

# BANKS' COMMITMENT TO THEIR PRINCIPLES AS A STRATEGY TO ENHANCE CUSTOMER LOYALTY: THE MODIFYING ROLE OF BANKING TALENT

James Y. Odeesh \*

Business Administration Techniques Dep., Technical College of Administration, Duhok Polytechnic University, Duhok, Kurdistan Region- Iraq.

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## ABSTRACT:

The study seeks to realize the role that the presence of banking talent plays in enhancing the relationship between commitment to banking principles and customer loyalty. To achieve this goal, SPSS program (version 26) was used to analyze the data collected through a questionnaire, distributed to a sample of 160 customers, who were systematically selected from Dasnia Bank in Dohuk Governorate, represented by the human resources working in the presidency of Duhok Polytechnic University, Technical College of Engineering, and Technical Institute in Sinjar, where human resources deal with Dasnia Bank. Totally, 153 copies of the questionnaire were received to analyze the data statistically between banks' commitment to their principles (independent variable) and customers' loyalty to banks (dependent variable), as well as the modifying variable determined by the presence of banking talent. Based on the results of the analysis, a number of conclusions were reached. The findings indicated that Dasnia Bank follows good banking practices, which makes customers more loyal. It also helps if there are good bankers in the company. Therefore, it is important to have someone who has the skills, abilities, and experience needed to work in banking. This helps banks stay true and loyal to their principles. Finally, the study recommended the need for Dasnia Bank and other banks to rely on the default model, which succeeded in clarifying a relationship of influence of banks commitment to the principles on the loyalty of customers.

**KEYWORD:** Banking principles, Customer loyalty, Banking talent, Dasnia bank.

## 1. INTRODUCTION

Banks are considered the essential basis for carrying out contemporary business because they facilitate the transfer of reserve funds more than their need into investment projects; therefore, the country's economic development depends largely on the business development carried out by banks (Omer, 2022, 8; Kamruddin & Sultana, 2018, 93). Due to the significant increase in the current banking sector business (Kumar & Mokha, 2021, 127), the customers of organizations operating in this sector are considered the core of their success and achieving their goals (Kamarulzaman, et al., 2018, 383). Accordingly, it is necessary to maintain customer loyalty to banks in order to survive and continue operating easily in the long term (Supriyanto, et al., 2021, 1; Pasha & Waleed, 2016, 43). Although customer loyalty is considered a very complex activity and thus generates challenges for organizations (Kajenthiran & Galahittaw, 2019, 131), creating awareness of the natural standard of customer loyalty is necessary to build and maintain a relationship with it in the current competitive environment (Bhagat, 2019, 522). Banks' contribution and positive participation in the

economic development of the country require that they obtain the customers' loyalty, which is extremely important for obtaining the confidence of customers and urging them to increase their dealings and loyalty with the banks. Interest in working talent in general has also increased recently in organizations (Ansar & Baloch, 2018, 213) because it is one of the necessary resources needed to achieve organizational excellence and superiority (Gallardo-Gallardo et al., 2013, 290), and it is a major resource for achieving advantages in the business environment. The current market is characterized by strong competition (Ebrahim et al., 2021, 676).

This research paper was based on general information about banks facing problems and challenges related to increasing customer loyalty and their interest in continuous dealing with them due to the natural complexity of the services provided by banks; therefore, clarifying and obtaining customer loyalty requires increasing banks' interest and commitment to their principles. The outcome is to involve the presence and possession of banking talent that is of rare value and who can be relied upon to commit to the banks' principles and

\* Corresponding Author.

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help to maximize the customers loyalty and achieve distinction over their competitors.

## 2. METHODOLOGY

### 2.1. Problem Statement

The Kurdistan Region of Iraq is facing difficult economic conditions due to the rapid change in circumstances at the global, local and regional levels, which have affected the loyalty of the region’s citizens to banks and urged them to refrain from depositing their money in banks, and this certainly affects the region’s economic development. The customer and their loyalty are considered one of the basic problems and challenges that hinder the work of banks (Kumar & Mokha, 2021, 127), as customers show unreal levels of loyalty that are far from reality because of the lack of other options.

Maximizing customer loyalty requires creating value for customers through banks’ commitment to their principles and increased attention to banking talent, which improves their performance and helps them achieve competitive advantage (Yousuf & Yan, 2019, 2494). Improving the quality of banking services requires customer satisfaction, which helps attract many new customers (Tahtamouni, 2022: 2). Accordingly, all banks search for the best services and ways to provide and develop them, which leads to the need for banks to possess the talent that performs the work and provide banking services well, which satisfy customers.

Hence, and because the researcher is a customer of Dasnia Bank, he conducted a conversation with his colleagues in the community to search for their level of loyalty to this bank. The result was that there have been weak levels of loyalty to Dasnia Bank, and this is what encouraged the conduct of scientific research that includes the three variables in order to help this bank, local banks, and international banks increase customer loyalty. Therefore, we can clarify the features of the research problem by presenting the following question: “Does banks’ commitment to their principles affect increasing customers’ loyalty, and does having banking talent modify the influential relationship between banks’ commitment to principles and increasing customers’ loyalty?”.

### 2.2. Value of Study

Customer loyalty is considered important and necessary for banks because it is taken as a criterion for judging the quality of the services they provide. If banks strive for effectiveness, they need to focus on customer loyalty, and this leads to increased attention to the factors affecting customer loyalty. Therefore, the importance of the research can be determined by increasing its contribution to expanding practical and academic knowledge about the research variables and the mutual influencing relationships between them.

### 2.3. Objectives

The current study seeks to build a model that improves and increases customer loyalty to banks and encourages customers to deal with banks more, which helps achieve economic development in the Kurdistan Region and develop awareness and knowledge about the factors affecting customer loyalty to banks. The main objectives are the following:

- Determine the commitment level of Dasnia Bank to banking principles, the level of banking talent existence, and finally the level of customer loyalty to the Dasnia Bank.

- Testing the effect of Dasnia Bank’s commitment to banking principles on customer loyalty.

- Testing the modifying role of banking talent to enhance the relationship between banks’ commitment to their principles and customers’ loyalty.

### 2.4. The Research Default Model

The default model shown in Figure (1) was organized in order to achieve coherence and logical adaptation between the theoretical framework of the research and its methodological and practical framework, indicating the existence of an impact relationship for banks’ commitment to the principles on customers’ loyalty to banks, in addition to the presence of a moderating role for banking talent in the previous influential relationship.

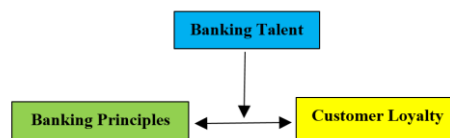


Figure 1: Research Default Model

### 2.5. Hypotheses

The study is an attempt to test the following hypotheses:

Hypothesis 1: Banks’ commitment to their principles has an effect on customer loyalty at Dasnia Bank.

Hypothesis 2: Banking talent has a moderating role in enhancing the relationship between banks’ commitment to their principles and customers’ loyalty in Dasnia Bank.

### 2.6. Procedures of Data Collection and Analysis

- The researcher relied on a number of Arabic and English sources to write the research theoretical framework.

-The questionnaire form ( see Appendix) is the main tool for data collection required for the practical framework. Table (1) shows the sources used to formulating the questions phrases.

-The study was based on reliability and confidence, which is related to the extent of coordination between data over a specific period of time. This was measured by using Cronbach’s alpha, and the inter-rate value was between (0.60 and 0.70), indicating the minimum level of confidence in the questionnaire data (Rizal, 2022,71). The data in Table (1) show the confidence present in the questionnaire data exceeded the minimum value for

reliability and confidence; therefore, the questionnaire data is coordinated, which helps in analyzing the data.

-The percentages, mean, standard deviation, and response rate are used to describe and diagnose the research variables.

-The effect of banks’ commitment to their principles on customers’ loyalty was tested and measured, in addition to measuring the effect of banking talent as a moderating variable in enhance the effect relationship of banks’ commitment to their principles on customers’ loyalty.

**Table 1:** The sources of questionnaire form and reliability of their data

Variable	Sources	Phrases No.	Cronbach’s Alpha
Banks' commitment to their principles	Al-Jalaihawi, 2010	16	0.877
The presence of banking talent	Rodriguez, 2010	6	0.901
	Gallardo-Gallardo et al., 2013		
Customer loyalty to banks	Dorhmi, 2020	6	0.827
	Jaban, 2020		
	Rahman, 2019		
Overall index		28	0.932

**2.7. Limits of the Study**

All organizations in general, and banks in particular, take care of their customers because their characteristics are determined by them (Tahtamouni, 2022, 2); therefore, we chose variables related to banks that could affect customer loyalty. The higher education sector, universities, colleges and institutes play a fundamental role in the contemporary, rapidly changing time (Nagesh, et al., 2022, 1815). Our study is limited to the identification of a sample of human resources working in the Presidency of Duhok Polytechnic University, Technical College of Engineering, and the Technical Institute in Sinjar, reflecting high sensitivity to diagnose weaknesses in the work of banks as customers of Dasnia Bank, which is considered one of the oldest government banks operating in Dohuk Governorate. A number of (160) questionnaire forms were distributed to workers, and (153) valid questionnaires were retrieved from them for statistical data analysis. The research period was ten months, which began at the beginning of the year (2023).

**3. THEORETICAL FRAMEWORK**

**3.1. Bank**

**3.1.1. Bank Concept:**

The banking sector has developed significantly due to the changes that occurred in the environment in which banks operate. This led to an impact on the functions and work performed by banks to make moves in the same steps as these changes. Facing an uncertain competitive

environment, banks always strive to improve the quality of banking services they provide to customers (Tahtamouni, 2022, 2); this is in order to meet customers’ expectations and achieve satisfaction (Geeta, 2022, 3). Banks are known as institutions that preserve customer funds, lend, exchange, issuance, facilitate their transfer, and expand the credit operations scope (Dilley, 2008, 2). The bank is the main body that allows the transfer of value on a daily basis in contemporary society by redistributing its financial resources (Caldararo, 2013, 116–117). Therefore, it is the financial intermediary that generates money by taking money in the form of deposits from customers and lending it to customers who need it (Aithal, 2016, 46), thus bridging the gap of lenders and borrowers not knowing each other and achieving financial intermediation between them. Bank is defined as an official figure that accepts deposits from customers and returns them to them upon their request or at specific times (Prabhavathi & Dinesh, 2018, 745). Bank products, including deposits received from customers and loans provided to them, represent the most important thing that makes banks different and distinct from other financial organizations (Heffernan, 2005, 1; Bansal, 2020, 11), identify the bank definition according to the banking functions and activities it performs, and the naming of the existing funds varies from one to another and the time of taking or giving them. The bank is also known as an institution that includes functions and activities that generate money through its dealings with credit and trade with the money deposited in it (Al-Jalaihawi, 2010, 26). Accordingly, a procedural bank definition is an organization that helps provide service to

the community through distinctive leadership and organization of the financial sector, thus achieving economic development for the country through its commitment to the principles that have been approved and the presence of banking talent, which leads to improving the quality of its services in a way that enhances customer loyalty.

### 3.1.2. Importance of Banks:

Banks are considered the backbone of contemporary modern business (Kamruddin & Sultana, 2018, 93), as trade cannot be conducted at the present time without banks (Bansal, 2020, 11), and their failure and loss affect all classes and sectors of society (Kryg, 2020, 17). Banks are more capable of keeping pace with changes in technology, communication, etc., and dealing with them in distinction, making their services and work expand more than other organizations operating in other sectors (Tahtamouni, 2022, 4). Banks collect all forms of customer savings and facilitate the use of surplus in investment, where many members of society benefit from. In addition to working to achieve development (Al-Obaidi & Al-Mashhadani, 2015, 49; Omer, 2022, 82). Banks play an essential role in the financial system because they mobilize savings and reduce transaction costs (Geeta, 2022, 2).

### 3.1.3. Objectives and Services of Banks:

Banks aim to transform ordinary things that have no value into things of great benefit and value and to preserve them easily, over time and any place (Caldararo, 2013, 121), and influence customers who do not deal with them and push them to do that (Kamruddin & Sultana, 2018, 94). Generating capital is the main function of banks (Bansal, 2020, 11), in addition, transferring and distributing risks instead of bearing one or a few a heavy burden on them (Alrabadi & Abudalou, 2022, 12), obtaining the customer receivables in the specific times, paying for the services or products they obtained on their behalf, transferring money from one place and person to another, investing depositors' money and giving them as loans, undertaking and risking the task of issuing, selling and buying banknotes (Aithal, 2016, 47). Banks lead the systems prosperous via innovating and creating a good financial future by performing financial intermediation between parties of society and generating financial products and services that benefit businesses and customers (Dilley, 2008, 3). Banks collect data about the markets they deal with, sort and monitor it to ensure their effective performance (Kryg, 2020, 17).

### 3.1.4. Banking Principles:

When banks perform business and provide banking services, they must commit to principles in order to develop their relationships with customers and increase their dealings with them. The banking principles are (Al-Julaihawi, 2010: 29-31):

- Confidentiality: Banks and their employees in particular must maintain the confidentiality of information related to customers' dealings with them and not give it to others in order to enhance their confidence in banks and increase their dealings.

- Good treatment: Attracting new customers and increasing their loyalty requires the presence of human resources who are characterized by good dealing with them, have the characteristics of personal tact, patience, frankness, and sincerity, preserve the interests of customers, and have the strength of concentration and observation.

- Comfort and speed: Creating a sense of comfort for customers when they are in banks is done by providing suitable places to receive and not disturb them when they wait there. It is also necessary to work on completing banking transactions quickly through the use of information and communications technology, automated devices, and modern applications.

- Growth: Banks can achieve the growth they seek by expanding their business and branches to include other areas that need their services, and by making payments on behalf of the customers with whom they deal, in addition to carrying out various activities and providing their customers with letters of guarantee when they need them to complete large commercial transactions.

## 3.2. Talent

### 3.2.1. Talent Concept:

There is no agreement on one talent definition; each organization defines it according to the sector's comprehensive field of work or specific to each important function and what the organizations aim to achieve. Thus, the banking sector defines banking talent according to the performance of business and banking activities. Talent is defined as possessing a set of characteristics that are compatible with the development needs of the organization and qualifications that enable it to perform the work and roles in a way that leads to excellent results, thus improving the overall operations and organizational performance (Wojcik, 2022, 125); it forms and embodies the values and principles to which organizations are committed, which helps it achieve outstanding and good achievements by inspiring and encouraging others to work with excellence (Rodriguez, 2010, 35; Tee et al., 2018, 11), and this is what made talent the basic resource required for organization success (Kabwe & Okorie, 2019: 859). Younas and Bari (2020, 1330) defined talent as human resources having natural abilities that enable and help to perform their work without obtaining the required education and training. Talent refers to human resources that contribute mainly to directing and leading the organization's work forward and progress (Ebrahim et al., 2021, 678), because it achieves creativity and innovation that ensure success for organizations (El Sayed, et al., 2021, 645). Talent is represented by human resources who have the potential to make a positive difference in organizational performance through their direct and immediate participation or by demonstrating the highest levels of potential they possess in the long term (Amushila & Bussin, 2021, 2; Younas & Bari, 2020, 1330). Human talent is characterized by intelligence because it has unique innate abilities to learn things in a creative and original way, which organizations benefit from performing their work (Mohammed et al., 2020, 4-5) and contribute to distinguishing their work from competitors (Bagheri, et al.,

2020, 2). Talent is also known as the main human resources in the organization who possess specific skills and abilities (Savov, et al., 2020, 2), enabling it to provide services of high quality (Joss et al., 2022, 4). They are referred to as the organization's core assets (Li et al., 2019, 4), because they have distinct competencies (Gezgin, 2020, 12), which refers to unique resources that have high value that are difficult to imitate by others (Luna-Arocas, 2020, 4). Talent is a set of knowledge, skills, abilities, values, habits, experiences and behaviors of human resources (Sathyanarayana et al., 2019). Organizations' awareness of talent's skills and knowledge is among their most important assets (Madurani & Pasaribu, 2022, 228), so they compete to obtain them because they are scarce resources (Ansar & Baloch, 2018, 214). Based on that, banking talent is defined as human resources that have high levels of skill, capabilities, ambition, and self-motivation to perform the required banking work and activities with distinction, which enables them to meet and perform banking services to customers in an excellent manner, and that increases their loyalty, thus achieving the banks' goals. At the forefront is achieving economic development.

### 3.2.2. Talent Characteristics:

Human talent possesses specialized skills that help it perform multiple roles that enable it to achieve high value for customers and a good competitive position for the organization (Wiblen & McDonnell, 2019, 21). It also has unusual, exceptional current and future characteristics that enable it to perform unique, difficult, and highly complex work (Sathyanarayana et al., 2019, 2). According to Gallardo-Gallardo et al. (2013, 291), talent is equal to the product of competence (which includes knowledge, skills, and values required for the job of today and tomorrow, the right skills, in the right place, the right job, and the right time) by commitment (which indicates the desire to do the job), and the result obtained is multiplied by the contribution (which is the achievement of the value and goal of the job). All organizations want to obtain human resources with characteristics of talent (Ansar & Baloch, 2018, 214); therefore, they are supposed to constantly search for talent that has the following characteristics (Rodriguez, 2010, 35–37):

-Performing backward roles, activities, and tasks that enable them to excel and achieve distinguished results.

-Dealing with the changes occurs as positive opportunities that enable them to learn valuable lessons and overcome their bad situations, thus proving their competence and ability to improve the organization.

-Expanding learning of new skills and continuing its knowledge and awareness in its management, which it uses and benefits from in diagnosing new challenges and problems quickly, has the rapid ability to absorb new concepts, which enables to search for new, innovative ways to address challenges and problems.

-Having leadership characteristics that enable it to influence others to do what it wants, facilitate the success of all organized activities, play many roles because it possesses a future vision, the ability to think, generate and

identify differences between what exists and what the talent wants, it enables it to achieve communication with others, and its planning.

### 3.3. Customers' Loyalty

#### 3.3.1. Customers' Loyalty Definition:

The concept of customer loyalty is referred to customers' preference for one brand over another when it appeared in the fourth decade of the twentieth century, and it was defined as the attitudes and behaviors that determine customers' satisfaction with the organization and the products and services it provides (Mjaku, 2020, 808). Due to the intense competition between organizations operating in financial markets and the emergence of globalization, customer loyalty is considered an important strategy for financial organizations (Kajenthiran & Galahittaw, 2019, 131). The concept of customer loyalty is referred to as the third millennium currency (Pasha & Waleed, 2016, 46). Customer loyalty means the firm and strong commitment of customers to repeatedly purchase preferred products and services in the future, despite the presence of factors and circumstances that have the potential to change customer behavior (Rizal, 2022, 13; Zaid, 2020, 27). Customer loyalty is defined as the customers desire to build long-term relationships with a specific brand, promote it to other customers (Din, et al., 2021, 2056), defend it without receiving anything (Bhagat, 2019: 522). It is referred to as the loyalty of customers to a brand or organizations that provide specific products and services despite the passage of a long period (Makudza, 2021, 192). It results from extent of the customers' psychological commitment and feeling of happiness towards a specific product and seeks to obtain it (Djunaidi, 2021, 2249). This increases his attachment to the organization, what it offers, and the human resources working in, loyalty can be diagnosed among customers by showing the intention to work on continuing business relations with the organization (Dorhmi, 2020, 498), and continuing to use the bank's services (Jaban, et al., 2020, 1249), although there are competitors (Khairawati, 2020, 15). It is known that customers have a unique behavior towards an organization (Rasheed et al., 2015, 241), which is formed through a mood of the behavioral and attitudinal aspects of customers (Rahman et al., 2019, 126).

The researcher defines customer loyalty as a situation in which customers have a strong relationship with the bank and deal with it continuously because it respects customers and adheres to the principles that increase their trust, due to the presence of banking talent that enables them to solve the problems that arise when they deal with the bank.

#### 3.3.2. Customers' Loyalty Importance:

Customer loyalty is considered an important source of concern to contemporary organizations due to intense competition and the increasing level of customer needs and desires (Rasheed et al., 2015, 242), and currently customer loyalty is used as the main result to obtain competitive advantages in markets (Konalingam, 2017, 48). The banks' success in highly competitive environments requires

increasing their interest in the customer loyalty strategy, which generates mutual benefit for the organization and customers (Bhagat, 2019, 523). Customer loyalty is referred to as a core factor in achieving competitive success because retaining existing customers is less expensive than attracting new customers, in addition to the presence of loyalty among customers that makes them take the possibility of attractive offers from competitors into consideration (Rizal, 2022, 11). In order to increase the organizations' profitability, it is necessary to develop customer loyalty to them (Din et al., 2021, 2053), which ensures they continue to obtain the highest revenues, and this requires organizations to make additional various efforts with the aim of building and maintaining customer loyalty because it is one of the most important strengths they own (Khairawati, 2020, 15). Customer loyalty is the most important criterion for good performance (Bhagat, 2019, 522), and banks benefit from customer loyalty when formulating their strategy and implementing it (Kajenthiran & Galahittaw, 2019, 129), which increases their dealings with banks (Harimurti & Suryani, 2019, 97). Customer loyalty is a vital and scarce resource that must be used to achieve long-term profitability (Bhat, et al., 2018, 93), because the cost of attracting new customers is five or six times the cost of maintaining and serving existing customers in banks (Kamarulzaman, et al., 2018, 383; Pasha & Waleed, 2016, 46).

### 3.3.3. Factors Affecting Customer Loyalty:

Customer loyalty to banks is a complex concept due to the presence of many factors that affect it (Bhat, et al., 2018, 93). Maximizing it requires banks to increase their focus on gaining customers' trust and satisfaction because it is the key to their success (Sari & Setyawan, 2022, 328), coordination in the delivery of high-quality services to customers (Rizal, 2022, 11), commitment to this and working to communicate with customers reliably and effectively, in addition to the banks having the ability to solve customer problems in the correct way (Supriyanto,

et al., 2021, 2). Customer commitment is an important factor in increasing customer loyalty (Din et al., 2021, 2058; Monferrer, et al., 2019, 475), in addition to cognitive and emotional factors (Djunaidi, 2021, 2249). Just as providing new and upscale services better than others increases customers' loyalty to organizations, their convenient and reliable policies regarding customers also increase their loyalty (Kumar & Mokha, 2021, 130). Human resources working on the front lines and dealing directly with customers are considered an important source for forming their loyalty (Dorhmi, 2020, 497). Hence, customer loyalty is influenced by marketing communications and the relationship (Limakrisna, et al., 2018, 415), electronic banking practices (Konalingam, 2017, 58), assuming social responsibility (Kajenthiran & Galahittaw, 2019, 128), customers' expectation of value from banking services (Pasha & Waleed, 2016, 50), and meeting their needs (Rasheed et al., 2015: 240). Customer loyalty is enhanced when banks have a reputation and mental image among customers, in addition to reducing the cost of banking activities such as transfers (Mjaku, 2020, 808).

## 4. PRACTICAL FRAMEWORK

### 4.1. Description of the Sample Demographic Information

Table (2) shows that the percentage of males is (55.6%), which is greater than that of females. That means the males in the research sample are more involved with the bank and have the ability to respond to the questionnaire questions and determine the relationship of influence between research variables. The majority of respondents were from the age group under 45 years of age (88.9%). While the majority of the respondents held bachelor's, master's, and doctoral degrees (74.5%), which means that they are more able to prove that commitment to the principles of Dasnia Bank will affect their loyalty, the presence of banking talent affects the relationship between the impact of commitment to banking principles on customer loyalty.

**Table 2:** Description of the personal information for the sample

<b>Gender</b>	Male (55.6%) Female (44.6%)
<b>Age</b>	Less than 35 years (47.7%) 35 ≤ and > 45 years (41.2%) 45 ≤ and > 55 years (8.5%) 55 ≤ (2.6%)
<b>Certificate</b>	Diploma (25.5%) Bachelor (40.5%) Master's (26.1%) PhD (7.9%)

## 4.2. Statistical Descriptives of the Research Variables

The determined level of agreement on the questionnaire statements is based on the standard estimates of the mean, which are (1.00-2.33=weak), (2.34-3.66=medium), and (3.67-5.00=high). Table (3) shows the following:

- The percentage of agreement according to the overall index on the three research variables was (33.818%). In contrast, the percentage of disagreement was (29.205%), and the percentage of the respondents' lack of knowledge was (37.069%), with a mean (M) (2.981) and a standard deviation (SD) (0.94), which indicates that there are moderate levels of agreement among the sample members on the questionnaire form's question phrases, this is confirmed by the value of the response rate, which is (60 %).
- The percentage of respondents agreement with Dasnia Bank's commitment to the principles was (36.706), the percentage of their lack of knowledge was (37.475), and the disagreement was (25.9%) on the phrases of this variable (M=3.001, SD=0.920), which indicates that

individuals in have average levels of agreement on the questionnaire statements related to the independent variable, and the response rate of (60%) confirms the average levels of agreement.

- The percentage of agreement on the presence of banking talent reached (34.883%), the percentage of "I don't know" (39.433%), and the disagreement recorded (25.783%), (M=3.076, SD=0.95), which means the individuals have average levels of agreement on the presence of banking talent at Dasnia Bank, as confirmed by the response rate of (62%).
- The percentage of agreement on the dependent variable reached (29.866%), the disagreement was (35.933%), and "I don't know" measured (34.3%), (M=2.866, SD=0.95). This leads to the agreement on the phrases of the questions related to customer loyalty being average, as the content of the statements was moderately agreed according to the standard levels of the mean and the response rate of (57%).

**Table 3:** Describe the research variables

Variable %	Banks' commitment to principles	Banking talent presence	Customer loyalty to banks	Overall index
Agreement	36.706	34.883	29.866	33.818
Don't know	37.475	39.433	34.3	37.069
Disagreement	25.9	25.783	35.933	29.205
Mean	3.001	3.076	2.866	2.981
St. deviation	0.920	0.95	0.95	0.94
Repones %	60	62	57	60

**4.3. Hypothesis Testing**

H<sub>1</sub>: From the data in Table (4), the first hypothesis was accepted, due the value of (Sig.) was (0.000), which is less than (0.05), in addition to that the (F) calculated value of (291.219) more than tabulated value (3.904), with degrees of freedom (1, 151). We conclude the positive effect of banks' commitment to the principles in increasing customer loyalty to banks by (59.4%), according to the

(R<sup>2</sup>) value, and from (β<sub>1</sub>) value (0.771), which means that improving banks' commitment to their principles will increase customers' loyalty to them by (77.1%), and value of (β<sub>0</sub>) was (0.203) that's refers the customer loyalty appears when the banks' commitment to their principles value equal to zero. Accordingly, we can say some of the customers' characteristics of loyalty to banks come from banks' commitment to the principles and their dimensions.

**Table 4:** The effect of banks' commitment to principles on customer loyalty

Sig.	F Calculated	F Tabulated	R <sup>2</sup>	β <sub>1</sub>	β <sub>0</sub>
0.000	291.219	3.904	0.594	0.771	0.203

H<sub>2</sub>: The statistical method (Johnson Neyman, Moderated Multiple Regression) is used to verify the validity of the second hypothesis. Table (5) shows the lower and upper limits value of change for banks' commitment to the principles were (0.3176 and 0.5316) and for banking talent

(0.3256 and 0.5544), which they are values more than zero, in addition the zero value does not fall between the upper and lower limits of change related to the two variables. The (T) value calculated for the independent variable was (6.3714) and for the modifying variable was (6.1753),

which is greater than the (T) value tabulated (1.655), and (Sig.) value (0.000, 0.000) for variables, which is less than (0.05) and at degrees of freedom (1, 151).

**Table 5:** The modifying variable’s effect

Var.	Change limits	Value of change limits	T Calculated	T Tabulated	Sig.
Banks' commitment to principles	Down	0.3176	6.3714	1.655	0.000
	Up	05316			
Banking talent presence	Down	03256	6.1753		0.000
	Up	0.5544			

Significant level (0.05), D.F. (1.151), N (153)

Table (6) shows the results of the change in statistical indicators in the presence of the moderating variable (banking talent), as the (F) value calculated was (30.403), which is greater than its tabulated value (3.904) with degrees of freedom (2, 150), the (Sig.) value was (0.000), which is smaller than (0.05), which indicates the banking talent has a modifying effect, and the change in (R2) was

(0.2217), which indicates the modifying variable represented (banking talent) participated in strengthening the effect of the banks’ commitment to the principles on customer loyalty by (22. 17%). Dasnia Bank. Based on the data presented in Tables 5, 6), the second hypothesis will be accepted.

**Table 6:** Change in statistical indicators when the modifying variable presence (banking talent)

F Calculated	F Tabulated	Change in R <sup>2</sup> %	D.F.	Sig.
30.403	3.904	0.2217	2, 150	0.000

Significant level (0.05), N (153)

## 5. CONCLUSION AND RECOMMENDATION

### 5.1. Conclusion

The main points of conclusion that have been reached out throughout the study are the following:

1. The description shows that the level of agreement on the overall indicator of the variables was moderate; banking talent was the first one, followed by commitment to banking principles in the second rank. The customer loyalty to the bank came in the last rank, which indicates that customer loyalty to Dasnia Bank is low.
2. Dasnia Bank’s commitment to banking principles came at a level of average agreement. It means that the bank sample does not deal in the required manner with the confidentiality of the transactions that customers have completed with them, the giving of information related to their account to others, and that their dealings do not rise to the level required. It is preferred by its customers, as they are characterized by weak frankness, sincerity, and strength of observation, preserving the interests of the bank and the customer at the same time, and their ability to generate a sense of comfort is not what the respondents desired when they were in the bank, as there are no suitable places available to receive and wait for customers. In addition to the lack of completion, their transactions were

at the required speed due to the lack of use of modern banking devices and equipment, and finally, the failure of the bank to provide services such as payment on behalf, a letter of guarantee, and completion of large transactions to customers.

3. Banking talent presence was average and did not meet what customers demand; therefore, we can conclude that Dasnia Bank has workers with knowledge, values, and appropriate skills to deal with environmental changes and search for new ways to solve problems at the level that enables them to perform jobs effectively, with excellence, and at the right time.
4. Customer loyalty is at moderate level, which indicates that Dasnia Bank does not deserve customer loyalty because they do not like the bank's methods of performing services, and it is not better than others, which means they neither promote the bank nor want to remain customers. Thus, they may deal with other banks if the opportunity arises in the future.
5. When Dasnia Bank in particular and other banks in general increase their commitment to its principles, it will increase customer loyalty to them.
6. Increasing Dasnia Bank’s commitment to banking principles boosting customers’ loyalty, and the presence of banking talent within it, as a modifying variable, positively affects the enhancement of the



relationship between the two variables. Therefore, achieving customer loyalty to Dasnia Bank is through its commitment to the banking principles, in addition, the necessity of having a talent with the skills, capabilities, and experience in the field of banking operations, which increases this bank's commitment to its principles, this is consistent with (Al-Julaihawi, 2010: 29-31; Wojcik, 2022, 125).

## 5.2. Recommendations

The results proved positive influence relationships between the research variables, which means the default model succeeded in achieving customer loyalty. Based on the previous conclusions presented, which encouraged Dasnia Bank and other banks to adopt the research model, which increases customer loyalty, banks must do the following:

1. Banks' responsibility is enhanced to provide high-quality, fast and comprehensive services that help them meet customers' needs and increase their loyalty. Therefore, they must increase commitment to their principles in addition to increasing interest in their talents by formulating strategies that enable them to manage them effectively.
2. To Increase customer confidence in banks, it is necessary to consider the process of selecting and appointing human resources with great importance, so that emphasis is placed on appointing talent who maintains the confidentiality of information related to customers' accounts and does not reveal it to others.
3. Customer loyalty augmentation for banks requires that their employees treat customers well, have frankness and sincerity, preserve the interests of customers and the bank at the same time, and possess the power of observation that enables them to easily identify problems and wrong transactions.
4. Banks must provide appropriate support to form work teams among talent because they help to understand the needs and desires of customers.
5. Customer loyalty needs to be created through banks providing comfortable places that protect them from the cold and heat when receiving and waiting, and using modern technology in completing transactions. Here, it is suggested that money counting devices are installed as a service provided to customers in order to avoid crowding and delays when counting them from customers, in addition to creating reassurance that their money is not incomplete.
6. The value of banks are to be maximized, as to develop their value as financial intermediaries (Omer, 2022, 83). Therefore, their services provided to customers must be developed, such as paying for electricity and water bills, carrying out money transfer activities, providing a letter of guarantee to complete commercial transactions related to daily life, and completing large transactions requires developing the capabilities of their talent.
7. Banks' possession of talent helps increase customer loyalty; therefore, we recommended the necessity of following an attracting strategy or developing talent to provide talent who have the required knowledge, values, appropriate skills to deal with changes by giving appropriate responsibilities, searching for new ways to

solve problems, thus performing their jobs effectively, excelling, faithfully. Appropriate time, rewarding them for their successful performance, and providing a climate of trust (Altinoz, et al., 2013, 844).

8. Create a feeling among customers that banks deserve loyalty, promote it, and remain permanent customers, they must search for better ways than other banks that provide customer services effectively and efficiently, so they must take advantage of social media in some banking transactions and use procedures that comprehensive banks follow in providing their banking services.

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**APPENDIX: (Questionnaire form)**

<b>First:</b> Questions related to compliance with banking principles: their dimensions are:						
No.	Phrase	Strongly agree (5)	Agree (4)	Don't Know (3)	Don't agree (2)	Strongly disagree (1)
<b>A- Confidentiality:</b>						
1	I have confidence in the employees of the bank.					
2	The bank staff maintains the information related to my account.					
3	Bank employees deal confidentially with the transactions completed.					
4	Bank employees do not give information related to my account to others.					
<b>B- Good treatment:</b>						
5	Bank employees treat customers well.					
6	Bank employees are frank and sincere.					
7	Bank employees are distinguished by their keen observation.					
8	Bank employees protect the customer's interest.					
<b>C- Comfort and speed:</b>						
9	I feel confront in the bank.					
10	Bank has suitable places to receive and wait for customers.					
11	Banks' transactions are completed quickly.					
12	Bank uses modern automated devices.					
<b>D- Growth:</b>						
13	The bank pays behalf of customers.					
14	The bank carries out various banking activities.					
15	The bank provides a guarantee letter to customers.					
16	The bank can process large transactions.					
<b>Second:</b> Questions related to talent:						
17	Bank employees have knowledge and values required to perform their jobs.					
18	Bank employees have the appropriate skills to perform their jobs.					
19	Bank's employees perform their jobs effectively and with excellence.					
20	Bank employees complete their job tasks in a timely manner.					
21	Bank employees deal positively with changes.					
22	Bank employees look for new ways to solve problems.					

**Third: Questions related to customers loyalty:**

23	I like the way the bank employees perform services.					
24	The way the bank's employees provide services is better than other banks.					
25	I promote to the bank to others.					
26	I want to remain a customer of this bank.					
27	I will deal with the bank in the future in other business.					
28	The bank deserves my loyalty.					

**الالتزام بالمصارف بمبادئها كاستراتيجية لتعزيز ولاء الزبائن: الدور المُعدّل للموهبة المصرفية****المخلص:**

يسعى هذا البحث إلى معرفة الدور الذي يلعبه وجود الموهبة المصرفية في تعزيز علاقة تأثير الألتزام بالمبادئ المصرفية مع ولاء الزبائن لها، ولتحقيق هذا الهدف تم الاستعانة ببرنامج (SPSS V26) لتحليل البيانات التي تم تجميعها من خلال أستمارة الأستبانة والذي قام الباحث بتوزيع (160) أستمارة وبشكل قصدي على عينة من زبائن مصرف داسنيا في محافظة دهوك والتمثلة بالموارد البشرية العاملة في رئاسة جامعة دهوك التقنية والكلية التقنية الهندسية والمعهد التقني في سنجار والذي يتعامل الموارد البشرية فيها مع مصرف داسنيا. وتم أستلام (153) أستمارة صالحة لتحليل البيانات أحصائياً بين المتغير المستقل المتمثل بالالتزام بالمصارف بمبادئها وولاء الزبائن للمصارف والذي هو المتغير المعتمد، بالإضافة إلى المتغير المُعدّل المحدد بوجود الموهبة المصرفية. وبالأعتماد على نتائج التحليل تم تقديم مجموعة من الأستنتاجات أهمها تمثل بأن زيادة الألتزام مصرف داسنيا بالمبادئ المصرفية يزيد ولاء الزبائن له، وأن وجود الموهبة المصرفية فيه كمتغير مُعدّل يؤثر بشكل إيجابي في تعزيز العلاقة التأثيرية بين المتغيرين السابقين، وعليه فمن الضروري وجود موهبة لديها المهارات والأمكانات والخبرات في مجال العمليات المصرفية والتي تزيد من الألتزام هذا المصرف بمبادئه. وقُدّم البحث مقترح أساسي ألا وهو ضرورة أعتداد مصرف داسنيا والمصارف الأخرى على الأئموذج البحث الأفتراضي والذي نجح في إظهار علاقة تأثير الألتزام بالمصارف بالمبادئ في ولاء الزبائن لها، وكما أن أمتلاكها للموهبة المصرفية يعزز من تأثير الألتزام بالمصارف بالمبادئ في ولاء الزبائن لها.

**الكلمات المفتاحية:** مبادئ المصارف، ولاء الزبائن، الموهبة المصرفية، مصرف داسنيا.

**پيگيريا بانكا ب بنهماييا خو وهك ستراتيجهك بو باشكرنا دلسوزيا بكاربهر: رولى جاكرنى بى بههرمهنديين بانكى****پوخته:**

نُهفت فكهوليني ههول دمت دهستنيشانركنا رولى د گيرينت ههونا بههرمهنديا بانكى د باشكرنا بيومنديين كارتيكرا پيگيرى ب بنهماييين بانكى دگهل دلسوزيين بكاربهر، وبو قى مرمى پروگرامى (SPSS V26) هاته بكارنيان بو شروفهكرنا داتايين هاتينه كومكرن بريكا فورما رپرسيني كو فكهولس (160) فورم پيشوى قسدى بلافكر لسر بكاربهرين بانكا داسنيا ل پاريزگهها دهوكى، ونهف بكاربهر پيك دهين ژ زيدهرين مروقيين كاركم ل سهروكاتيا زانكوبا پوليتكنيكى دهوك، وكوليژا تهكنيكى نهاندازيارى دهوك، ويهمانگهها تهكنيكى شنگال. و (153) فورمين دروست بو شروفهكرنا نارمارى بو داتا هاتينه ب دستقمينان دنابقهرا فاكتهرى سهربهخو (پيگيرى ب بنهماييين بانكى) و دلسوزيا بكاربهر وهك فاكتهرى سهركى، زيدهمبارى فاكتهرى چاكهس نهوى هاتيه دهستنيشانركن ب بههرمهنديين بانكى. وپشتبهستن لسر نهانجامين شروفهكرنا داتا كوممكا دهر نهانجاما بدهست فه نينا گرنكترين وان كو زيدهكرنا پيگيريا بانكا داسنيا ب بنهماييين بانكى دلسوزيا بكاربهر زيد دهكت، وهههونا بههرمهنديا بانكى وهك فاكتهرى چاككرن كارتيكرا بشيزهئ نهريئ لسر بيومنديين كارتيكرا دنابقهرا ههردوو فاكتهرا، وزبور قى چهندي پنيقيه هههونا بههرمهنديين بانكيين كو توانا وشبانين وسهروبرين باش ههين دوارى پروسيپين بانكى كو پيگيرى ب بنهماييين بانكى زيد دهكت. وپيشنار سهركى بى فكهوليني كو يا گرنگه بو بانكا داسنيا وبانكين دى پشتبهستن لسر چارچوقى فكهوليني هاتيه پيشنار كرن كو سهركهفتى د دياركرنا بيومنديين كارتيكرا پيگيرى ب بنهماييين بانكى دگهل دلسوزيا بكاربهر، وههروسا هههونا بههرمهنديا بانكى نهف بيومنديا باشترلى دهكت.

**پهيفين سهردهكى:** بنهماييين بانكى، دلسوزيا بكاربهر، بههرمهنديا بانكى، بانكا داسنيا.