern strategic studies that enable banks to work on activating the role of competitive



advantage in order to achieve distinction from other banks and other financial institutions and thus maintain their market share.

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