

The marketing and behavioral dimensions of the bank's compliance function, and its impact on the Bank's goodwill: Applied Study in AL- Rafidain Bank

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Abstract:

The study seeks to address the impact of the marketing and behavioral dimensions of the bank's compliance function on the bank's goodwill according to a number of sub-variables of these dimensions (professional qualifications, performance efficiency, job loyalty, and work culture). In order to achieve the objective of the study, the researchers adopted a hypothetical framework expressing the logical relations of the variables of the study, and hypotheses were developed to test these relationships and to ensure the validity of hypotheses, to solve the problem of the study represented by the debate among researchers in the field of banking marketing on the relative importance of the most influential dimension of the bank's reputation. Some researchers believe that the marketing dimensions of the bank's compliance function are the most influential on the bank's reputation, while others believe that the behavioral dimensions are most influential on the Bank's reputation. For this purpose, the Al-Rafidain Bank / general Administration were chosen as a research sample. The target group consisted of managers representing the target research community of 65 managers. The statistical analysis program (SPSS) was used to conduct statistical treatments, analyze data and extract the results of the hypotheses.

Keywords: banking compliance, goodwill, marketing & behavioral dimensions.

المستخلص:

تسعى الدراسة الى تناول تأثير الابعاد التسويقية والسلوكية لوظيفة الامتثال المصرفي في أسم شهرة المصرف وفق عدد من المتغيرات الفرعية لتلك الابعاد والمتمثلة (المؤهلات المهنية ، كفاءة الاداء ، ولاء الوظيفة ، ثقافة العمل). ولتحقيق هدف الدراسة فقد تبنا الباحثون مخططاً فرضياً يعبر عن العلاقات المنطقية لمتغيرات الدراسة ، وتم وضع فرضيات لأختبار هذه العلاقة والتأكد من صحتها ، لحل مشكلة الدراسة والمتمثلة بالجدل الدائر بين الباحثين في مجال التسويق المصرفي بشأن الاهمية النسبية للبعد الأكثر تأثيراً في سمعة المصرف اذ يرى بعض الباحثين ان الابعاد التسويقية لوظيفة الامتثال المصرفي هي الأكثر تأثيراً في سمعة المصرف بينما يرى غيرهم من الباحثين ان الابعاد السلوكية لوظيفة الامتثال المصرفي هي الأكثر تأثيراً في سمعة المصرف .

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ومن أجل تحقيق هذا الغرض فقد تم اختيار مصرف الرافدين / الادارة العامة كعينة بحث للدراسة. وكانت الفئة المستهدفة تتألف من المديرين الذين يمثلون مجتمع البحث المقصود والبالغ (65) مديراً، وقد تم استخدام برنامج التحليل الاحصائي spss لأجراء المعالجات الاحصائية وتحليل البيانات وأستخراج النتائج للفرضيات .

الكلمات المفتاحية : وظيفة الامتثال المصرفي ، مستويات وأنواع وأشكال أسم شهرة المصرف.

1.Introduction

Compliance in banks is the respect and application of the law, instructions and regulatory procedures and adherence to the rules and ethics of sound banking. This applies to all employees of the bank at all administrative levels (Association of Banks in Palestine, 2014: 1).

Bank compliance as a function is to ensure that the Bank and its internal systems comply with all applicable laws, instructions, directives, standards, and banking practices issued by local and international regulators, which identify, evaluate, advise, monitor and report to the Board of directors, the extent of bank's compliance (Governance guide of the Syrian bank's, 2009:3). Bank's compliance is also an independent function of the Bank that ensures the extent to which the Bank complies with the laws and regulations issued by the Central Bank, as well as procedures, policies , and the instructions of the banking to ensure sound procedures and policies in order to protect bank against risks with cooperation of operational units of bank. Compliance officer must report to the Central Bank and may not be submitted by the administration of his bank (Central Bank of Iraq, 2016: 26). To achieve the compliance Function, this function must be structured in a bank that conducts banking operations in more than one country to ensure compliance with local requirements within the framework of the Bank's overall compliance policy with a view to standardizing banking methodology across different countries. (Governance Guide of Palestine Banks's , 2014: 31)

The concept of compliance function in banks acts on two levels, first, compliance with external rules and regulations , such as the central bank, that imposes its instructions on all banks; and second, compliance with internal regulations that are imposed by the banks themselves to achieve compliance with rules and regulations imposed from abroad especially on risks. Failure to comply with applicable laws and regulations will result in reputation risks, penalties, financial losses and other risks.

Therefore, the compliance function in banks has become increasingly important , due to the multiplicity of risks of non-compliance with regulations and instructions issued by external and internal regulations. Compliance with laws and regulations is one of the most important foundations and success factors of banks that maintain their reputation and goodwill to protect banks against penalties, fines, and risks related to reputation.

2.Methodology of research

The most prominent contents of the scientific methodology adopted by the researchers can be summarized as follows:

2.1. **The research problem** is revolves around two axes: the first is the cognitive problem, which is reflected in the debate among the researchers in the field of banking marketing on the relative importance of the most influential dimension on the reputation of the bank , as some researchers believe that the marketing dimensions of the bank's compliance function is the most influential on the reputation of the bank, while other believe that the behavioral dimensions of the bank's compliance function is the most influential on the reputation of the bank. The second is the field problem of research as the administrators in the bank suffer from the lack of data and information on the main variables and sub variables searched, and we concluded that after observation, interviews and preliminary questions that were prepared and implemented prior to the research.

2.2. Objective of the research:

The research seeks to achieve a set of objectives which can be summarized as follows:

- Introducing the importance and role of bank's compliance function.
- identify the marketing dimensions – professional , qualifications , performance and efficiency of employees – of bank's compliance function.
- Identify the behavioral dimensions of Job loyalty and the work culture for employees of the bank's compliance function.
- Determine nature of the relations between the marketing and behavioral dimensions of the bank's compliance function and the goodwill of the bank and clarify how to take advantage of those relationships.
- Provide a cognitive framework for the Bank's compliance function and its marketing and behavioral dimensions and the goodwill of the a bank as a database that can benefit managers in banking organizations.

2.3 The importance of research:

lies in dealing with important and critical issues in banking, that is, the reputation of the bank which considered as a main engine to attract customers and capital. Positive image about bank is an important indicator that drives the customers to choose a certain a bank. The Bank's reputation is influenced by a set of factors, one of which was chosen - the marketing and behavioral dimensions of the bank's compliance function – due to its importance.

2.4- The proposed framework:

The variables relationships of the research are shown in Fig.(1). The Marketing dimensions of Bank's compliance function are the first independent variable, and the behavioral dimensions of Bank's compliance function are the second independent variables, while the goodwill of bank represents is the dependent variable.

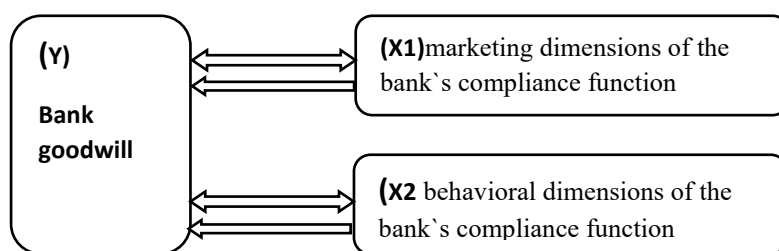


Figure 1
the proposed Framework of the research

Source: Prepared by researchers

2-5. the hypotheses of research: The research seeks to prove or negate its main hypotheses, which are as follows:

- First Hypothesis (H1): There is a significant correlation between the marketing dimensions of the bank's compliance function (X1) and the bank's goodwill (Y).
- The second hypothesis (H2) : There is a significant correlation between the behavioral dimensions of the bank's compliance function (X2) and the bank's goodwill (Y).
- The third hypothesis (H3) : the variable of marketing dimensions of the bank's compliance function (X1) has a significant effect on the variable of bank's goodwill (Y) .
- The fourth hypothesis (H4) : the variable of behavioral dimensions of the bank's compliance function (X2) has a significant effect on the variable of bank's goodwill (Y).

2-6. Research Sample:

The research community is the general administration of Al-Rafidain Bank. The sample of the research consists of the administrators of the bank, namely the general manager and his assistants, heads of departments and their assistants, officials of the units and their assistants. The chosen sample was purposive , because of the relevance of research subject to administrators in banking organizations .

3. Conceptual review of the research

3.1 bank's compliance function

3.1.1 Conditions of the compliance observer function:

Article (71) of the Instructions No. (4) for the year 2010 to facilitate the implementation of the law of Iraqi banks no. (94) for the year 2004, provided that the Board of Directors of the Bank must appoint a compliance officer with the following qualifications:

- 1- Have legal qualification and be a fit person.
- 2- To have the competence and experience required by banking operations.
- 3- Not be an administrative person or employee of another bank or a director authorized to another bank.
- 4- To be a resident in Iraq and be full-time employee. (Iraqi Chronicle, 2011: 80)
- 5- He must have an initial university degree in one of the following major: law, general administration, financial administration, accounting, financial and banking sciences, and other related fields.
- 6- Not be sentenced to a felony or misdemeanor violating honor and the absence of a decision against him from a competent authority that detracts him from practicing any leading role in a bank or a company. (CBI, 2015: 5).

3.1.2 Functions of the Compliance officer:

Article (71) of the Instructions No. (4) for the year 2010 to facilitate the implementation of the Law of Iraqi Banks No. (94) for the year 2004 states the duties of the compliance officer as follows: (Iraqi Chronicle, 2011: 80-83)

- 1- The compliance officer is responsible for the Bank's compliance with the Board's decisions and internal policies as well as the procedures established by the laws and instructions issued by the CBI , and attending meetings of the Board of Directors of the Bank as an observer.
- 2- He should have knowledge , and an integrated understanding of the laws and instructions issued by the Central Bank , and the laws that are not relevant, and shall not be required to be legal.
- 3- Identify laws, regulations and instructions related to banking activity. This may include requirements that may not reflect their direct relationship to banking activity and banking operations. The bank's legal department may assist the compliance officer in this task.
- 4- Review the policies, procedures and decisions of senior management related to the activity of the bank , and determine their compatibility with the relevant laws, regulations and regulatory instructions , and submit observations thereon.
- 5- Proposing the policies and procedures necessary for the new banking operations or updating the policies and procedures of the banking operations based on the requirements of the development of banking activity , and the bank's relations and approval by the Board of Directors of the Bank.
- 6- Review the procedures followed by the various departments in the bank , and ensure their conformity with the relevant laws and regulations, evaluate the adequacy of internal procedures and directives, and follow up deviations and submit proposals to address and improve them.
- 7- Submit quarterly reports to both the senior management and to the Directorate General of Banking , and Credit Control in the Central Bank on the deviations detected, including proposals and actions for correction in order to avoid recurrence in the future, or to keep a copy of reports in the files subject to review by the Central Bank upon request.

- 8- Propose training courses on the policies and procedures to be followed , and to emphasize the need to adhere to them from existing staff in general and new employees in particular.
- 9 - Organizing activities, banking services and fields of work, which helps in identifying all fields of work that have not previously been covered , and in cooperation with different departments.

3.1.3 Reports prepared by the Compliance officer: (Instructions of the Central Bank of Iraq, 2005: 7).

- 1 - Reports are prepared and sent to the Central Bank of Iraq:

The Compliance Monitor shall submit a confidential report to the Central Bank of Iraq on the fifth of each month on the work of the previous month. It shall include reports of the monitoring work and the results thereof, together with the recommendations, as well as the following:

- A) Analyzing the financial situation of the bank in relation to the month in comparison to the financial situation of the previous month.
- B) Quarterly Comparative presentation of the statement of income (profits and losses).
- C) A table of non-interest bearing debts (passive debts and debts prosecuted)
- D) A table of non-interest bearing debts for which reconciliation has been effected;
- E) A schedule to deal with the institutions and subsidiaries , and the size of this deal.
- F) A special report for the previous month for all cases that have a negative impact on the position, solvency and liquidity of the Bank.

- 2- Reports are prepared and sent to the committee of bank administration or to board of directors:

The Compliance officer shall submit a semi-annual or annual report to the Board of Directors of the Bank on the level of compliance at the Bank, as well as:

- A) Copy of the reports submitted to the Central Bank of Iraq.
- B) Comprehensive reports about his activities during the period between two sessions of the Bank's management.

3.2 The concept of Goodwill:

Goodwill is a designation, term, signal, code, design , Or a whole group dedicated to identifying goods, and services offered by the merchant to distinguish them from other competitors' goods and services. (Kotler& Keller, 2009: 125) . If bank customers are asked about the brands of banks they know, they probably will not know or know what to answer. They know the names of the only bank not recognizing the goodwill often indicates that the concept of goodwill is still in the formation stage, and that the specific and visible banking products are easily imitated (Jawahar&Maheswari, 2009:10).

Goodwill plays a vital role in maintaining the brand name, where the goodwill is established when it is recognized by buyers and users in the market. Belch believes that the primary objective is to build image about goodwill, this means that brand name has a privileged position for customers/users who remember, remain loyal, addicted to, continuously patronize, and instill goodwill in the minds of buyers and users. This process itself is mixing a blend of flavors to attract customers (Edema & Fortune, 2014: 50).

So, goodwill has become a major player in modern society. in fact it is everywhere and it represents a breakthrough into all aspects of our economic, social, cultural, sports and even religious life, and because of this spread it has become increasingly criticized by its users (Kapferer, 2008: 9).

4. practical aspect of research

4.1: Brief summary About the AL-Rafidain Bank: (<http://www.rafidain-bank.gov.iq/history.html>)

Al-Rafidain Bank was established under Law No (33) for the year (1941) , and started its business on 19-5-1941, with a paid up capital of fifty thousand dinars. The bank has gone through various stages overtime. It was the first national bank to practice commercial banking in country. Then, the bank gradually experienced several mergers since 1964 , included the commercial banks that were operating in Iraq, in the year (1974). Al-Rafidain Bank became the only commercial bank in Iraq , and continued to work alone in the field of banking until the year 1988, when another government bank - Al-Rasheed Bank- began his work in Iraq. Al-Rafidain bank was chosen among the first one hundred international banks in that period.

In 1998, the bank witnessed a new development , when the bank was transformed into a public company , wholly owned by the State , in accordance with the provisions of the Public Companies Law No. (22) of 1997 , in order to contribute in supporting the national economy in the field of commercial banking, investment of funds and providing financing to various sectors , according to development plans and economic policies , as the bank accepts deposits of all types and invests money and cash surpluses in various aspects of investment , as prescribed by law.

The management of the bank draws the main lines for adoption as a strategy to improve the performance of the bank , and most notably what follows: (Journal of the Union of Arab Banks No. 344 of 2009 Page 6-7)

- Increasing the bank's capital in proportion to its business activities , and its role in the Iraqi and international market.
- Evaluate the performance of the bank branches , and determine the good ones and make the necessary decisions on the mergers or increase the number of branches.

- Review and evaluate the bank's operations, procedures, and services provided to customers.
- Introducing modern banking services.
- Reviewing the organizational structure , and introducing a new structure commensurate with developments in banking.
- Reactivating international banking relations , by increasing the network of correspondent banks.

4.2 The Findings

4.2.1 The results of the questionnaire:

A questionnaire was prepared for the purpose of examining the reality of the main and sub- variables , and determining the nature of the interrelated and influential relationships between them. After the arbitration of this questionnaire by statistical, financial and marketing , and their assistants and officials of the units. The responses rate was 100%. The results of the overall repetition of answers are shown in Appendix A.

4.2.2: The results of study variables

The questionnaire is based on five Level Likert scale in the sample responses, and the response level will be limited to (1-5) , according to the categories to measure the response score, as shown in Table 1.

Table 1

The five Level Likert Scale

category	Answer
1 – 1.79	Strongly disagree
1.8 – 2.59	Disagree
2.6 – 3.39	Neutral
3.4 – 4.19	Agree
4.2 – 5	strongly agree

Source:(melhim , 2010: 61).

Table 2

Arithmetic mean, standard deviation, coefficient of variation, relative importance of marketing and behavioral dimensions, the bank's goodwill

Variables	Arithmetic Mean	Standard deviation	Coefficient of variation	Relative importance
Professional qualifications	4.44	0.17	3.88	88.89
Performance efficiency	4.07	0.14	3.44	81.33
Job loyalty	4.28	0.18	4.31	85.63
Work culture	4.26	0.18	4.16	85.26
First: the marketing dimensions of the bank's compliance function	4.26	0.13	3.08	85.11
Second: the behavioral dimensions of the bank's compliance function	4.27	0.17	4.00	85.44
Third: Bank's goodwill (Y)	4.25	0.13	3.09	85.07

Source: prepared by researcher based on SPSS Program

Table 2 shows the results, according to the views of the sample on the variables of the study. They were arranged on the basis of the arithmetic mean and the relative importance in descending order from top to bottom, as follows:

1. Table 2 reflects a total mathematical mean of 4.27 out of (5) - (the behavioral dimensions of the compliance function - which indicates a (fully agreed) option, which is a good value and in good harmony with the answers, confirmed by the value of the standard deviation (0.17), (4.00), while the relative importance (85.44), which confirms the degree of interest of the study sample on the (behavioral dimensions of the compliance function) in the organization, and these results confirm that the study sample tend towards fully agreeing on the Mean behavioral dimensions of the compliance function (X2).
2. Table 2 reflects a total mathematical Mean of 4.26 out of (5) for (the marketing dimensions of the compliance function), which indicates a (fully agreed) option, a good value, and a good harmony in the answers, confirmed by the value of the standard deviation, and the coefficient of variation, respectively, at (0.13), (3.08), while the relative importance (85.11), which confirms the degree of interest of the study sample on the (marketing dimensions of the compliance function) in the organization, and these results confirm that the sample research tend towards a fully agreement on the marketing dimensions of compliance function X1.

3. Table 2 reflects a total mathematical mean of 4.25 out of (5) for (the marketing dimensions of the compliance function) , which indicates a (fully agreed) option, which is a good value and in good harmony with the answers, confirmed by the value of the standard deviation (0.13), (3.09), while the relative importance (85.07), which confirms the degree of interest of the study sample on the (the bank's goodwill) in the organization, and these results confirm that the sample of the study is oriented towards fully agree on the bank's goodwill.

Table 3

correlations between the marketing and behavioral dimensions of the bank`s compliance function and bank`s goodwill

Behavioral dimensions of bank`s compliance X2	Marketing dimensions of bank`s compliance function X1	Marketing and behavioral dimensions of compliance functions X Bank`s goodwill	
.538**	.546**	Coefficient of correlation	Bank`s goodwill Y
Function	function	The decision	

(*) correlation is significant at 0.05 Level - (**) correlation is significant at 0.01 Level

Source: prepared by researchers based on SPSS Program

4.2.3: Analysis of results:

First: Analysis of the relationship between the marketing and behavioral dimensions of the bank`s compliance function and the bank`s goodwill:

The correlation between the variables and the acceptability or rejection of the main hypotheses , and their derivatives , will be determined using a simple correlation coefficient (Pearson).

1. Relationship between the marketing dimensions of the bank`s compliance function and the bank's goodwill:

Table 3 shows a positive significant correlation between the marketing dimensions of the bank`s compliance function , and the bank's goodwill. The correlation value was (0.546 **) at a level of significance (1%), The number of significant value relationships are two represented (100%). This indicates that the relationship is statically significant and a function which explains the strength of the relation between the marketing

dimensions of the compliance function and goodwill , So , the first hypothesis is accepted .

2. Relationship between the behavioral dimensions of the bank's compliance function and the bank's goodwill.

Table 3 shows a significant positive correlation between the behavioral dimensions of the bank's compliance function , and the goodwill of the bank's. The correlation value was (0.538 **) at the level of significance (1%), the number of significant relationships are two represented (100%) . This indicates that the relationship is statistically significant , and a function which explains the strength of the relation between the behavioral dimensions of the compliance function and goodwill. Hence, we accept the second main hypothesis.

Second: Testing the hypotheses using simple linear regression and analyzing the results

The relationship of the independent variables effect (the marketing and behavioral dimensions of the banking compliance function) on the dependent variable (bank's goodwill) , and its analysis will be detected by using the simple Linear Regression coefficient , as a statistical method used to determine the effect (positive or negative) and its values. Acceptance or rejection of the hypothesis of effect is done by comparing (F, t) , which obtained from the table at a significant level (0.05) , as follows:

Table 4

The effect of marketing & behavioral dimensions of bank's compliance function on bank's goodwill

Goodwill								
decision	Significance	Calculated value of (F*)	Coefficient of determination	Calculated value of (t*) for Regression	Coefficient	Calculated value (t) for the constant	Constant limit	The marketing dimension of bank's compliance Function
There is effect	0.000	22.081	.298	4.699	.546	3.898	1.929	
There is effect	0.000	21.224	.290	4.607	.414	6.476	2.486	The behavioral dimensions of bank's compliance Function

* F value of the table at a significant level (0.05)) = (3.91)

* (t) Value of the table at a significant level (0.05) = (1.96)

Source: prepared by of researchers based on SPSS software

1. Analysis of the impact of the marketing dimensions of the bank's compliance function on the bank's goodwill.

Table 4 shows that the calculated value of (F) was 22,081, which is greater than the (3.91) tabular value at the level of significance (0.05). This result indicate a statistically strong and significant effect of the independent variable , which is the bank's compliance function on the dependent variable (goodwill), in the research sample. The value of R^2 was (0.298) , This means that the marketing dimensions of the compliance function explain (29.8%) of the variance in (bank goodwill) , and (70.2%) is unexplained variance due to factors that did not enter in the regression model. Therefore, these results provide sufficient support to accept the third main hypothesis.

Table 4 shows that the value of the constant limit ($a = 1.929$) is statistically significant. The calculated t value is 3.898, which is greater than the tabular value of (t) at the level of 5%, which is 1.96. ($b = .546$) is statistically significant, because the calculated value of t (4.699) is greater than the tabular value (t) at the 5% level of significance, which is (1.96).

2. Analysis of the effect of the behavioral dimensions of the bank's compliance function on the name of the bank's reputation:

Table 4 shows that the calculated value of (F) was 21.224, which is greater than the tabular value of (3.91) at the level of significance (0.05). This result indicates a strong and significant effect of the independent variable, which the bank's compliance function on the dependent variable (banks goodwill). The value of R^2 is was (3.91), This means that the behavioral dimensions of the compliance function explain (29%) of the variation in (bank's goodwill), and (71%) is unexplained variance due to factors that did not enter the regression model. Therefore, these results provide sufficient support to accept the fourth main hypothesis.

Table 4 shows that the value of the constant limit ($a = 2.486$) is statistically significant. The calculated value of t (6.476) is greater than the tabular value of t (1.96) at the 5% level of significance. ($b = .414$) is statistically significant, because the calculated t value of (4.607) is greater than the tabular value of (t) at the 5% level of significance, which is (1.96).

5- CONCLUSIONS:

Paragraph (3) of Article (18) of the Iraqi Banks Law No. (94) of 2004 referred to the bank's compliance function , and there are no provisions related to this function, but there are instructions issued by the Central Bank of Iraq Compliance, to regulate the work of compliance function . An old law (Iraqi Trademarks and commercial date, Law No. 21 of 1957) referred to the bank's goodwill. Analysis of the results of the questionnaire showed a strong correlation between the marketing dimensions of the bank's compliance function and the bank's goodwill, as well as significant effect of the marketing dimensions

of the bank's compliance function on the bank's goodwill. Finally, Analysis of the results of the questionnaire showed a strong correlation between the behavioral dimensions of the bank's compliance function and the bank's goodwill, as well as a significant effect of the behavioral dimensions of the bank's compliance function on the bank's goodwill.

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