

REFLECTION OF LEAN MARKETING IN MARKETING RECOVERY: AN APPLIED STUDY OF A SAMPLE OF MANAGERS OF PRIVATE BANKS IN BAGHDAD

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ABSTRACT

This study examines the effect of agile marketing dimensions on marketing recovery through an exploratory study of banks in the city of Baghdad. This study aims to determine the effect of agile marketing dimensions (reduction of excessive production, reduction of unnecessary treatments, reduction of waiting time, reduction of unnecessary stocks, reduction of unnecessary movements, reduction of defective outputs, reduction of unnecessary transfer) on recovery Marketing through its dimensions (compensation, apology, speed of response, assistance and problem solving), as the research will attempt to provide a theoretical framework for the dimensions studied through the most important of what researchers presented, data was collected using a questionnaire-based survey consisting of 55 questions and distributed to 110 managers from Directors of private banks in Baghdad. Therefore, the research attempts to answer a set of questions that embody the research problem (is there an effect between the dimensions of agile marketing on the dimensions of the marketing recovery), and in order to analyze the data obtained from the questionnaire, statistical methods such as the mean and standard deviation were used. The results showed that the dimensions of agile marketing have a major impact on the organization's recovery through marketing. Finally, the study recommends that management should improve agile marketing activities by applying appropriate activities for banks to obtain customer satisfaction.

Key words: *Lean Marketing, Marketing Recovery*

Research drawn from the doctoral thesis tagged (the effect of Lean marketing practices in improving the organization's reputation through marketing recovery mechanisms / applied research) University of Baghdad / College of Administration and Economics

INTRODUCTION

The world is witnessing a great change in all aspects of life, especially in the field of business, and the pace is accelerating towards fundamental and fundamental changes in the tools, methods of work and administrative practices. In light of these developments and rapid and

dynamic events, the competition unit among business organizations in order to maintain its market position and the continuity of obtaining a distinctive competitive position in the market by offering goods and services provided to customers in high quality. In light of these challenges, modern philosophies and concepts of greatest importance have emerged in the future of organizations in

general. Among the most prominent of these philosophies that are characterized by modernity is the philosophy of agile marketing through relying on tools and methods of thinking and agile manufacturing, and this philosophy formed an intellectual approach to raise the level of the organization's performance and to maximize customer added value and reduce waste and waste and get rid of excess activities to achieve continuous improvement to create the maximum amount of impact The minimum effort. In order to increase the level of interaction between agile marketing and marketing recovery, it is a mechanism to address all shortcomings that hinder the organization from distinguishing from organizations within the business sector. So this research was divided into four main sections, the first section represented by the research methodology, and the second section came to clarify the theoretical aspect of the research, while the third section came to explain the practical and analytical aspect of the research, and finally the research concluded with a set of conclusions and recommendations that the research reached.

THE FIRST TOPIC : RESEARCH METHODOLOGY

First: The research problem and its questions

Organizations are seeking more attempts towards survival, away from reaching a state of decay that is the undesirable end of any organization, stemming from the increasing intensity of competition, which will ultimately lead to that inevitable end of any business that is below the level of others within the industry at times, and within The economy at other times is driven by the risks of exposure to economic cycles and from which no business is safe from, all of this pushed researchers towards adopting concepts from different knowledge fields and working to benefit from them marketing, which is known as agile marketing, which contributes to getting rid of the losses and waste related to an activity Marketing Department, and with the developments taken care organizations to compete on the basis of costs Almnkhvzh in each value chain activities while maintaining a satisfying customer requirements by offering products and services for high quality through the use of the mechanics of continuous improvement down all activities of the feminine Zmnha

marketing activities. With the rapid developments towards customer satisfaction emanating from the stages through which the knowledge field of marketing management has evolved, organizational reputation has become the goal that organizations seek to maintain as an important feature for organizations to stay and continue working, despite the many attempts by employers on the one hand and by researchers on the one hand Others, which were framed by the literature through which the researchers sought to enlighten the path towards more attempts to reduce the knowledge gap and get rid of the state of failure experienced by many businesses, which push them towards destruction and exit from the field of business and consequently The consequence of the failure situation by financially compensating the customer, providing assistance, apologizing for the failure of the service provided and helping him to avoid the problem that the customer might be exposed to and the calamities that the workers receive in the organizations. This multidimensional view driven by social responsibility provided the need to address the recovery issue to avoid these negative situations and forecast With it before it happened by identifying what satisfies the customer to improve the reputation of the organization by offering and offering high quality products and services, attention to social responsibility and creativity in the organization's actions to improve its image with the customer. As is known from the standpoint of the holistic view of the organization as an integrated whole, this gave difficulties to the marketing department to ensure that the performance of other departments within the organization is complementary and enhanced to the activity of the marketing department, as the marketing departments suffer from slack states and the performance ramifications of marketing activities, which is reflected in the weak response to external changes, which will be reflected Reducing customer situations and expectations to reflect the reputation of the organization. And based on the previously provided enlightenments within the current research topic, the study problem was diagnosed with the following statement: "To diagnose the deficiency of the marketing department and to employ a method of agility to advance the aspects that hinder that job from achieving its goals by identifying cases of waste and loss, which helps to achieve recovery from imbalances And the

failure to serve customers to improve the reputation of the organization as an end and a final goal of its work, and accordingly it was necessary to address the research problem by presenting a set of questions that the current research will seek to answer:

1-What is the extent to which agile production concepts can be adopted within marketing concepts?

2-Can lean marketing principles be used to achieve recovery?

3-To what extent can the principles of Agile Marketing be used to avoid situations of varying customer expectations?

4-What is the amount of deficiencies and defects caused by other departments operating within the organization?

5-Is it possible to achieve cognitive discourse by using the principles of agile marketing for the organization's recovery and its reflection on its reputation?

Second: The importance of research

1 - Employing agile production tools in order to provide previously uninhibited tools that will rid the marketing activities of any sagging flaws by addressing a topic characterized by modernity in the field of management (agile marketing, marketing recovery, reputation of the organization)

2 - The applied side will study agile marketing, and most of those who dealt with agile marketing have dealt with it from the theoretical side, which adds a scientific addition to the study and how the organization can achieve recovery and improve its reputation based on the use of agile marketing tools.

3 - The study's attempt to get rid of the discrepancies in customer expectations by adopting agile marketing tools, which will be reflected in improving the organization's reputation.

4 - Knowing the role of the marketing department within the organization and whether the failure of other departments affects him and what are the procedures that the organization can work on in order to reach its recovery status.

5- How to integrate study variables and use agile marketing tools to reach the organization's interests through the use of recovery mechanisms, which work to provide an appropriate environment to satisfy the customer, improve the organization's reputation, and establish a good mental image of it.

Third: The objectives of the study

1- Working on employing the principles and tools of agile production, adopting them and working on them within the marketing concepts, which provides knowledge concepts that are modern and at the same time trying to verify the feasibility of adopting the tools of agile production within the marketing concepts as indicated by some researchers.

2- Reaching the state of recovery through employing agile marketing tools, after marketing, a job that is extremely important within the organization's functions, as it is responsible for sustaining the reciprocal cycle between the organization and the external environment.

3- The organization avoids instances of discrepancies that occur in the customer's expectations that increase complaint and complaint by them, all by employing agile marketing tools.

4- Ensuring the comprehensive complementarity of all the jobs present within the organization and uniting its efforts towards achieving a state of synergy between the tasks and goals of all jobs, which improves the reputation of the organization.

5- Employing agile marketing tools that aim to improve and sustain the organization's reputation by achieving the concept of recovering from failures and shortcomings in aspects of providing services to customers.

6- The research attempt to provide adequate answers to the basic questions of the current research topic.

7- Enriching the marketing side and opening new fields for research through pairing and integration with the organization theory.

Fourth: Building the research model and its variables

The model represents the expressive image of the research idea, and for the purpose of translating the research problem into its practical framework, not all of it is analyzed, interpreted and extracted of its results, the research model was built according to the assumptions

that resulted from the topics (agile marketing, marketing recovery), and in line with the nature of the impact between the main and sub variables as Shown in Figure 1.

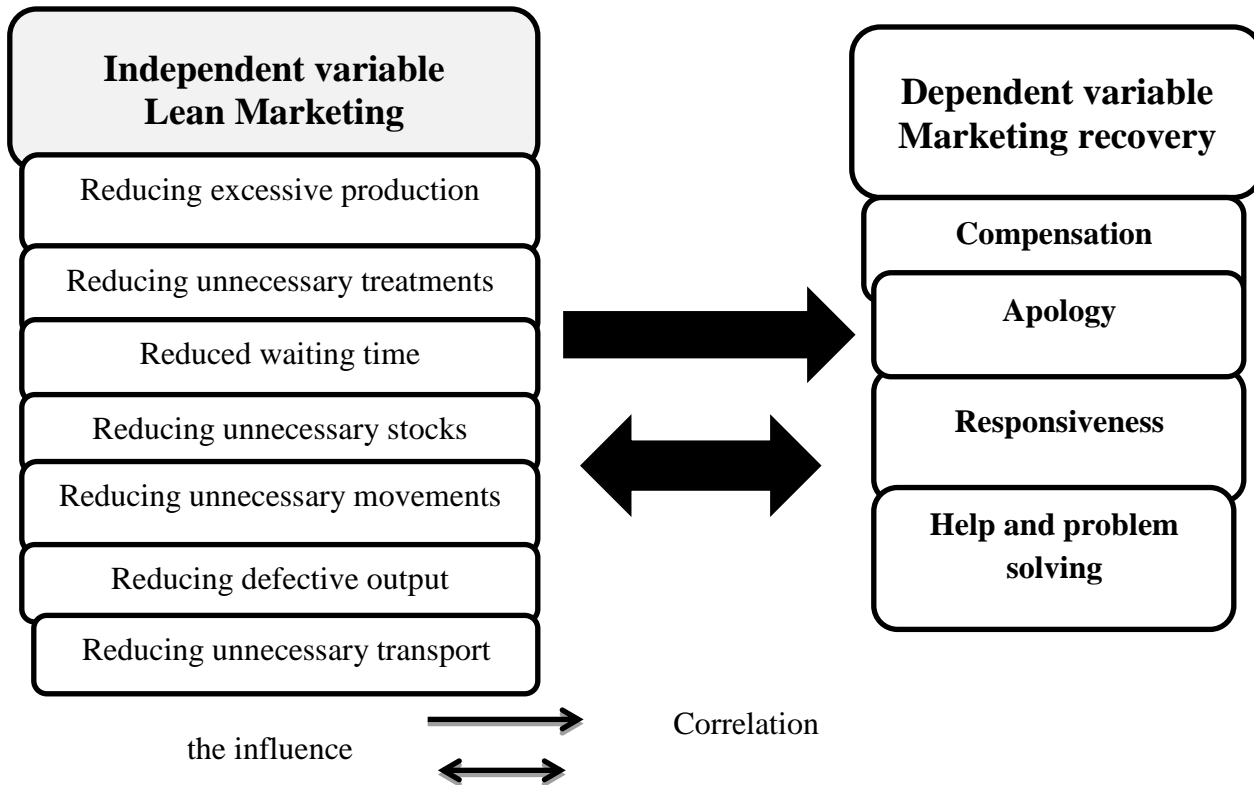


Figure (1) research hypothesis

Fifth: The research hypothesis

A hypothesis is a temporary wording that plays an important role in empirical, social, or legal research. Not only by transferring research in the right direction but also in testing or proposing theories and describing an administrative, social or legal phenomenon, and the hypothesis regardless of its source indicates what the researcher is searching for, as it suggests some reasonable explanations about the possible relationships between the concepts or variables referred to and in fact No further step in experimental research can be done without the hypothesis (Kabir, 2016: 55). Here we must define the hypotheses of the current research:

(H1)) The first main hypothesis: There is a significant correlation between agile marketing with its dimensions and marketing recovery.

(H2) The second main hypothesis: There is a significant effect between lean marketing Dimensions and marketing recovery.

Sixth: Research community and sample

The research community consists of (110) managers, divided between managers and heads of departments in (14) private banks in Baghdad, questionnaires were

distributed to the researched sample, and after sorting and tabulating questionnaires in the statistical program.

Seventh: Research Methodology:

The researcher adopted when formulating the research using the descriptive approach in the theoretical aspect as well as analyzing the effect between the research variables

Eighth: the limits of research

1- Spatial limits: The research was limited to the Iraqi private banks in Baghdad, as they represent a large segment in the services sector, which deals with the customer with direct contact, and for its cooperation with the researcher and its geographical proximity.

2- Time limits: The period of completion of the research extended from 12/12/2019 to 17/4/2020.

Ninth: Data collection methods and tools

The researcher relied on foreign sources in the theoretical aspect of the research, which were books, articles, theses and messages related to the current research topics, as well as sources on the Internet. As for the practical aspect, the researcher relied on the questionnaire as a main tool and the most consistent with the current research trends, and the five-dimensional Likert scale was used.

THE SECOND TOPIC : THEORETICAL FRAMEWORK FOR RESEARCH

First: Lean Marketing

1- The concept of Lean marketing

The term Lean marketing has been used to mean a process of continuous improvement and methodology that would eliminate waste, inefficiency and ineffective processes, accelerate production cycles and increase the professionalism of individuals in every aspect of marketing and focus largely on the process and procedures while supporting technology to improve jobs.

The idea and philosophy of agile marketing (Lean Marketing) meets the philosophy and idea of agile

manufacturing (Lean Manufacturing) in terms of goal unity and unity of the intellectual premise, so both philosophies emanate from the same roots in the pursuit of limiting activities and removing practices that are not of value. (Hamdi and Raouf, 2013: 160), agile marketing is a practical methodology for continuous improvement that reduces waste, waste and inefficiency of operations, speeding up production cycles and increasing professional competence of workers in every field of marketing, and a high focus on procedures and process with technology support In addition to relying on technology that leads to improved job performance (Dewell, 2007: 24), it is one of the contemporary marketing trends adopted by the organization to achieve its goals by focusing on meeting the requirements of high quality, in a manner that corresponds to the directions of its customers (Nordin, 2010: 374) As explained by Payaro & Papa, 2014)) that agile marketing is activities or procedures that can be considered do not add value in addition to that they do not consider the costs of the new product and the process of development or distribution and focus is on communication and promotion costs in order to manage marketing activities to make them more efficient (Payaro & Papa, 2014 2) Any strategic methodology to automate and simplify marketing operations in order to improve the efficiency of the process and get rid of waste and waste, not reduce them, and that the most important thinking in this matter is within the manufacturing function and administrative functions, and this rule can be applied in agile marketing. Therefore, agile marketing in the organization It must have two components: new leadership and acceptance of demand (Asefeso, 2013: 8).

2- Lean marketing goals

Business organizations strive to reduce waste and loss in all the activities and operations of the organization and get rid of negative effects and turn to agility in all of their operations, especially in the field of graceful marketing, as well as improving the services provided to the customer and upgrading the organization's individuals and liberating their energies and working to increase the creativity of its members, and work to increase the opportunities for growth In this light, (Elias & Harrison, 2015: 1; Lowry, 2003: 47; Asefeso, 2013: 13; Dewell, 2007: 24) The goals that Agile Marketing

seeks to achieve are :A - When adopting the agile marketing program, the administration must persuade all marketing staff to place the customer at the center of their activities and get rid of waste and increase efficiency are two important goals, and the focus must remain on providing value to the customer.

B - The flow is created and the value added to the good or service and a high level of customer satisfaction results in order for the agile marketing program to succeed, and it must be accepted by all marketing staff and seeking ways to reduce waste and increase productivity.

C - To reduce marketing, employees need to think outside the box, as well as use some methodological methods, and that creative endeavors that violate the commitment to the status quo and streamline the activity help to activate agile marketing and often the most effective starting point is to follow a careful approach to get rid of waste and waste.marketing goals

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3: Dimensions of Lean Marketing

The types of waste and waste in agile marketing will be clarified through the model presented by (Ohno) for agile production, which was applied in Toyota to include seven types, and can be applied in the field of agile marketing and agrees with it (Payaro & Papa, 2016)

A - Reducing excessive production

Overproduction occurs when there is a deviation between what the organization offers in terms of documents, information, materials or jobs and what the market actually needs (Payaro & Papa, 2016: 284) This is usually a symptom of poor planning, and the organization is not quite sure what it wants to achieve, but There is a spending budget and any marketing activity is a good business.

B . Reducing unnecessary treatments

Lean Manufacturing deals with the transfer of order through your supply chain and to your customer. However, we are talking about the marketing process - this deals with obtaining the customer in the first place and how to deal with it once they get it. We need to designate communication processes, acquire customers and address their relationships.

C. Reduced waiting time

Waiting: It is the period of time that elapses before the customer gets the required value. In the event that it is not planned, waiting is usually viewed as a waste of time from the customer's point of view, and this period is not seen as fun (Payaro & Papa, 2016: 286) Waiting rooms or queues generally give rise to negative thoughts or feelings, moreover Present time is a valuable resource, and how time is perceived, in addition to the time that has already passed, and is an essential element

in providing a service or selling goods to a customer (Bateson, 1983) Service delivery times or customer response can be reduced through careful analysis of the flows during the process that Ranging from a customer's request to fulfilling an order. One of the handy tools is Value Stream Mapping (VSM), which is a simple technique for analyzing and analyzing value flow (Rother & Shook, 1999).

D - Reducing unnecessary stocks

Inventory represents the result of increased production compared to actual market demand. Sales are always difficult to produce and forecast, especially in highly dynamic and rapidly changing economies. If not managed appropriately, the stock becomes accumulated unsold material and hence an additional cost to the organization.

E - Reducing unnecessary movements:

The effort related to the work environment is unnecessary, so jobs with excessive movements must be redesigned (Krajewski et al, 2013: 297), and this type of waste is lost when workers perform physical movements that are unnecessary when carrying out the required task, such as bending and walking, etc. One of the physical movements that do not add value and have no importance, and workers commit this type by searching for tools or documents when their workplaces are crowded and when they are not organized, and this type of waste and loss often delays the start of business and disrupts its conduct ((www. rtdonline.com.

F- Reducing defective outputs:

The disadvantages that lead to a decrease in quality and the addition of a waste of costs to the system (Krajewski et al, 2013: 297) Waste and waste are often very large in operations. And that the total costs of quality are much greater than what is always considered, and therefore it is important to get rid of the causes of these costs ((Slack et al., 2010: 436), as quality defects lead to a re-work and the addition of loss costs to the system in the form of lost production capacity and the return of the lost effort Increased inspection and customer loss of desire (Krajewski et al., 2010: 317).

G - Reducing unnecessary transport:

Value does not result from the transportation of materials within the supply chain, as the product is not processed in any way, however, transportation is necessary in making the products available to customers. Constant analysis and examination of the flow of materials from the source of the raw materials to the place of consumption, and above all in the economics can help in reducing waste. Muda can be seen in logistical costs, an expense component that not only relates to transportation companies but all operations that need to move goods from one place to another. (Payaro & Papa, 2016: 286) The reductions in logistics costs have been pursued over the years through outsourcing.

Second: the marketing recovery

1- The concept of marketing recovery

The word "recovery" from the linguistic side refers to goodness after corruption. The Arabic Language Academy (2004, in the same meaning, the mediating lexicon clarifies recovery: that it attained wellness (mediator lexicon, 632: 1972), while the word "recovery" came in the thesaurus and in many places including : That recovery is an overriding state that is not favored by the act, pardoned, and its source is pardoned, that is, the effect has been studied, removed, and erased (Reda, 1960: 152), and also in dictionaries and dictionaries of the English language as a recovery of health or a return to normal status (Oxford, 2006: 651). On the idiomatic side, recovery is the organization's ability to learn from mistakes and solve all problems (24: 2017 Seock & J). ung) in an attempt to compensate customers for the negative effects of failure (601 :: 2017 Minazzi,) which are procedures designed to solve problems, change negative attitudes of dissatisfied customers and ultimately retain customers for the benefit of the organization) 4: Mattsson, 2014 2017: 2; et al, Migacz; Kim, 2007: 77) and the organization's ability to see failure as an opportunity to create customer satisfaction and achieve competitive advantage (Haze & Varrenbergh 2017: 10), which is the critical step in converting dissatisfied customers into satisfied customers (Leow, 2015: 6) and it is a proactive process to look for problems in The organization and dealing with it, and to see failure is not necessarily a problem but an opportunity to create customer

satisfaction ((Kanousi, 2005: 58 i.e. how employees act and address customer complaints immediately after the service fails to regain their satisfaction and loyalty), 2014: 1 Ramén & Mattsson) or a method and approach to address all Deficiencies in dealing with customers and providing appropriate compensation in case the organization fails, as well as offering an apology Rapid response to customer fulfillment) (Schumacher & Komppula, 2016: 118) It is thus an effective process for the organization and rapid response to problem solving and long-term relationships with clients describing recovery is crucial for marketers (Seock, 2017: 25) Jung &) using activities associated with identifying the problems.

2- The importance of recovery and the quality of the service meeting:

Through reviewing the opinions of the writers and researchers and their views that dealt with the recovery of commodity or services organizations, and to be an advantage for business organizations to overcome the state of failure and failure that the organization has suffered towards returning to its previous state before the crisis and the failure it went through, so we provide the most important points indicating the importance of recovery for the organization .

A - Recovery is one of the important foundations and indicators towards the organization's superiority and its achievement of renewed successes after its failure.

B - The recovery works to enable the organization and the workers to know the ideas and plans that were applied in other organizations that suffered from failure and collapse and how the recovery was achieved and benefit from it in the future.

C- Recovery has an important role in working to develop alternative strategies, scenarios and contingency plans to confront all problems and prepare for future crises and make them within its accounts.

D - That recovery works to strengthen the relationship with customers, create a spirit of cooperation and stability in the hearts of workers towards the organization, and good dealings with customers to increase their satisfaction with the organization, and inform workers that the organization has a management

that is able to overcome failure, and keep the workers loyal to the organization during the crisis.

E - The recovery helps the organization to attract new customers as an indication of the organization's restoration of its activity and well-being and a return to its previous position, which creates reassurance among potential customers and thus attract them.

F - The recovery enhances the organization's position in the financial market because it is evidence of the strength of the organization and its ability to overcome crises and failures and evidence of the organization's objectives.

3- Dimensions of the marketing recovery:

Customers are a vital asset to service organizations, and the most effective way to ensure customers repeat the buying process is to provide a product and service that meets or exceeds customer expectations (Kim, 2007: 76) has been identified; Smith et al, 1999: 358; 2012, Battaglia et al (Levesque & McDougall, 2009: 21 Vaerenbergh, 2016: 15; Mattila, 2004: 151; & Wirtz) A group of dimensions and mechanisms for recovering an organization after it is subject to failure, whether in the field Services, marketing, production and operations, or any other type of failure. Therefore, we expect the type of service failure and its size to affect customer evaluations of service failure / recovery encounters, because the context of the failure is a reference point through which customers judge the strength of the organization and its ability to recover normally after it was specifically exposed to failure, so the context of the failure will determine customer standards To perform recovery, it will affect the nature of the relationship between the customer and the organization, and the type of service failure and its size will affect how customers respond to the features of recovery, so we examine the impact of four different service recovery mechanisms on customer assessments, which include compensation, apology, speed of response, assistance and problem solving V.

A- Compensation:

Compensation for organizations has become a critical and important factor for their survival after failure, and compensation is all that is granted to a person in lieu of

loss, damage, or suffering (Oxford, 2006: 156). Compensation is the total cash and non-monetary payments that the organization provides to the customer in exchange for what he is exposed to because of the failure to provide The Service www.patriotsoftware.com And Jung & Seock, 2017: 28) have stated that compensation is material or monetary benefits, credits, allowances and discounts that a customer receives as a result of a loss or damage upon receiving the service. Mattila, 2004: 151 (& Wirtz) added that compensation becomes effective in restoring customer perceptions about distributive justice, in addition to that compensation affects the speed of recovery and improving the relationship with customers and is given to the customer in order to pay the costs and difficulties caused by the failure of the service, and these may be rewards Financial as deductions, compensation has a major impact in the organization's recovery status, and Mattsson & Ramén, 2014: 7) showed that compensation is something that the organization gives to customers rather than failure that made customers unhappy at first, and compensation can be something consistent with a voucher or a purchasing service and that The compensation reflects the problem the customer would have endured when a thousand occurred And to compensate to be satisfied depending on the severity of the failure.

B- Apology

Providing a sincere apology to the customer is one of the most effective methods in recovering the service, and an apology is a psychological exchange or is provided by the service provider instead of the problem or distress experienced by the customer, and that the positive relationship between apology and customer satisfaction is recovery and apology has a strong impact on satisfaction and recovery The organization plays an important role (Lan, 2015: 1078) & (Quy) An apology is less profitable for the customer, but it may be effective when facing minor service problems (Levesque & McDougall, 2009: 21), and apology is the minimum measure that can be taken to compensate The customer is not satisfied when the problem occurs and k is recommended A prerequisite for service recovery, however apology alone is only effective when the size of the loss is smaller, and becomes ineffective when the failure or loss of the service is of great value as

consumers expect significant tangible compensation (Janjua, 2017: 30) which is a typical type of psychological recovery. & Seock, 2017: 27)) That is, the organization provides emotional support to customers to alleviate the negative emotions resulting from the failure of the service (Gelbrich, 2010: 571), so the organization undertakes administrative intervention to correct mistakes, provide compensation, return the fees to the customer, and provide the discount, to his satisfaction Su, 2009: 1781) & Tsai).

C - Response Speed:

These are actions that service providers take in response to service failures, and may include a range of psychological and material activities. Organizational responses are behaviors that organizations take in response to failure, and the organization's various responses are more effective in service failures (Lan, 2015: 1078) (Quy). The organization's first step in providing fair procedures that customers perceive is taking responsibility for failure. The speed of actions is also the same. Of great importance to the customer; if employees of the organization receive a high level of empowerment, they will be more empowered to speed up the procedure, since they can immediately respond to the complaint (Nolan & Rudström, 2008: 7). Therefore, the organization must grant independence to the workers to enable them to respond quickly and make quick decisions. In daily activities without a For reference to direct supervisors, then workers feel comfortable and happy about work (Piaralal et al, 2016: 903). Therefore, service organizations must train customer contact workers to respond to complaints, possess courtesy and speed skills, and after that they must give them the authority to act quickly to recover. The service (Varela-Neira et al, 2008: 507) is why the organization works to provide explanations and information to solve problems as quickly as possible and to provide future information (Gelbrich, 2010: 571).

D- Help and problem solving:

Help includes taking action to correct problems, and assistance may be the most effective individual recovery strategy, because it can return the customer to the original goal of purchasing the service (Levesque & McDougall, 2009: 21) and means providing information

and advice and then helping the customer solve problems after failure Failure to serve and reducing levels of anger (Gelbrich, 2010: 571) and assistance should improve satisfaction versus compensation received by the customer as assistance was more effective in critical situations (Levesque & McDougall, 2009: 22) and assistance is to support service providers to the customer in response to service failures such as restoring Service making.

THE THIRD TOPIC : ANALYTICAL ASPECT AND TESTING OF RESEARCH HYPOTHESIS

First: Diagnosing the reality of the Lean Marketing variable

This paragraph is devoted to identifying the reality of the Agile Marketing variable through analyzing and discussing the results of its seven dimensions (reducing excessive marketing activities, reducing unnecessary operations, reducing waiting time, reducing unnecessary actions, limiting unnecessary movements, limiting outputs Defective, limiting unnecessary connections), and then arranging them according to the relative importance and as follows:

Table () the results of diagnosing the reality of the importance of lean marketing and dimensions

S	Dimensions	Arithmetic mean	standard deviation	Relative importance arrangement
1	Reducing excessive marketing activities	2.99	1.04	Sixthrank
2	Reducing unnecessary operations	2.92	1.08	Fifth rank
3	Reduced waiting time	3.75	1.02	Firstrank
4	Reducing unnecessary procedures	3.51	1.04	Third rank
5	Reducing unnecessary movements	3.66	1.01	Secondrank
6	Reducing defective output	2.91	1.03	The last rank
7	Reducing unnecessary connections	3	1.01	Fourthrank
	Lean marketing	3.25	1.03	

It is clear from the table () that the agile marketing variable achieved the value of the mean (3.25), which indicates that the mean is higher than the hypothetical mean, and the value of the standard deviation has reached (1.03) and it statistically confirms that there is an acceptable harmony between the members of the sample examined when answering the The paragraphs of these dimensions, and with regard to the relative importance of the sub-dimensions, came first (after reducing the waiting time) with an arithmetic mean (3.8), secondly after (limiting unnecessary movements) with an arithmetic mean (3.75), and the third position after (limiting procedures that are not Necessary (arithmetic mean) (3.69), and in fourth place after (limiting contact Unnecessary T (with arithmetic mean

(3.54), fifth rank after (limiting unnecessary operations) with arithmetic mean (3.5), sixth position after (limiting excessive marketing activities) with arithmetic mean (3.4), and last ranking after (limiting outputs Defective) with an average of (3.38).

Second: Diagnosing the reality of the marketing recovery variable

This paragraph is devoted to identifying the reality of the marketing recovery variable through analyzing and discussing the results of the four dimensions (compensation, apology, response speed, assistance and problem solving), knowing its arithmetic mean, and standard deviation, and then arranging them according to the relative importance as follows:

Table () the results of diagnosing the reality and importance of marketing recovery and dimensions

S	Dimensions	Arithmetic mean	standard deviation	Relative importance arrangement
1	Compensation	3.48	0.94	Fourthrank
2	Apology	3.75	0.93	Secondrank

3	Responsiveness	3.61	1.04	Third rank
4	Help and problem solving	3.78	0.96	Firstrank
	Marketing recovery	3.66	0.97	

It is clear from the table () that the total marketing recovery variable achieved the value of the mean (3.66), which indicates that the mean is higher than the hypothetical mean, while the value of the standard deviation has reached (0.97) and it statistically confirms the existence of an acceptable harmony among the respondents when answering The paragraphs of these dimensions, and with regard to the relative importance of the sub-dimensions, came first after (assistance and problem solving) with an arithmetic mean (3.78), second place after (an apology) with an arithmetic mean (3.75), and a third rank after (response speed) with an arithmetic mean (3.61) , And in the fourth rank after (Compensation), with a mean of (3.48).

Second: the link hypothesis test

The first main hypothesis: which states that there is a significant correlation between the marketing variable with its dimensions and the marketing recovery variable.

Table () results of correlation between the explanatory variable X on the intermediate variable y

X	Y1	Y2	Y3	Y4	Y Y
X1	.365**	.485**	.418**	.606**	.488**
X2	.245**	.297**	.256**	.415**	.295**
X3	.396**	.476**	.495**	.542**	.484**
X4	.493**	.437**	.451**	.551**	.506**
X5	.360**	.389**	.376**	.466**	.399**
X6	.302**	.269**	.254**	.425**	.311**
X7	.391**	.388**	.379**	.683**	.476**
XX	.506**	.532**	.480**	.741**	.583**

From the table () it is clear that the values of correlations between the variable (X), with the dimensions of the market recovery (y1, y2, y3, y4), which respectively reached 0.506, 0.532, 0.480,0.741), all of which indicate the existence of direct relationships at The level of significance (0.01), and it was the strongest relationship with the dimension of assistance and problem solving, which amounted to (.7410), while the weakest relationships were with the dimension of the response speed (.4800), and at the level of the overall relationships between the variable (X) and the total of the variable (Z), It reached (.5830), and it confirms the existence of a strong direct relationship and at the same time it has a moral significance at the level of (0.01), and this corresponds to the direct relations, and then it allows the researcher to accept the first major hypothesis of research and J stipulates (the existence of significant a significant correlation between marketing and variable dimensions Volant recovery catalog).

Third: Impact hypothesis testing

The fourth main hypothesis: which states that there is a significant effect of the agile marketing variable with its dimensions on the marketing recovery variable.

Table (2) results of the effect between the explanatory variable X on the dependent variable y

Slim Marketing Dimensions X	Demonstration variable parameter B	Fixed term a	F Computed	coefficient of determination R ²	Moral
X1	.506	2.058	48.926	.31	0.001
X2	.347	2.554	16.840	.13	0.001
X3	.474	1.793	72.531	.40	0.001
X4	.535	1.685	84.679	.44	0.001
X5	.450	1.920	57.702	.34	0.001
X6	.396	2.393	24.170	.18	0.001
X7	.534	1.967	42.577	.28	0.001
XX	.880	.702	136.645	.56	0.001

It is clear from the table () that the calculated value of (F) was (136.645), which is significant at the level of (0.001), and this confirms that there is an effect of the slim marketing variable with its dimensions on the marketing recovery variable from a statistical point of view, and that the value of the fixed limit ($a = .7020$), It confirms that there is a presence of the marketing recovery variable in the researched banks by the amount of (.7020), even if the marketing variable in its dimensions is equal to zero while the value of (B = .8800), it confirms that the change of one unit in the marketing marketing variable in its dimensions It will lead to a change in the marketing recovery variable by (0.880), as the value of the coefficient of determination $R^2 (= 0.56)$, it confirms that .56%), of the variance in the variable The recovery catalog explains by marketing variable dimensions and Volant (44%), interpreted by other factors not included in this special specimen variable regression. Hence, these results confirm the validity of the fourth main hypothesis, which included (the presence of a significant significance effect among the marketing variable in its dimensions on the marketing recovery variable within the researched banks).

THE FOURTH TOPIC : CONCLUSIONS AND RECOMMENDATIONS

First: the conclusions

Based on the researcher's findings of practical results of the research variables: A set of conclusions have been formulated, namely:

- 1-It was revealed through the research departments and the responses of their managers, their assistants and their department managers on the questionnaire form

that most departments suffer from the true dependence on routine and traditional works and neglect in the use of the vocabulary of marketing in the completion of transactions.

2-There is a contemporary vision represented by marketing organizations, which works to adopt a lean marketing approach, as it is characterized by modernity and durability, in addition to adding value to the customer as it is at the heart of marketing activities and thus achieving marketing goals and activating their efficiency.

3-It was found that there is an interest on the part of the research banks in reducing excess marketing activities that represent a burden on their human resources and represent a cost to their services, and that there is a weakness in the structure of the marketing department within banks, which affects the nature of the services it seeks to provide to the beneficiaries, which is negatively reflected on the use of The resources available to them, especially human resources, are service organizations.

4-It appeared that there is a clear interest on the part of the research banks in their ability to deliver the value to the customer quickly and accurately by relying on their human resources, but there is a weakness in giving the apology to the customers when mistakes occur in dealing with them, and the lack of interest in limiting unnecessary operations for the services that they seek to provide For the beneficiaries.

5-It is clearly evident that there is an interest on the part of the research banks in order to respond quickly to the requirements of the other departments within the banks within the specified time, and to reduce the waiting time in relation to the rest of the other sections, which reflects positively on the use of the resources available to them, especially human resources.

6-There is a clear interest on the part of the research banks in disposing of excess activities, and that the increase in the number of workers affects negatively their performance.

Second: Recommendations

1-The necessity for the research banks and the interest of the higher administrations to adopt modern marketing ideas and work to keep pace with the banking sector in the world and the distinct visions, ideas and marketing services provided by the fact that the banking sector and the Iraqi economy have become fertile ground for foreign banks entering to compete with the local sector and this represents a real challenge for the sector Iraqi banker.

2- Working to develop the human cadres working in the marketing departments to qualify them to be able to add value to the customer, and to spread the culture of gracefulness among workers in the research banks in order to reduce expenses and thus will be reflected in the provision of distinct services and at low prices to increase the market share of the organization and reduce competition.

3 -Working to identify places and places of waste and loss in all activities that burden the organization and interest in graceful marketing that achieves the optimal use of all marketing activities, and focus on activities

capable of adding value so that the research organizations can exclude all surplus activities and thus reduce marketing costs to achieve the required goals and enhance the situation Competitive banking.

4-Working to improve and strengthen the relationship and communication between the bank and the customer and increase ties between them through the use of marketing means and advertising the services they provide, and working to know what the customer needs and wants and hear his voice.

5-The necessity of paying attention to the marketing department, as it is the promoter and guide to banking services, working to increase distribution outlets and opening new branches, as it is one of the most important factors in encouraging the customer and increasing his satisfaction and loyalty.

6-Working to employ agile marketing tools in order to make more impact on the performance of marketing activities, and thus interest in reducing the waiting time of the customer in completing his transactions, and increasing interest and awareness and work to enhance the role of marketing in the research banks towards adopting a marketing approach in its dimensions to reduce waste Lost and conducting continuous improvement processes for all marketing activities.

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