



**Tikrit Journal of Administrative  
and Economics Sciences**  
مجلة تكريت للعلوم الإدارية والاقتصادية

ISSN: 1813-1719 (Print)

E-ISSN: 3006-9149



**The Impact of Customer Relationship Management on Enhancing  
Customer Contentment: A Case study of Insurance companies'  
Policyholders in Erbil City**

**Karzan Qader Hamad\*, Taban Kanabi Yaba**

College of Administration and Economics/Lebanese French University-Erbil

**Keywords:**

Customer Relationship Management,  
customer satisfaction, customer retention,  
moderating variable, Insurance  
companies.

**ARTICLE INFO**

**Article history:**

Received 16 Oct. 2023

Accepted 22 Feb. 2024

Available online 31 Mar. 2024

©2023 THIS IS AN OPEN ACCESS ARTICLE  
UNDER THE CC BY LICENSE

<http://creativecommons.org/licenses/by/4.0/>



**\*Corresponding author:**

**Karzan Qader Hamad**

Department of Legal Administration/College  
of Administration and Economics/Lebanese  
French University, Erbil, Iraq



**Abstract:** This study seeks to determine the effect of customer relationship management on customer retention using customer satisfaction as a moderating variable. Companies are always looking for ways to satisfy their customers and retain them as well as attract new ones. One of the ways through which all of this is achieved is through customer relationship management. The data for this study was collected from 163 of insurance companies' policyholders in Erbil city. By applying a regression analysis model, the study upheld that customer relationship management has a significant positive impact on insurance policyholders' customer satisfaction. The results of the study further revealed that gender has no significant impact on both customer relationship management and customer satisfaction. Unlike customer relationship management, the insurance policyholders' customer satisfaction varied significantly according to age. The study recommends insurance companies to implement a robust CRM system that caters to the specific needs of their online company. Ensure it offers comprehensive customer data management, automation of processes, and effective customer interaction tracking. It was further suggested that insurance companies must develop a customer-centric culture, train and empower their employees to prioritize customer satisfaction and deliver exceptional service at every touchpoint.

## تأثير إدارة علاقات العملاء على تعزيز رضا العملاء: دراسة حالة لحاملي وثائق التأمين لدى شركات التأمين في مدينة أربيل

تابان كانبى يابا

كارزان قادر حمد

كلية الإدارة والاقتصاد/الجامعة اللبنانية الفرنسية-أربيل

### المستخلص

تسعى هذه الدراسة إلى تحديد تأثير إدارة علاقات العملاء على الاحتفاظ بالعملاء باستخدام رضا العملاء كمتغير معدل. تبحث الشركات دائماً عن طرق لإرضاء عملائها والاحتفاظ بهم وكذلك جذب عملاء جدد. إحدى الطرق التي يتم من خلالها تحقيق ذلك هي من خلال إدارة علاقات العملاء. تم جمع بيانات هذه الدراسة من 163 من حاملي وثائق التأمين في مدينة أربيل. ومن خلال تطبيق نموذج تحليل الانحدار، أكدت الدراسة أن إدارة علاقات العملاء لها تأثير إيجابي كبير على رضا العملاء لحاملي وثائق التأمين. وكشفت نتائج الدراسة كذلك أن الجنس ليس له تأثير كبير على كل من إدارة علاقات العملاء ورضا العملاء. وعلى عكس إدارة علاقات العملاء، فإن رضا العملاء لحاملي وثائق التأمين يتباين بشكل كبير حسب العمر. توصي الدراسة شركات التأمين بتنفيذ نظام قوي لإدارة علاقات العملاء يلبي الاحتياجات المحددة لشركتهم عبر الإنترنت. والتأكد من أنه يوفر إدارة شاملة لبيانات العملاء، وأتمتة العمليات، وتتبع تفاعل العملاء الفعال. كما تم اقتراح أنه يجب على شركات التأمين تطوير ثقافة تتمحور حول العملاء، وتدريب وتمكين موظفيها لإعطاء الأولوية لرضا العملاء وتقديم خدمة استثنائية في كل نقطة اتصال.

**الكلمات المفتاحية:** إدارة علاقات العملاء، رضا العملاء، الاحتفاظ بالعملاء، المتغير المعدل، شركات التأمين.

### 1. Introduction

In today's competitive business environment, customer relationship management has become increasingly important for organizations to enhance customer contentment. CRM enables businesses to effectively manage their interactions with customers, track customer preferences and behaviors, and provide personalized services. Source: Customer Relationship Management is premised on the belief that developing a relationship with customers is the best way to gain their loyalty. It is argued that loyal customers are more profitable than non-loyal customers. Furthermore, CRM allows businesses to collect and analyze customer data, which can be used for precision targeting and devising effective promotion plans. This kind of targeting is especially crucial for insurance companies in Erbil City, as it helps them navigate tough competition and identify prospective customers when new insurance products appear in the market. Additionally, by utilizing CRM strategies, insurance companies in Erbil City can establish close customer relationships and provide personalized

services that meet the specific needs of policyholders. Marketing is a core aspect of the business and Blythe and Martin (2019) opine that it is at the heart of every business the customers. Some important marketing concepts include value satisfaction and relationships. Marketing is therefore all about creating value, building relationships with the customer that allows old customers to be retained attracting the attention of new potential customers, and satisfying both the old and the new. It is vital to do this in order to ensure the success of the business as without the customers there is no business. Companies should, therefore, take the issues of customer relationship management very seriously. Studies have shown that it is more expensive to acquire new customers as compared to retaining old ones (AL-Shatnawi, et al).

Customer relationship management (CRM) is widely regarded as all the elements of customer identification, the building of relationships with the customer, creation of customer knowledge and implementation of strategies and processes that make customers a positive view of the company and its products (Sharif et al., 2021). This is aimed at ensuring that the company gains customers to make them happy and becomes profitable.

It is therefore essential that companies engage in and have a strategy for relationships with their customers. Companies have since realized that communication between them and the customer should be two ways instead of the traditional marketing which was more focused on the producer delivering the information and the customer always being on the receiving end. Nawzadsabir et al. (2019) claim that CRM includes incorporation of technology in order to improve processes and interactions. Nowadays companies have to engage with customs and the advancement of technology has made this even more possible. Companies are now utilizing social networking platforms like Facebook to engage with their customers and to have an open channel of communication. CRM provides a wealth of knowledge which may be beneficial to the organization. Internal information can be accessed from statistics from the marketing and sales department and procurement among others (Dixit & Sharif, 202).

It is also significant that customers should be at the heart of everything. Dixit and Sharif (2020) added that customer satisfaction should be kept in mind as this fosters customer loyalty and ultimately leads to

profitability. Kangarluei et al (2012) states that customer satisfaction would also lead to customer loyalty and increase customer retention in the organization. It is essential that the company knows about the needs and wants of the customers. This entails opening up communication channels whereby the organization can get feedback from the organization for example customer review, information from suggestion boxes, queries, and complaints to the organization. Utilizing this information to the best advantage of the company is essential as part of CRM as ignoring this information may have disastrous consequences (Sultan et al., 2020).

The role of the insurance industry is important. However, most insurance companies focus on the financial performance (Xu and Fan, 2019) and the risk management and corporate governance (Olaiya et al., 2022) thereby ignoring the fundamentals of customer satisfaction. Often enough customers switch to other companies. There is much need for CRM to be incorporated in the insurance companies' strategy so that policies and strategies can accommodate interactions to improve service rather than from just a technological point of view. Studies on CRM typically concentrate on the hotel and tourism industry (Rahimi & Gunlu, 2016: 259), retail small to medium enterprises (Castagna et al., 2020: 3899), and banking industries (Lubis et al., 2020). The insurance sector has not had enough attention and it is the aim of this study to determine the effects of CRM on customer retention in insurance companies with customer satisfaction playing a mediating role (Ahmed and Al-Kake, 2019). The following research questions have thus been formulated:

- A. What is customer relationship management's impact on customer satisfaction?
- B. Does age group and gender have a statistically significant impact on customer relationship management and customer satisfaction?

Theoretically, the current study enhances understanding of the interplay between customer relationship management and customer satisfaction. This gains more weight when such examinations are extended to Kurdistan whose examination in this regard has been limited. In practical terms, the study offers insights into possible customer relationship management strategies required and applicable in the context of insurance companies in Kurdistan (Othman, et al., 2019: 743).

## 2. Literature review and hypothesis development

**2-1. Customer Relationship Management (CRM):** The CRM simply refers to the process where relationships are created and maintained between the business and its customers. They added that with CRM, the business strives to adopt activities that create value for the customer (Rahim, 2017, 312). CRM entails the use of technology in business processes which are aimed at managing the relationships between the company and its customers and prospective customers as well (Sorguli & Al-Kake, 2020: 1025). CRM could be defined as a business strategy that is customer-oriented and which creates value for the customer by integrating the sales, marketing as well as the customer' services (Hamad et al., 2021: 2379).

CRM consists of three elements; the customer; the relationship and management (Sharif, 2017: 312). The customers are at the heart of all the business transactions and profits would not be made in the absence of the customers (Dixit & Sharif, 2019, 102). Companies strive to know as much about their customer as possible so that they are in a better position to meet their expectations. The company utilizes different internal and external sources of information like call centers; feedback through customer service portals; data mining and any other way that they can (Al-Kake & Hasan, 2019: 727). This information that is obtained can also be used for after sale services besides being used for marketing and selling purposes (yaba et al., 2021: 944).

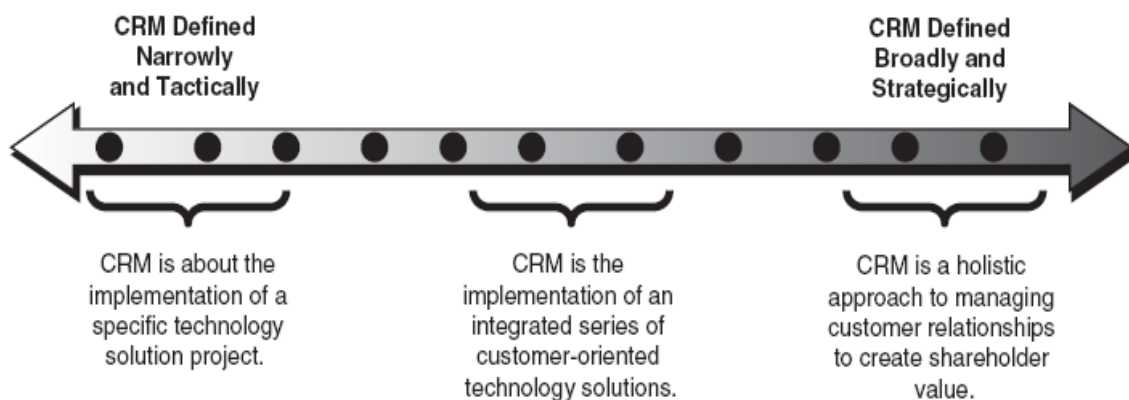


Figure 1: Customer relationship management (Payne & Frow, 2005).

The general atmosphere of the company is also something that should not be overlooked when it comes to CRM which enhances the image of the company. The little things like decorations, lighting, waiting

areas, and aisles all contribute to the satisfaction of the customer. This also includes other facilities that the organization may have that other do not. This help make the customer feel at home or feels welcome (Sharif and Azeez, 2021: 3215). However, the distinct nature of insurance services influences the type of policyholders as well as the extent to which they demand insurance policies. In some studies, elderly people were not as demanding more and diverse forms of insurance policies (Hamad et al, 2021: 2379)

- ❖ Hypothesis 1: Customer relationship management has a statistically significant positive effect on customer satisfaction.

Meanwhile, the distinct nature of insurance services influences the type of policyholders as well as the extent to which they demand insurance policies. In some studies, elderly people were not as demanding more diverse forms of insurance policies (Feng et al., 2020: 1362). To some extent, the applied customer relationship management strategies are most likely to vary between the policyholders according to their age group and gender (Sabir, et al., 2019: 23). Nonetheless, these examinations have not been tested in the context of the Kurdistan region of Iraq. It is, therefore, in this regard that the following hypotheses were proposed:

- ❖ Hypothesis 2: The respondents' gender has a statistically significant effect on customer relationship management.
- ❖ Hypothesis 3: The respondents' gender has a statistically significant effect on customer satisfaction.

**2-2 Customer satisfaction:** Customer satisfaction comes from the experiences of the customer with the service, reliability, and products which makes them content and impressed (Qader et al., 2021: 658). It is recommended that the company be committed to the process of developing relationships with customers as well as taking heed of their feedback (Hamza et al., 2021: 211). Feedback is essential as it enables the company to know where they are going wrong and what they are doing right so that they may focus their energies on righting the wrongs and ultimately satisfying the consumers. It is also emphasized that knowing ahead what customers expect improves the effectiveness and efficiency of services offered (Kangarluei et al., 2012: 85). The customer satisfaction results in lowered costs for the business. There will no longer be the need for the company to fork out huge amounts of money in order to attract customers



for example through various advertising campaigns. This means that the company has room to use those funds for other much-needed purposes (Aziz et al., 2021: 1120).

Though Khan and Hamad (2023). Relationship between leisure satisfaction and addiction to social media: case study on sports students of Lebanese French University. *Sport i Turystyka. Środkowoeuropejskie Czasopismo Naukowe*, 6(3). (2019) observed that age and gender insignificantly affect customer satisfaction, related studies on customer satisfaction observed moderating differences according to age group and gender (Mati et al., 2024: 23098). By the same token, the current study expects similar effects to be observed among insurance policyholders' satisfaction levels. Therefore, the following hypotheses were proposed:

- ❖ Hypothesis 4: The respondents' age group a statistically significant effect on customer relationship management.
- ❖ Hypothesis 5: The respondents' age group a statistically significant effect on customer satisfaction.

### 3. Research Methodology

**3-1. Research design:** The research design represents the plan of the study. It shows how the researcher intends to find the answers to his or her research questions. They explain that because of that the questions, therefore, must be clearly articulated. They indicated that all the stages of the research are clearly outlined. This study employed an explanatory design so as to enhance clearly about the examined research issues at hand. Basariya and Al Kake (2019) explain that explanatory studies are ideal in order to explain variable relationships.

**3-2. Research method:** To answer the proposed research questions, quantitative research design was applied. As a result, quantitative tests were conducted in order to determine the relationships between the variables. Furthermore, an explanatory research design was also deemed appropriate for supplementing the current study's scope and implications. In addition, this method was employed because it is more reliable and can be verified in the future.

**3-3. Sampling method:** The researcher used a probability sampling technique in choosing the participants of the research. The technique to be employed will be the simple random sampling. This approach was applied because it gave all responders an equal chance of being chosen, which is a

benefit. In addition, it allows for generalization of results on a population (Jaf, et al. 2019: 414).

**3-4. Data Analysis:** It is essential that the data obtained to be analyzed so that it can be presented in a useful manner. The researcher analysed the data by using the Statistical Package for Social Sciences (SPSS) version 27. Frequencies of variables and their means were also deduced. The researcher conducted a correlation analysis in order to determine the existence of relationships between the variables if any. Regression analysis was also conducted to determine if changes in the independent variables result in any changes in the dependent variables. The data were presented in the form of tables, pie charts, and graphs to enhance understanding.

**3-5. Variable description and data collection tool:** Questionnaires developed from related prior examinations (Chatterjee, Ghosh & Chaudhuri, 2020; Li et al., 2021) were used in developing the CRM and customer satisfaction variables. The items were measured on a five-point Likert scale (1=strongly disagree to 5= strongly agree). Following the application of factor analysis, related constructs were to determine by selecting variables with factor loadings of at least 0.60 (Baistaman et al., 2020). According to Table 1, there are 8 variable items that directly contribute to CRM. Concurring to figure examination, KMO esteem was 0.662 where typically considered to be precise and great. There was a single figure that was watched and 47.4% for the varieties in all eight things in CRM. Whereby the least stacking figure was calculated as 0.315 (CRM2) and the cruel was calculated for all the eight items and put away and CRM. Hence, 7 CRM variable items with factor loadings ranging from 0.595 to 0.835 were selected for further analysis.

Table (1): Factor analysis results of the CRM variable items

Item Code	Items in the questionnaire	Factor Loading
CRM1	... values customers' satisfaction as a critical measure.	0.618
CRM2	... conducts understudy satisfaction studies.	0.315
CRM3	... maintains accurate and updated customer records.	0.595
CRM4	... is concerned about the offices that have been advertised to customers.	0.835
CRM5	... keeps up a ceaseless discourse with understudies.	0.844



Item Code	Items in the questionnaire	Factor Loading
CRM6	... tunes in and is touchy to the customers' wants and needs.	0.711
CRM7	... has a mechanism for screening relationships between staff and customers.	0.595
CRM8	... incorporates a bunch of officers who are dependable for unused customers enlisted	0.784

**Prepared by researcher:**

**Extraction Strategy:** Foremost Pivot Figuring.

There are eight (8) components contributing to the CS segment are provided in Table 2. Concurring to the figure examination, KMO esteem was 0.871 where typically considered to be precise and great. There was a single calculation that was watched and 41.4% for the varieties in all eight things in CRM. Whereby the least stacking calculates was calculated as 0.431 (CS3) and was not included in the analysis. The other remaining items had factor loadings ranging from 0.642 to 0.821 as displayed in Table2

Table (2): The calculated framework for things within the customer's satisfaction

Item Code	Things within the survey	Loading of Factors
CS 1	... makes an exertion to discover out the requirements of the customers.	0.821
CS 2	... has forms to compile and coordinated understudy information from all contact focuses.	0.686
CS 3	... has non-academic personnel that keep up fabulous connections with customers.	0.431
CS 4	... academic staff that offers the services necessary to meet customers' expectations	0.787
CS 5	... contains a structure that's fastidiously planned around understudy customers	0.712
	As a customer, I...	
CS6	... am fulfilled with the "customized services" that I get from the Institution.	0.705

Item Code	Things within the survey	Loading of Factors
CS7	... access to all data needed to monitor progress (such as assignments perusing materials, grades, and participation records).	0.712
CS8	... am happy with the helpfulness of the staff in all offices.	0.642

**Extraction Strategy:** Vital Hub Figuring.

Prepared by researcher

#### 4. Findings

**4-1. Demographic Summary:** Demographic information was gathered in order to better understand the respondents' situation. Table 3 provides a summary of the demographic information collected from the respondent.

Table 3: The respondents' demographic characteristics

		Frequency	Percentage
Gender	Male	69	41.3
	Female	94	55.7
Age	18-25	112	65.2
	26-35	41	25.8
	36-55	10	5.5

Prepared by researcher

According to the sample size that was taken, 65.2% of the respondents were between the ages of 18 and 25. 55.7% of respondents were female, compared to 41.3% of respondents who identified as male. This statistic explains why there are more female customers than male customers.

**4-2. Descriptive statistics:** There are 8 variables that directly contribute to CRM. Table 4 describes the CRM item descriptive statistics and the correlation matrix between items. According to Table 4, it is explained that the average of all eight variables is greater than 3, indicating that the customer is dissatisfied with her CRM practice in her PHEI. Calculations of maximum correlation between each element and at least one other element in the configuration ranged from 0.5 to 0.7. Therefore, based on the collected data, the total items are reasonably correlated and the CRM variables matrix is presented in Table 4.

Table (4): Descriptive statistics and correlations between CRM items

Item	Statistics, Descriptive		Correlation							
	Mean	Std. Deviation	CRM 1	CRM 2	CRM 3	CRM 4	CRM 5	CRM 6	CRM 7	CRM8
CRM1	4.1	0.857	1							
CRM2	4.41	0.662	0.182	1						
CRM3	4.58	0.812	0.615	0.121	1					
CRM4	4.42	0.675	0.731	0.304	0.516	1				
CRM5	4.38	0.720	0.663	0.253	0.611	0.803	1			
CRM6	4.33	0.826	0.524	0.468	0.206	0.577	0.512	1		
CRM7	4.52	0.614	0.312	0.156	0.518	0.368	0.312	0.184	1	
CRM8	4.42	0.744	0.495	0.315	0.488	0.590	0.598	0.445	0.787	1

Prepared by researcher

There are eight (8) components contributing to the CS segment. Table 5 clarifies the expressive insights and connect- thing relationship framework for things within the CS. Looking at the table, it is clear that the mean score for all eight factors is more than 3, which shows that the customers are dissatisfied with the CS skills that their PHEIs have provided. Between 0.5 and 0.7 was determined as the most significant relationship for each item with at least one other item within the construct. As a result, everything fits together well in light of the data gathered, and Table 5 shows the calculated lattice for CRM.

Table (5): The expressive insights and inter-item relationship for things of customers satisfaction

Item	Statistics, Descriptive		Correlation							
	Mean	Std. Deviation	CS1	CS2	CS3	CS4	CS5	CS6	CS7	CS8
CS 1	4.31	0.884	1							
CS 2	4.25	0.765	0.438	1						
CS 3	4.27	0.745	0.368	0.287	1					
CS 4	4.31	0.814	0.612	0.635	0.245	1				
CS 5	4.05	0.889	0.587	0.355	0.193	0.42	1			
CS 6	4.25	0.103	0.416	0.508	0.378	0.665	0.387	1		
CS 7	4.22	0.734	0.598	0.332	0.212	0.378	0.541	0.335	1	
CS 8	4.16	0.7456	0.538	0.445	-0.092	0.398	0.554	0.163	0.61	1

Prepared by researcher

**4-3. Calculate implies by statistic:** Table 6 presents the graphic measurement for the cruel comes about for the gender space. The p-value for the spaces was more than 0.05 and it is displayed in Table 6. This clarifies that there are no critical contrasts within the gender ratings that compare men and women understudies based on all the things tried on the hypothetical system.

Table (6): The clear insights of cruel scores, by gender

Mean of construct	Gender	N	Mean	Std. Deviation	p-value
CRM	Male	69	3.2123	0.65313	7.132
	Female	94	3.6232	0.29778	
CS	Male	69	3.3452	0.61811	0.478
	Female	94	4.134	0.61209	

Prepared by researcher

According to Table 6, hypothesis 4 purporting that the respondents' age group had a statistically significant effect on customer relationship management was rejected (p.value=7.132). Hypothesis 5 asserting that the respondents' age group had a statistically significant effect on customer satisfaction was also rejected (p.value=0.478).

**4-4. The HSD test for a multiple comparison:** The applied HSD test for multiple comparisons revealed that the respondents' age group has no statistically significant effect on customer satisfaction and hence, hypothesis 2 was rejected. It can be inferred from Table 7 that the respondents' gender has a statistically significant effect on customer satisfaction. Therefore, hypothesis 3 was accepted.

Table (7): The HSD test for a multiple comparison of CRM and CS

Dependent Variable	(I) Age Group	(J) Age Group	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
						Lower Bound	Upper Bound
CRM	18-25	26-35	-0.02435	0.14596	0.886	-0.302	0.3253
		36-55	0.07945	0.17543	0.886	-0.4104	0.6749
	26-35	18-25	0.02143	0.14566	0.846	-0.3124	0.3556
		36-55	0.13452	0.18477	0.835	-0.3526	0.6112
	36-55	18-25	-0.09653	0.19983	0.886	-0.6261	0.4456
		26-35	-0.12765	0.17697	0.835	-0.6578	0.4582
CS	18-25	26-35	.37755*	0.09779	0.001	0.1842	0.6673
		36-55	.99561*	0.07659	0.001	0.612	1.4582
	26-35	18-25	-.37755*	0.09459	0.001	-0.6234	-0.2318
		36-55	.61806*	0.04586	0.003	0.2105	1.1259
	36-55	18-25	-.99561*	0.09849	0.001	-1.4438	-0.782
		26-35	-.61806*	0.16646	0.003	-1.1259	-0.2452

\*. The cruel contrast is critical at the 0.05 level.

Prepared by researcher

**4-5. Regression analysis:** Table 8 shows the basic straight relapse test results for CRM and CS advertising the results. The imperative examiner for CS is CRM, and this is shown in VIII, where the more highly regarded CRM is, the more highly regarded CS is. The respect for CS rises in direct proportion to the respect for CRM. The relapse condition derived for the CRM on customer satisfaction is  $CS = 3.150 + 0.04(CRM)$ .

Table (8): A Basic direct relapse investigation of CRM on CS

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.15	0.284		11.079	0.000
CRM	0.004	0.084	0.004	0.045	0.964

a. Dependent Variable: CS.

Prepared by researcher

**5. Conclusion:** The study sheds light on the underexplored area of CRM within the insurance industry, particularly from the perspective of policyholders. It underscores the significance of understanding the role of customer satisfaction as a mediating variable in the relationship between CRM and customer retention. While gender was found to have no significant impact on CRM or customer satisfaction, age emerged as a significant factor affecting policyholders' satisfaction levels. These findings underline the importance for insurance companies to tailor their services according to age demographics. Moreover, the positive correlation between CRM and customer satisfaction highlights the criticality of ongoing monitoring and adaptation of CRM strategies to enhance customer satisfaction and retention rates.

**6. Recommendation:** Based on the study's insights, it is recommended that insurance companies refocus their CRM strategies away from gender-specific approaches and instead concentrate on improving service delivery, quality, and communication. Furthermore, restructuring insurance services to cater to different age groups is imperative for enhancing customer satisfaction levels. Regular monitoring of CRM performance indicators and customer satisfaction metrics is essential, along with adapting and refining CRM practices based on customer feedback and market trends. Additionally, conducting research involving insurance company staff members can provide valuable insights for developing more effective CRM

metrics and fostering a customer-centric culture within the organizations. This could involve gathering subjective information to complement quantitative findings, facilitating a broader perspective on service quality and customer satisfaction. Collaborating with insurance companies to create a more customer-focused learning environment within tertiary education systems can further support the advancement of CRM practices and enhance overall customer satisfaction in the insurance industry.

## References

1. Ahmed, D. M., & Al-Kake, F. (2019). Application of accrual basis in the public sector and its role in providing useful information exploratory study of a sample of academic specialists in the Kurdistan Region of Iraq. *Qalaa Zanist Journal*, 4(1), 1012-1048.
2. Al-Kake, F., Harun, A., Othman, B., & MH, N. (2019). The Effect of Corporate Governance on Firm's Profitability: Evidence from London Stock EX-CHANGE. *International Journal of Psychosocial Rehabilitation*, 23(2), 727-742.
3. AL-Shatnawi, H. M., Hamawandy, N. M., Mahammad Sharif, R. J., & Al-Kake, F. (2021). The role of the size and growth rate of the bank in determining the effect of financial leverage on the profitability of Jordanian commercial banks. *Journal of Contemporary Issues in Business and Government*, 27(1), 1962-1978.
4. Baistaman, J., Awang, Z., Afthanorhan, A., & Rahim, M. Z. A. (2020). Developing and validating the measurement model for financial literacy construct using confirmatory factor analysis. *Humanities and Social Science Review*, 8(2), 413-422.
5. Blythe, J., & Martin, J. (2019). *Essentials of marketing*. Pearson UK.
6. Castagna, F., Centobelli, P., Cerchione, R., Esposito, E., Oropallo, E., & Passaro, R. (2020). Customer knowledge management in SMEs facing digital transformation. *Sustainability*, 12(9), 3899.
7. Chatterjee, S., Ghosh, S., & Chaudhuri, R. (2020). Adoption of ubiquitous customer relationship management (uCRM) in enterprise: leadership support and technological competence as moderators. *Journal of Relationship Marketing*, 19(2), 75-92.
8. Dixit, Pankaj, and Rahim Jafar Mohammad Sharif. "Standard Taxation Gaps & Reforms: A Critical Review of Revenue Policies of Kurdistan Region of Iraq." *Sriwijaya International Journal of Dynamic Economics and Business* (2019): 341-354.
9. Dianat, I., Adeli, P., Jafarabadi, M. A., & Karimi, M. A. (2019). User-centred web design, usability and user satisfaction: The case of online banking websites in Iran. *Applied ergonomics*, 81, 102892.
10. Feng, Z., Glinskaya, E., Chen, H., Gong, S., Qiu, Y., Xu, J., & Yip, W. (2020). Long-term care system for older adults in China: policy landscape, challenges, and future prospects. *The Lancet*, 396(10259), 1362-1372.
11. Hamad, K. Q., Qader, K. S., & Sharif, R. J. M. (2021). Effectiveness And Adequacy of Disclosure Provisions in Tehran Stock Exchange. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(08), 2379-2388.



12. Jaf, R. A., Shatnawi, H., & Al-Kake, F. (2019). The impact of strategic analysis for operating income on the performance evaluation case study on Baghdad soft drink company. In International Conference on Accounting, Business, Economics and Politics, ICABEP (pp. 414-423).
13. Kangarluei, S. J., Motavasel, M., & Sharifi, R. M. (2012). The Effect of Off--balance Sheet Financing on Profitability and Leverage Ratios. Editorial Note Words from the Board of Editor 2 Profile of Authors Included in this Number 3 Information for Contributors 5, 5(1), 85.
14. Kim, W. H., Cho, J. L., & Kim, K. S. (2019). The relationships of wine promotion, customer satisfaction, and behavioral intention: The moderating roles of customers' gender and age. *Journal of Hospitality and Tourism Management*, 39, 212-218.
15. Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, 64, 101487.
16. Lubis, A., Dalimunthe, R., Absah, Y., & Fawzee, B. K. (2020). The influence of customer relationship management (CRM) indicators on customer loyalty of sharia-based banking system. *Lubis, A*, 84-92.
17. Mati, S., Ismael, G. Y., Masoud, S., Hamad, K. Q., Mohammed, A. A., & Hussaini, M. (2024). Revisiting ECOWAS-Eurozone exports in the light of asymmetry. *Cogent Economics & Finance*, 12(1), 2309812.
18. Olaiya, K. I., Olowofela, O. E., Adebayo, E. O., & Ariyibi, M. E. (2022). Risk Management, Corporate Governance and Performance of Insurance Companies in Nigeria. *Turk Finance and Economics Research*, 2(1).
19. Othman, B. J., Al-Kake, F., Diah, M. L. M., Othman, B., Hussein, S., & Hasan, N. M. (2019). Impact of the foreign direct investment on the economy of the United Kingdom. *International Journal of Psychosocial Rehabilitation*, 23(02), 743-763.
20. Rahimi, R., & Gunlu, E. (2016). Implementing customer relationship management (CRM) in hotel industry from organizational culture perspective: case of a chain hotel in the UK. *International Journal of Contemporary Hospitality Management*.
21. Sabir, M. N., Rashid, W. N., Al-Kake, F., & Othman, B. (2019). Entrepreneurship characteristics and attitude towards knowledge commercialization: Evidence from Malaysia. *International Journal of Psychosocial Rehabilitation*, 23(02).
22. Sharif, R. J. M. (2017). Motivational Factors that Influence Foreign Direct Investment in Kurdistan Region. *QALAAI ZANIST JOURNAL*, 2(4), 312-325.
23. Sharif, R. J. M., & Azeez, T. Y. (2021). A Comparison Of Ifrs And US Gaap With Potential Effects On Investment Analysis. *PalArch's Journal of Archaeology of Egypt/Egyptology*, 18(4), 6177-6187.
24. Sultan, Khurram. "Human Capital as Competitive Advantage: Empirical Evidence from Entities of Pakistan." *Turkish Journal of Computer and Mathematics Education (TURCOMAT)* 12.7 (2021): 2176-2184.
25. Yaba, T. K., Ahmed, A. K., & Hamad, K. Q. (2021). COVID-19'S Impact on Brand, Campaigning and Marketing Creativity: A Social Marketing Theoretical Approach. *QALAAI ZANIST JOURNAL*, 6(4), 944-954.