



THE ROLE OF MARKETING WITH REACTIONARY INTELLIGENCE IN IMPROVING THE REPUTATION OF THE BANK: AN ANALYTICAL STUDY OF THE OPINIONS OF A SAMPLE OF IRAQI PRIVATE BANKS

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Abstract: Artificial intelligence techniques allow the transformation of human work towards technological systems by adopting different technologies that work together to enable machines to sense, understand, act and learn at levels of intelligence similar to humans and at larger sizes. Much of the information processing artificial intelligence saves time, money, space, human resources and more. So, AI techniques are mainly used to recognize and match objects by composing images, text, sounds, smells, events, and more. Among the organizations that rely on artificial intelligence in their work are banks due to their activities that require intense intelligence in attracting, dealing with and maintaining customers, especially since artificial intelligence is involved in the field of marketing, research and development, management of financial and banking activity and other banking activities. Therefore, this study examines the extent of the current spread of artificial intelligence techniques in Iraqi banks, especially private ones, and is there a suitable environment for the application of these techniques, and if applied, does it affect the reputation of banks positively or negatively.

Keywords: marketing, intelligence, artificial intelligence, banks

1. Introduction

Today, it is very difficult to find any field of contemporary economy, society and human life that is not yet affected by artificial intelligence technologies. Technological systems have spread greatly during the past two decades, and there have been many studies showing the impact of the use of these systems and technologies on the work of organizations that cultivate them through their role. In achieving profitability, facilitating its work, or achieving more market share, especially that artificial intelligence is an umbrella term for a group of data mining techniques, machine learning, natural language processing, neural networks or algorithms, which are used in manufacturing, energy, transportation, communications, government services and health care. Thus, artificial intelligence is seen as the basic technology for the era of digital globalization in the twenty-first century, as the Fourth Industrial Revolution is restructuring labor markets, eliminating some jobs, changing other jobs, and creating new professional jobs for developers and qualified users of artificial intelligence technologies.

And that global banks in recent years have tended to apply artificial intelligence techniques in their work, as it allows banking service marketers to choose the appropriate promotion and content to be presented, choose the appropriate marketing channels for the target market, and identify new and profitable market sectors through machine learning, as well as use it to improve the return on investment (ROI). For marketing campaigns, which

leads to the formation and building of a good reputation about the bank in the minds of the public (1), especially since reputation is a collective presentation of the bank's previous activities and its results, which describe the bank's ability to provide valuable outputs to different stakeholders and measure the relative position of the bank internally with employees And externally with stakeholders by comparing the competitive environment of financial institutions, in addition to that it represents the knowledge and emotions that individuals possess about the range of services, which can be a major factor in achieving a competitive advantage through differentiation between banking services.

The current study dealt with whether there is a possibility to introduce these advanced technologies in banking work and marketing banking service in Iraqi private banks in terms of the availability of infrastructure and the extent to which employees in banks accept and interact with these modern technologies, as well as the extent to which customers accept them and the extent of their role in improving the reputation of the banks. During the sample that was selected to cover the current study and to know whether there is an impact of these techniques in improving the reputation of banks.

2. Marketing with artificial intelligence

A- The concept of artificial intelligence

In order to achieve the goal of gaining customer loyalty, marketing managers in banks need to focus on the ways in which marketing activities can be performed, and work to find a balanced relationship between the bank and the target market by following the latest technologies in marketing banking services (2) , including artificial intelligence technology, which is defined as "the scientific understanding of the mechanisms behind intelligent thought and behavior and their embodiment in machines," as several technologies work together to enable these machines to sense, understand, act and learn at levels of intelligence similar to humans and with higher accuracy: (3), so Accuracy, capacity and speed are often the benefits of AI compared to common human performance, especially when a large amount of information needs to be processed. AI saves time, money, space, human resources, etc. (4), it is the core technology of the digital globalization era in the 21st century. The twenty in the light of the fourth industrial revolution, which works to restructure labor markets, abolish some jobs and replace them with others, and create new jobs for developers and qualified users of artificial intelligence techniques. Artificial: Alyoshina (5), as artificial intelligence techniques are mainly used to recognize (images, text, sounds, smells, events, etc.) through the use of a range of technologies, including data mining, machine learning, natural language processing, neural networks or algorithms and how to deal with them (6).

B- The concept and importance of artificial intelligence marketing

At the present time, no field, including the financial and banking field, is devoid of the use of artificial intelligence, especially banks due to their activities that require intense intelligence, so they decided to work with it in the field of marketing for banking services (7), as marketing with artificial intelligence is defined as The method used to improve the customer experience through the use of technology, through which banks were able to provide more personalized services by gaining a deeper understanding of customer characteristics and requirements. Through machine learning as well as using it to improve the return on investment (ROI) for marketing campaigns (8), and to get an accurate view of the target audience, banks may use big data analysis, machine learning and other procedures that enable them to create more effective points of contact with customers By using this data, artificial intelligence erases most of the guesswork or expectations involved in dealing with the bank's customers, whether the bank is E-mail marketing or providing the service directly to customers (9), especially since bank customers differ in their nature, thinking, needs and desires. However, a small number of customers may match their desires and requirements, which allows banks to better serve a group of customers by anticipating their desires and requirements at an early date: (17) Alyoshina 2020, so modern banks exploit the power of artificial intelligence through its ability to segment customer data and learn This will enable banks to respond quickly to customers' requests according to their habits and interests (10), and when done correctly leads to real results such as more knowledge of the differences between Account holders, which enhances the compatibility between the strengths and requirements of the account holder, and thus this better compatibility may serve as the basis for a long-term competitive advantage in the selected target areas, especially since the Market dominance arises from the fact that this bank is the best equipped to meet the requirements of customers, and it is also a form of long-term competitive advantage (11), especially since for the success of any financial institution, including banks, priority must be given to its customers, and to achieve this, it must develop a marketing plan that enables it From building customer value, thus being able to build profitable customer relationships, especially with the emergence of electronic banking services and the use of advanced customer

databases, which made marketing methods through artificial intelligence more effective, allowing banks to view the customer's purchase history and take an idea of what the bank will offer him after It (12).

A-Dimensions of artificial intelligence marketing

1- Chatbots: They are computer programs developed to interact with customers over the Internet, answer their questions, provide support and help them complete purchases. Providing support to them around the clock, as these bots can deal with many clients at the same time, and many organizations have become dependent on chatbots to provide support due to their low cost and great effectiveness (13).

2- Dynamic pricing: It is a pricing strategy where the price is determined according to the demand, inventory and profile of the customer, where artificial intelligence programs can analyze the customer's profile through the use of cookies, history of visits, searches and other digital activities and this technology uses hotel reservation sites and based on So the prices of services are determined automatically. (14)

3- Targeted offers: Artificial intelligence can target advertisements to customers using cookie data and browsing history based on criteria such as geographic region, age, gender, etc. This can be seen in Google ads and social media ads such as Facebook, and YouTube where if you search for something in Google and then go to YouTube, the ads that appear to you in it will be related to the things you were searching for in Google where it is used Artificial intelligence algorithms for analyzing customer activity (15).

4- Data analysis:- One of the most important applications of artificial intelligence in e-marketing, where all marketing decisions need to be made based on data. There is a wealth of data about customers that artificial intelligence programs can analyze and use the results to formulate attractive and effective marketing messages. Artificial intelligence techniques can be used to analyze data with speed and accuracy beyond human ability. There are systems to analyze market fluctuations, predict general trends, and analyze customer behaviors.

5- Understand customers:- Artificial intelligence technology can help marketers to know what consumers are saying about their brand in real time, as there are tools to monitor social networks that analyze what people say about their brand in real time, as AI programs have the ability to determine whether The brand is mentioned in praise, slander, or in a neutral way. Based on this information, marketers can modify and craft their marketing messages to achieve maximum effectiveness (16).

6- Content Recommendation: - Donuts and many online social networks and service recommendations that suit them (17).

7- The use of artificial intelligence in marketing operations

Chat bots that rely on artificial intelligence have improved the customer experience, as artificial intelligence and machine learning algorithms allow data processing to be highly efficient, allowing the bank's management to make the best possible decision to analyze customers' habits, see purchases, likes and dislikes the provided service, in addition to managing customer relationships (18), where traditional retail stores have become smart retail stores as a result of artificial intelligence and the Internet of things and thus improved the customer experience and provided them with convenience and speed in obtaining service as well as efficiency, especially after the emergence of an artificial intelligence-supported machine that can track the five human senses (Sight, hearing, taste, smell and touch) in the field of electronic commerce (19).

A- The use of artificial intelligence techniques in marketing strategy and planning

AI can assist marketers in developing marketing strategies and planning activities by assisting segmentation, targeting and positioning as it can assist marketers in defining the strategic direction of a bank (20). By using text mining and machine learning algorithms to identify profitable groups among bank customers, the range of customers can thus be narrowed using a range of data optimization and machine learning techniques (21).

B- Using artificial intelligence techniques in managing the services provided

The management based on service provision can assess the suitability of the service to the needs of customers and satisfy their desires and as a result achieve their satisfaction. Subject modeling enhances the ability of the system to innovate and design services during the search for a service. The weights of preferences assigned to the features of the service provided help marketers to better understand the service recommendation system. and aligning marketing strategies for effective service management (22).

C- Using artificial intelligence in pricing management

Pricing is an intensive computational task that involves taking various factors into consideration when estimating the final price of a service provided. The complexity of the pricing task increases by fluctuating prices based on increasing or decreasing demand. An AI algorithm can dynamically adjust the price in a scenario where prices change frequently such as E-commerce portal in a machine learning algorithm that can adjust prices (23).

H- Using Artificial Intelligence in Promotion Management

Managing advertising and promotion campaigns and optimizing search engines is one of the examples of promotion management. Given the global digital transformation in the marketing process, artificial intelligence techniques allow to customize messages based on the customer's profile and preferences. It can help the bank's management improve the value and effectiveness of its messages Through content analysis technology in addition to emotional artificial intelligence algorithms that enable to track the likes and dislikes of customers in the service provided (24).

3. The reputation of the bank

A- The concept and importance of the reputation of the bank

The concept of the reputation of the bank is subject to a long debate, as the reputation of the bank is an ambiguous concept, and one of the reasons for this ambiguity is the application of the concept of the reputation of the bank by scholars in various disciplines, as there are six different approaches to the reputation of the bank in economic sources and include the economic, strategic, marketing, organizational and social approach and Accounting, as each of these disciplines looks at reputation in a different way and depending on a set of controls (25). Reputation may represent a sign, image, trademark, identity, or intangible asset. Another reason for this ambiguity is the lack of consensus on the relationship between the image of the bank and the identity and reputation of the bank (26), and thus it was defined as "consumer expectations that relate to the future behavior of the service provider in the market" (27), while others see it as "assessments made by many stakeholders about the ability of the bank to meet their expectations" (28), they are a collective presentation of the activities The previous bank and its results, which describe the ability of the bank to provide valuable outputs to different stakeholders and measure the relative position of the bank internally with employees and externally with stakeholders by comparing the competitive environment of financial institutions in addition to it represents the knowledge and emotions that individuals have about the range of services that can be a factor Although there is a diversity in the definitions of bank reputation, there is agreement that reputation refers to social cognition such as knowledge, impressions, or Perceptions or beliefs are generally held beliefs or opinions about a person, bank, or thing.

b. The basic characteristics of reputation

The bank needs to manage long-term relationships with customers instead of trying to manipulate the reputation for the sake of short-term services, as the reputation, if it is superficial, can be easily damaged through organizational behaviors, while the relationships between the bank and stakeholders are the cornerstone of the reputation because the development of quality relations It requires long-term dedication from both parties, so there are ingredients that must be met for the continuity and sustainability of the banking reputation, which are as follows (29, 30) .

- 1- It is difficult to build and maintain a good reputation or repair a damaged reputation, while a good reputation is easy to lose or damage.
- 2- Reputation as an intangible asset.
- 3- Reputation represents a large number of the various activities of the bank.
- 4- The concept of reputation is inseparable from the context of competitive offer.
- 5- It is a mechanism by which stakeholders who are often not sufficiently familiar with the general activities of the bank take a decision on the confidence of the bank.

T- Dimensions of reputation

The financial sources include a critique of the mechanism of measuring the reputation of the bank and the elements that compose it, as the sources lack a consensus on the concept of reputation and its dimensions, however, a number of mechanisms have been established for the dimensions of reputation, as identified (31) Seven dimensions of reputation are represented by the following:

1. Long-term investment.
2. Financial soundness.
3. Judicious use of the bank's assets.
4. Quality management.
5. Quality of service.
6. Innovation.
7. The ability to attract talented people, communicate and respond to the environment.

Among the other dimensions of reputation, which have been agreed upon by most researchers, is explained by (32) as he identified a set of dimensions as follows: -

- 1- the show

The extension of knowledge of reputation shows the attractiveness of offering services in most studies as the most important characteristic of the reputation of the bank, especially from the perspective of customers, as the bank enjoys a good reputation if customers believe that its services are of good efficiency. Offering high quality service is an essential factor for reputation because it allows to demonstrate credibility and gain the trust of stakeholders (33), and it was suggested by (34) that assessing this dimension in the banking sector related to quality, diversity of services and terms of sale So important that it could eventually cast an aura of impact on other dimensions of the bank's reputation.

2- Customer care

The dimension that presents aspects related to customer service and interactions with employees appears as the most important dimension in analyzing banking reputation among customers. Most general models do not incorporate this dimension because their studies include the customer who has never had a direct relationship with the bank, and who cannot make a subjective assessment of aspects related to customer service such as friendliness and skills of employees (33). According to (34), customer service becomes a major component of developing the identity and reputation of service organizations, as it is here that attention is truly paid and relationships are generated between the bank and customers.

3- Innovation

The ability of the bank's management to be creative and innovative in all respects is a dimension of increasing importance, as the innovative spirit is linked to the identity of the bank and thus is the seed for the process of creating and building a reputation. When the bank provides new services in an innovative and successful way, this will enhance its importance among customers and their positive tendencies towards the bank Dacin, 2010:34).

4- Trademarks of the employer

The employer brand dimension refers to the perceptions that customers have of how the bank and managers deal with employees and protect their interests, in addition to customers' expectations about the efficiency of employees, as it defines the strategic role of this dimension as a protector of the bank's reputation while confirming that the way the bank management deals with employees affects On the perceptions of the rest of the customers and investors, as the high-performance training based on the attractiveness of talents and the commitment of the workers are signals that are sent abroad by the bank in order to create a good impression on the work staff and thus improve the reputation (29).

5- Integrity

The integrity dimension is understood as the degree of responsibility, transparency, ethics and honesty practiced by banks that constitute the main principles of increasing reputation among stakeholders (35) and is also analyzed as an indicator of other dimensions in the specific models. The most influential factor in business reputation, misconduct and lack of transparency have been identified as the main causes of the global financial and economic crisis. Thus, it can be argued that the integrity exercised by the managements of financial organizations is now more than ever a critical dimension of the perceptions of customers about banks (33).

6- Driving

Referring to the actions taken by bank managers, the skills expected of a good leader have changed and no longer depend on professional excellence and honesty, but rather on leadership skills and charisma, which represents the main attraction of a bank leader, who is one of the intangible assets in that he can be more powerful than During the implementation of the leadership management process that enhances the reputation of the senior executives and transfers it to the bank through the process of "reputation transfer" from the leader to the bank (35).

1- Reliability and financial strength

This dimension refers to the capabilities that the bank must achieve benefits from in order to ensure business survival and growth, as well as to ensure customer deposits in the case of commercial banks, as positive economic indicators prepare the public for a more positive evaluation of the bank because it determines the sector's dominance and position as it will lead the high profitability of the bank in the past Economic agents tend to anticipate creating high value in the future that will favor their expectations about meeting their demands as well as enhancing the reputation of the bank (23). For its competitors, strength or solvency and worldwide recognition or future prospects, this type of information is used more than indicators of the profitability of the financial organization, as it reflects its reliability among the public, which is largely unreported, but rather senses that this information is from advertisements and word of mouth that it receives Organizations Khurana, 2002: 120)

2- Social activity

The dimension related to the social work of banks includes social, charitable and environmental activities. It is a concept of increasing importance in the mind or feelings of consumers who wish to see banks operating in

a socially responsible manner. Therefore, continuous good social action adapted to different institutional contexts would enhance the reputation of the bank, as business messages Social work may mitigate the negative effects of the financial crisis on consumer perceptions in the same way that in the past it was able to restore its image as oil and tobacco organizations by promoting social action projects (14)(36).

3- Satisfaction and trust

The emotional dimensions of satisfaction and trust are precedents for reputation, as customers have direct experiences with the organization, which enables them to compare the image they have of it and build the reputation of the business. Stakeholder trust (19)(37).

The practical aspect of research

Or not. search metrics

The researchers adopted the (Likert) quintuple scale, and Table (1) provides a detailed explanation about these scales, with the (Cronbach alpha) values that measure the stability of the scale, and it is clear from the table that all values are statistically acceptable.

Table (1)

No.	The Scale	Number of Items	Value of Cronbach alpha
1	A.I. Marketing	18	0.86
2	Organization's reputation	9	0.92

Reference: Created by researchers

Second: Structural honesty:

The researchers conducted a confirmatory factor analysis test for the structural validity of the marketing variable in artificial intelligence, and the model fit indexes were (CIMN/df = 1.373, CFI = 0.90, TLI = 0.92, RMSEA = 0.080), noting that the value of the parameter (Estimates Parameter) exceeded (0.40).

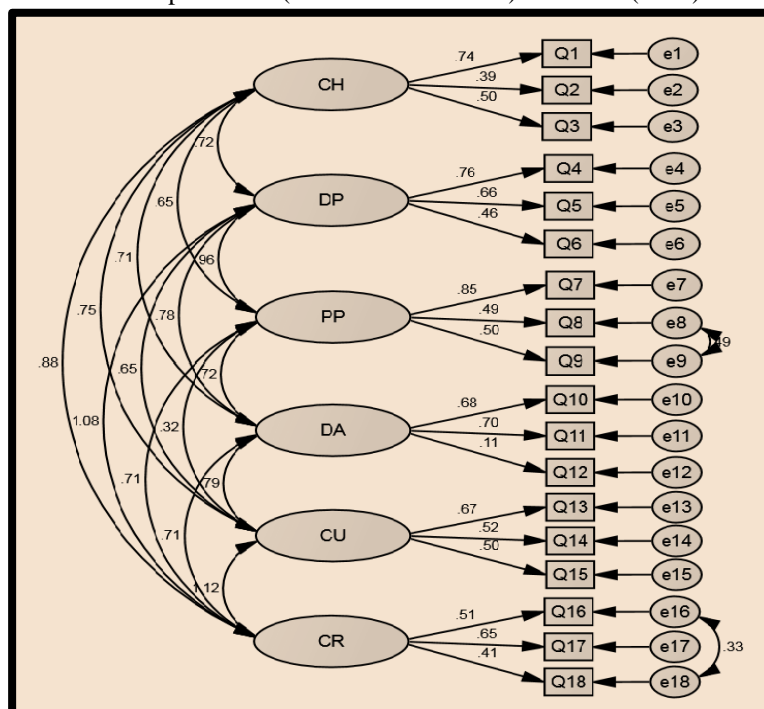


Figure (1) Confirmatory factor analysis of the marketing variable with artificial intelligence

Reference: Created by researchers

The researchers conducted the confirmatory factor analysis test for the structural validity of the bank's reputation variable, and the model fit indexes were (CIMN/df = 1.280, CFI = 0.98, TLI = 0.97, RMSEA = 0.070), noting that the value of the Estimates Parameter exceeded (0.40).

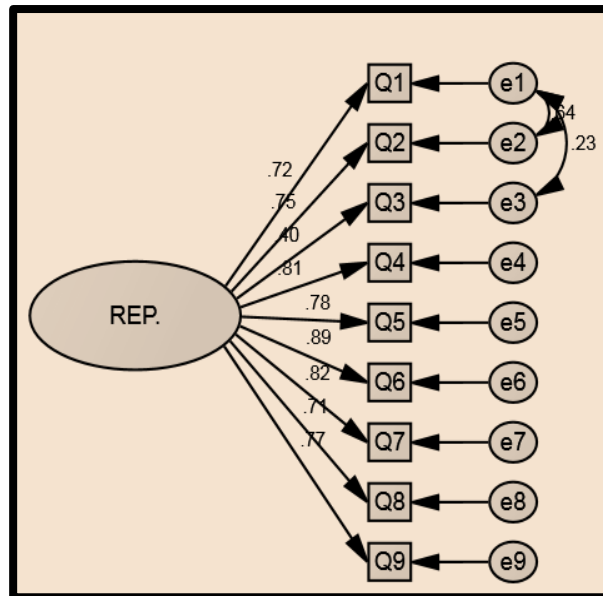


Figure (2) Confirmatory factor analysis of the bank's reputation variable

Source: Created by researchers

Third: Descriptive Statistics:

It is noted in Figure (1) the correlation matrix and descriptive statistics for the variables, bearing in mind that the hypothetical arithmetic mean of the scale (3) was relied upon mainly to determine the extent of the study sample's awareness of the research variables:

1. Chatbots

The arithmetic weighted mean of the chat robot dimension was (3.67). The value of the arithmetic mean is higher than the hypothetical arithmetic mean, and this means that the banks of the study sample use chat robots in the field of their work, and the value of the standard deviation is (0.81), which is a small value that indicates the strength of the convergence of the views of the study sample regarding the mentioned dimension.

2. Dynamic pricing

The weighted arithmetic mean of the dynamic pricing dimension achieved (3.68), which is higher than the hypothetical arithmetic mean, and this indicates the prevalence of this type of pricing in the banks of the study sample, and this is supported by the fact that the value of the standard deviation was (0.84) and indicates the convergence of the views of the study sample regarding the mentioned dimension. .

3-Promotional personalization

The value of the weighted arithmetic mean for the dimension of directed offers was (4.08) and it turns out that it is higher than the hypothetical arithmetic mean, and this indicates that the banks depend on promotional offers targeting specific groups of society, and this is supported by the fact that the value of the standard deviation was (0.80), which is a small value that indicates the convergence of destinations Consider the study sample regarding the mentioned dimension.

4- Data analysis

The weighted mean value of the data analysis dimension was (3.94). This indicates the banks' dependence on accurate data analysis in order to make the right decision, knowing that the answers of the sample members were consistent, and this is supported by the fact that the standard deviation value was (0.62), which is a small value.

5-Understanding customers

The weighted arithmetic mean of the dimension of understanding customers was (3.62) and this indicates the strength of the study sample banks' awareness of the importance of understanding the needs and desires of customers, knowing that the standard deviation was (0.83) and this indicates the strength of the consistency of the answers of the sample members (38).

6- Content recommendation

The weighted arithmetic mean of the content recommendation dimension was (3.65), and this indicates the strength of the sample banks' adoption of the subject of knowing the opinion of customers about their services, knowing that the standard deviation was (0.87), and this indicates the strength of the consistency of the answers of the sample members.

Note that the variable of marketing with artificial intelligence achieved a weighted arithmetic mean of (3.77), which is higher than the hypothetical mean, which indicates the awareness of the study sample banks of the

importance of this type of marketing for the purpose of attracting the customer and satisfying his desires. The value of the standard deviation was (0.58), which indicates the strength of the consistency of the answers of the sample members.

7- Reputation of the bank

The weighted arithmetic mean of the bank's reputation variable amounted to (3.75), which is higher than the hypothetical mean, and this indicates that the study sample banks enjoyed a good reputation, knowing that the standard deviation was (0.87), and this indicates the strength of the consistency of the answers of the sample members.

Table (2) below shows the descriptive statistics of the research variables and the correlation relationships

Table (2) Correlation matrix, arithmetic means and standard deviations of the research variables,

CH	3.67	0.81	1						
DP	3.68	0.84	.426*	1					
PP	4.08	0.80	.456*	.639*	1				
DA	3.94	0.62	.349*	.493*	.374**	1			
CU	3.62	0.87	.377*	.409*	.187	.495*	1		
CR	3.65	0.87	.437*	.590*	.431**	.416*	.606*	1	
AIM	3.77	0.58	.694*	.813*	.703**	.681*	.702*	.804**	1
REP	3.75	0.87	.438*	.637*	.518**	.537*	.457*	.607**	.725*

**Sentimental at the level (1%)

Source: Created by researchers

Third: Testing the research hypotheses

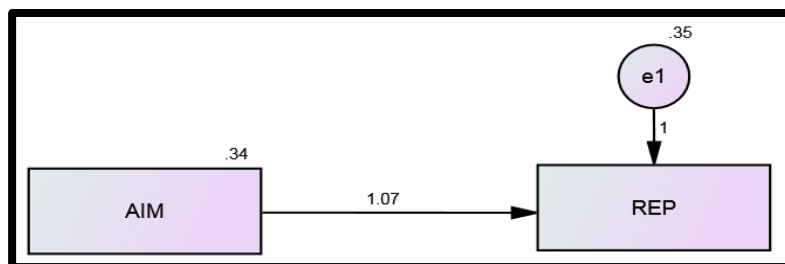
The researchers adopted a set of statistical methods to test the hypotheses that emerged from the research, as follows:

First: - There is no significant correlation between artificial intelligence marketing and improving the reputation of the bank.

Table (2) above indicates the results of the correlation between the variables of the study, and it is clear from it that there are positive and significant correlations at the level (1%) between marketing with artificial intelligence and improving the reputation of the bank, whether at the overall level or at the level of dimensions. Therefore, the researchers inferred the rejection of the above hypothesis, meaning that there is a significant correlation between artificial intelligence marketing and improving the reputation of the bank (39).

Second: - There is no significant effect between marketing with artificial intelligence and improving the reputation of the bank.

In order to test the above hypothesis, the researchers used structural equation modeling, whether at the macro or sub-level, as follows:



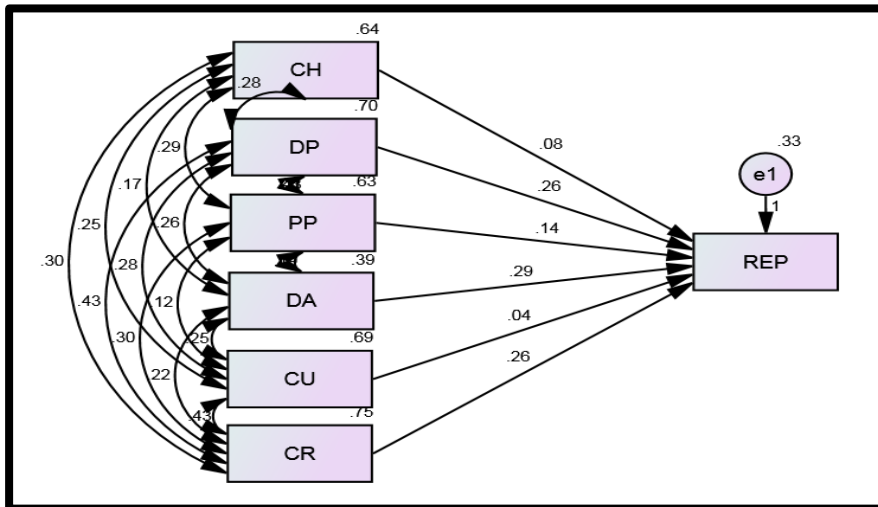
Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P
REP <--- AIM	1.07	.136	7.868	***

***Sentimental at 1% level

It is evident from the above that marketing with artificial intelligence affects by (1.07) the reputation of the organization, which is a positive and significant effect at the level of (1%), which indicates that it is possible to benefit from marketing with artificial intelligence in order to improve the reputation of the bank among the circles it serves.

The figure and the table below show the impact hypothesis test at the sub-dimension level



Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P
REP	<---	CH	.080	.117	.647	.518
REP	<---	DP	.260	.140	1.849	.064
REP	<---	PP	.140	.135	1.001	.317
REP	<---	DA	.294	.156	1.886	.059
REP	<---	CU	.042	.129	.329	.742
REP	<---	CR	.260	.130	1.993	.046

The following figure and table shows:

- 1- The chatbot affects the bank's reputation by (0.080) if it changes by one unit, which is a positive but not significant effect.
- 2- Dynamic pricing affects the bank's reputation by 0.26 if it changes by one unit, which is a positive and moral effect at the level of 6.4%.
- 3- The targeted offers affect the bank's reputation by 0.140 if it changes by one unit, which is a positive and insignificant effect.
- 4- Data analysis affects the reputation of the bank by (0.294) if it changes by one unit, which is a positive and moral effect at the level of (59%).
- 5- Understanding affects the reputation of the bank by (0.042) if it changes by one unit, which is a positive and not significant effect.
- 6- The content recommendation affects the bank's reputation by (0.260) if it changes by one unit, which is a positive and moral effect at the level of (4.6%).

Conclusions:

Marketing with artificial intelligence is one of the modern methods adopted by organizations of all kinds for the purpose of achieving their distinction in the market in which they operate. The results of analyzing the data of the study after verifying the validity of its scale construction and the accuracy of its data indicated that artificial marketing is positively and morally related to the reputation of the bank, and the dimensions of marketing Artificial pricing affects the enhancement of that reputation, but in different proportions according to each of its dimensions. Knowledge of the customer's needs and desires comes from analyzing the customer's data, and benefiting from it in satisfying those desires. After recommending the content, it also affected the reputation of the bank in a significant way, which means that the more satisfied the customer with the bank's services, the more he tried to convince others of it and entice them to deal with the bank.

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