



# THE IMPACT OF MARKETING ETHICS ON IMPROVING PERCEIVED SERVICE QUALITY AND MAXIMIZING COMPANY VALUE (AN APPLIED STUDY ON A SAMPLE OF BANKS LISTED ON THE IRAQ STOCK EXCHANGE)

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<p><b>Received:</b> 18<sup>th</sup> October 2022 <b>Accepted:</b> 18<sup>th</sup> November 2022 <b>Published:</b> 28<sup>th</sup> December 2022</p>	<p>The research aims to demonstrate the impact relationship between marketing ethics and each of the perceived quality of service and the value of the company, by determining the role that these ethics can play in maintaining existing customers and gaining new customers in a manner that is commensurate with the developments and changes that accompanied the contemporary business environment that came quickly. And successively, the research was applied in a sample of Iraqi commercial banks listed in the Iraqi stock market during the year 2021. A questionnaire was designed in order to show the effect relationship between the research variables through the use of a set of appropriate statistical methods. Which is consistent with their expectations towards the service provided, as well as maximizing the value of the company from the point of view of both management and customers.</p>

## Keywords:

### INTRODUCTION:

In light of modern environmental changes, marketing ethics can directly affect customers' confidence in service providers, in addition to creating a positive image for themselves that contributes in one way or another to business development, maintaining existing customers, and providing an opportunity to attract the attention of new customers. Marketing ethics is considered one of the most effective ways to develop and improve marketing strategies for companies, as the progress of the world does not depend on material and technological capabilities as much as it depends on human capabilities capable of adhering to a set of different job ethics and behaviors, and the outstanding performance of the company's employees depends on the extent of their adherence to these Ethics, and through these ethics, it is possible to improve the quality of service perceived by the customer and thus improve the value of the company from the point of view of management and customers in line with the changes and developments that accompanied the contemporary business environment.

### THE FIRST TOPIC: RESEARCH METHODOLOGY

#### 1-1 Research problem:

In light of the intense competition between economic units, many concepts have emerged that must be

applied on the ground in order to maintain existing customers and attract new ones. The company.

#### 1-2 Research importance:

The importance of the research came from the importance of marketing ethics because of its effective and efficient role in finding appropriate solutions to maintain customer loyalty and the continuation of good relations with them by improving the services provided to them by improving the perceived quality of service and thus helping to maximize the value of the company from the point of view of both management and customers .

#### 1-3 Research objectives:

The research aims to demonstrate the impact relationship between marketing ethics and each of the perceived quality of service and the value of the company, by determining the role that these ethics can play in maintaining existing customers and gaining new customers in a manner that is commensurate with the developments and changes that accompanied the contemporary business environment that came quickly. And stalking.

#### 1-4 Research hypotheses:

The research is based on the following two hypotheses: (1) There is a statistically significant effect of marketing ethics on the perceived quality of service,



(2) There is a statistically significant effect of marketing ethics on the value of the company.

#### **1-5 Research community and sample:**

The research community is represented by the companies listed in the Iraq Stock Exchange, while the research sample is represented by the Iraqi commercial banks listed in this market for the data of the year 2021.

### **THE SECOND TOPIC: THE THEORETICAL SIDE OF THE RESEARCH**

#### **2-1 The concept and dimensions of marketing ethics:**

Marketing ethics is seen as a set of rules, principles, behavioral provisions, and moral standards that govern the behavior of an individual or group while performing business in the work environment. These characteristics include independence, transparency, integrity, and other aspects of correct behavior versus wrong behavior (Al-Tarawneh & Abu Jalil, 2013: 46). . Thus, marketing ethics is a set of standards that govern the behavior and actions of marketers and their ethical values and beliefs, with the aim of evaluating their marketing behavior, is it correct or incorrect? And the community will be the judge in that (Hindawi and Hamouda, 2010: 56).

Marketing ethics depends on trust, which is the main element in the brand's credibility, especially when this brand fulfills its promises, it will develop a good reputation that leads to trust, which makes the brand more credible than competitors' brands (Vincent, 2012:17). There are several dimensions to marketing ethics, They are as follows:

1. Product ethics: Evaluation of ethical decisions depends on determining whether the company's performance is consistent with the customer's expectations, determining whether the company's ethics are parallel to the customer's ethical character, and determining whether ethical boundaries are established to help deal with the consequences (Bush, 1997: 266).
2. Ethics of promotion: Promotion can create ethical issues through a range of means such as manipulation or deception, false and misleading advertising, unethical tactics and unreliable advertising. Another issue in promotion is the green product and service, which is the promotion of services in a more environmentally friendly manner. Green services are also gaining popularity, especially (Pride & Ferrell, 2016:117).

3. Pricing ethics: There are factors related to the process of setting prices, aggressive pricing, and failure to disclose the full purchase price. The personal and emotional nature of the price creates many cases that result in misunderstandings between the seller and the buyer, which causes ethical problems between them (Vincent, 2012:18).
4. Ethics of Distribution: Ethics also includes distribution activities, which are represented in the relations between producers and intermediaries, as intermediaries work to facilitate the flow of products to the final consumer (Stephen, 2005:4).
5. Customer Service Ethics: There are a set of factors that customer service employees must possess, which are patience, listening, clear communication skills, and the ability to use positive language, etc. (Al-Tarawneh & Abu Jalil, 2013: 46).

#### **2-2 The concept of perceived service quality and its measurement models:**

The perceived quality of service is viewed as a judgment or personal appreciation of the customer, meaning that if the customer's perceptions of the product are consistent with their expectations for him, then he will be satisfied with the service, but if the product exceeds or exceeds expectations, then the service is considered distinguished. The level of expectations, the service will become poor and then the customer will be dissatisfied with the service provided (Saifullah, 2012:69).

Thus, the perceived quality of service is the difference between the customer's perceptions and expectations, or it is the comparison between the customer's expectations before using the service with his previous experience regarding the service provided to him, that is, it is the degree that the customer sees in the service provided to him and what he can overflow in comparison with what is expected from the company (Tegambwage ,2017:76).

Quality of service has become a major distinguishing feature and the most powerful competitive weapon that all organizations providing services are racing to own. Telecom companies, like other companies, consider their customers among their most important assets. This market has witnessed relatively free and open competition. Customers now have more alternatives to choose from according to what suits them as they look. To the quality of services in such a competitive market and then make a choice (Al-Bakri, 2005: 199).



Services will be best when they are strong with regard to the characteristics of service personnel and that the behavior of service personnel affects customers' perception of service quality, as the element of the physical environment plays an important role in shaping customer perceptions that lead to a positive reaction from new customers and enhance the loyalty of repeat customers (Ryu & Han, 2011:599).

There is a set of models through which the perceived quality of service can be measured, which can be clarified through the following: (Hoffman, 2011: 216-217)

1. The Gronross model: This model includes the perception of the quality of the overall service, as the first studies were formed as an attempt to develop a concept and frameworks for the perceived quality of service, which represents the result of a comparison process between the service expected by the customer and the service actually perceived, and that the perceived quality of service is dependent on two basic variables, which are the expected service Conscious service.
2. The (Berry) model: This model is called the measurement model, through which service quality is defined as the deviation between customer expectations for the level of service and their actual perception of it. These expectations are linked to the desires and needs of consumers, which results in three cases, which are the case of lack of difference, the case of positive incompatibility, and the case of incompatibility. negative compatibility.
3. The (Cronin & Taylor) model: According to this model, the current performance of the service largely determines the customer's evaluation of the quality of the service actually provided by the service organization. The relationship of satisfaction and loyalty to the customer's evaluation of the quality of service is based on previous experience in dealing with the company, meaning that the evaluation is a long-term cumulative process. relatively.

There are five dimensions of perceived service quality, which are tangible things, reliability, responsiveness, empathy, and safety, as the five dimensions of service quality are nothing but branches of his idea about the constituent dimensions of service quality, as it is based on the presence of two basic dimensions: technical or technical quality and functional quality (Jones & Taylor, 2007:38).

### **2-3 Maximizing the value of the company through marketing ethics and perceived quality of service:**

The technical quality refers to aspects of the service that can be expressed quantitatively, which are the equipment used, the speed of instantaneous interaction with the customer, the speed and accuracy of the work performed, and the functional quality is more related to how the customer obtains the service through the behavior of workers, the method of dealing with customers, and the ability to communicate and assist. And advice and other cases that are difficult to measure compared to aspects related to technical aspects, in addition to a third dimension that is a sum of the previous two dimensions for measuring service quality, which is the image of the company and the mental impression of customers about it (Reng & Yang, 2006:26).

Customer loyalty is a firm commitment to buy back a preferred product or service in the future despite any situational effects or marketing efforts that may cause behavioral change, which helps in maximizing company value (Akroush & Mahadin, 2019:773).

In order to maximize the value of the company, there must be a biased behavioral response that is reflected in the repeat purchase, and that loyalty has two levels. 712).

There is a difference and controversy among researchers to determine the relationship of customer satisfaction and loyalty to the organization and to determine the variable affecting the other, i.e. is customer satisfaction the one that influences loyalty or vice versa?, as a customer with loyalty to the organization does not necessarily have to be a satisfied customer, especially when there is no alternative, and it can be Customer satisfaction acts as a mediator in the relationship between service quality and loyalty, and this argument shows that customer satisfaction can either strengthen or weaken the effect of service quality on customer loyalty, meaning that if the customer is satisfied with the quality of service provided by the company, it will enhance his loyalty and vice versa in the case of dissatisfaction the customer about the quality of service, it will weaken the relationship between service quality and the level of customer loyalty to the organization (Solimun, et.al., 2018:77).

The perceived quality of service from the administrative point of view means that the company must match the expected service with the perceived service in order to achieve customer satisfaction, and therefore the perceived service quality is a major indicator of performance. The perceived service quality



is one of the main ways through which organizations of different Its types can distinguish themselves from competitors and create customer loyalty is to provide superior service quality because service quality enables organizations to survive in competitive markets and therefore the components and dimensions of perceived service quality must be clearly defined and in measurable terms to enable organizations to monitor service quality over time And comparing performance with competitors and comparing actual performance with the target between the different branches within the organization (Ladhari & Leclerc, 2013:18).

Maximizing the value of the company requires building customer loyalty on two main dimensions of loyalty, which are the attitude dimension and the behavioral dimension. The attitude dimension refers to the corresponding psychological commitment and is represented by two main indicators of customer retention, which are the customers' intention and willingness to recommend other potential customers. Either the behavioral dimension is measured using indicators of the method that The service is consumed such as the actual frequency of purchase, and this is due to the fact that the repeated purchase behavior necessarily depends on the consumer's preference, but it may arise from restrictions such as the high cost of transformation, inertia, or convenience, and therefore the dimensions of loyalty are represented in the commitment and positive intention through which the attitudes are crystallized clients, And the re-purchase of products in the future, which refers to the behavioral aspect of customer loyalty, which leads to maintaining existing ones and gaining new customers (Safari, et.al., 2015:3).

### THE THIRD TOPIC: THE APPLIED SIDE OF THE RESEARCH

#### 3-1 An introductory overview of the research sample and the analysis of the demographic characteristics of the research sample individuals and the statistical methods used:

The banking activity is related to the various fields of life, and in light of the current economic and investment environment, the situation requires the existence of a banking system that contributes to the development of the country, revitalizing the investment aspects in it, and contributing to attracting funds for investment. As the presence of a banking system capable of attracting and allocating financial resources and then re-employing them in investment fields leads to encouraging investments within this country and contributes to achieving sustainable development in various fields in a way through which

economic and social welfare can be achieved in general. The number of commercial banks listed in the Iraq Stock Exchange has reached (44) forty-four banks, and the questionnaires were distributed to the members of the research sample, as 96 analyzed forms were retrieved out of 105 forms, as the percentage of these forms reached 91.4%, and after analyzing The demographic characteristics of the sample, it was found that 60% of the research sample were between the ages of 45-55 years, 45% of whom were over 56 years old, and the percentage of males among the research sample was 60%, Either the percentage of females is 40%, and finally, the years of experience for the members of the research sample were the largest percentage for the category of 25-35 years by 62%, and the remaining percentage was for the age group less than 25 years as an actual service in the Iraqi commercial banks. A set of statistical methods were used, including the arithmetic mean attributed to the maximum value of the five-point Likert scale, the use of percentages and standard deviation, and the t-test, which aims to show that the relationships between the variables of the study are real and not due to chance.

#### 3-2 Testing research hypotheses:

During this paragraph, the research hypotheses will be tested using a set of statistical tools such as the arithmetic mean of the five-point Likert scale, as well as the use of percentages in addition to the use of the standard deviation. The t-test or the so-called T-test for one sample can also be used in order to prove or deny these hypotheses and confirm The relationships between the independent and dependent research variables are significant and statistically significant.

##### 3-2-1 Testing the first hypothesis:

The first hypothesis states the following: There is a statistically significant effect of marketing ethics on the perceived quality of service. To ascertain the nature of the relationship between these two variables, descriptive statistical methods will be used to show the effect of marketing ethics (the independent variable) on the perceived quality of service (the dependent variable) in a sample of commercial banks listed on the Iraq Stock Exchange, to ensure that marketing ethics can help improve The quality of the service provided to the customer is to make this service more suitable to the needs and requirements of the customer and that it matches what the customer expects to get from the service provided by the research sample unit, and the most important of these methods is the arithmetic mean, percentage and standard deviation, and table (1) shows the arithmetic mean and percentage and standard deviation of the variables of this hypothesis.



Schedule (1): The arithmetic mean, percentage, and standard deviation of the first hypothesis variables

No.	Variables	Arithmetic mean	Percentage	Standard deviation
X1	Marketing ethics help reduce the gap between the customer's perceptions and expectations, and assist the customer in making a comparison between his expectations before using the service with his previous experience towards the service provided to him.	4.216	84.32%	0.568
X2	Marketing ethics help improve services to be the best when they are strong with regard to the characteristics of service personnel and that the behavior of service personnel affects customers' perception of service quality.	4.023	80.46%	0.513
X3	Through marketing ethics, it is possible to increase the desire of customers to buy back the same service from the company they are loyal to, and thus maintain existing customers and win new customers.	3.765	75.30%	0.449
X4	Relying on marketing ethics can help establish the idea of repurchasing a preferred product or service in the future despite any situational effects or marketing efforts that may cause behavioral change.	3.881	77.62%	0.401
X5	Marketing ethics helps provide a neutral behavioral response that is reflected in repeat purchases. Loyalty has two levels. The first is based on inertia, convenience, or reluctance to switch brands. The other is true brand loyalty resulting from a conscious decision to repeat purchases and positive brand attitudes.	4.228	84.56%	0.551
X6	Through marketing ethics, it is possible to work to increase customer satisfaction. If the customer is satisfied with the quality of service provided by the company, it will enhance his loyalty, and vice versa, in the event that he is not satisfied with the quality of service, it will weaken the relationship between service quality and the level of his loyalty.	4.125	82.50%	0.601
X7	Marketing ethics helps in providing superior service quality because service quality enables organizations to survive in competitive markets and therefore the components and dimensions of perceived service quality must be clearly defined and in measurable terms to enable organizations to monitor service quality	3.887	77.74%	0.437





	over time and compare performance with competitors.			
X8	Through marketing ethics, it is possible to improve the perceived quality of service from the administrative point of view, which means that the organization must match the expected service with the perceived service in order to achieve customer satisfaction, as the perceived quality of service is a major indicator of performance.	4.184	83.68%	0.492
	Overall average	4.039	80.77%	0.506

Source: Prepared by the researcher.

It can be seen from the above table that the paragraph (marketing ethics helps provide a neutral behavioral response that is reflected in repeat purchases) and that loyalty has two levels, the first depends on inertia, convenience, or reluctance to switch brands, and the other is real brand loyalty resulting from a conscious decision to repeat purchase Positive attitudes to the mark) got the highest arithmetic mean of (4.228) and the percentage amounted to (84.56%) with a standard deviation (0.551), either a paragraph (it is possible through marketing ethics to increase the desire of customers to buy back the same service from the company they are loyal to And thus maintaining existing customers and

gaining new customers) has obtained the lowest arithmetic mean of (3.765) and the percentage has reached (75.30%) with a standard deviation of (0.449), Thus, the general average of the variables of this hypothesis was (4.039) and the percentage reached (80.77%) with a standard deviation of (0.506), and to verify that the arithmetic mean expressed by the sample respondents for the paragraphs of this hypothesis is significantly greater than the mean of the measurement tool, and that this The difference is not due to chance, as the T-test was used, and Table (2) shows the results of the T-test for the variables of the first hypothesis

Schedule (2): One Sample T-test results for the first hypothesis variables

Variables	Calculated T	Tabular T	Degrees of freedom	Level of significance
X1	16.234	1.960436	95.00	0.050
X2	13.987	1.960436	95.00	0.050
X3	9.528	1.960436	95.00	0.050
X4	17.672	1.960436	95.00	0.050
X5	12.083	1.960436	95.00	0.050
X6	10.218	1.960436	95.00	0.050
X7	8.557	1.960436	95.00	0.050
X8	11.902	1.960436	95.00	0.050
Overall average	12.523	1.960436	95.00	0.050

Source: Prepared by the researcher.

Through table (2) it is noted that the T value calculated for all paragraphs is greater than its tabular value, as it ranged between (8.557) and (16.234), as the tabular T value was 1.960 with a degree of freedom of 95 and a significance level of 0.05, either the general average of all hypothesis variables First, the calculated value of T was greater than its tabular value with a degree of freedom of 95 and a level of significance of 0.05, which indicates the acceptance of this hypothesis, as it can be said that marketing ethics

can help improve the perceived quality of service through the following:

1. Reducing the gap between the customer's perceptions and expectations, and assisting the customer in making a comparison between his expectations before using the service with his previous experience regarding the service provided to him.
2. Improving services to be the best when they are strong with regard to the characteristics of



service staff and that the behavior of service staff affects customers' perception of service quality.

3. Through marketing ethics, it is possible to increase the desire of customers to buy back the same service from the company they are loyal to, and thus maintain existing customers and win new ones.
4. Establishing the idea of repurchasing a preferred product or service in the future, despite any effects on the situation or marketing efforts that may cause a change in behavior, which leads to the characteristics of service staff and that the behavior of service staff for maintaining existing customers and gaining new ones.
5. Providing a neutral behavioral response that is reflected in repeat purchases. Loyalty has two levels. The first is based on inertia, convenience, or reluctance to switch brands. The other is real brand loyalty resulting from a conscious decision to repeat purchases and positive attitudes towards the brand owned by the organization.
6. Increasing customer satisfaction. If the customer is satisfied with the quality of service provided by the company, it will enhance his loyalty, and vice versa, if he is not satisfied with the quality of service, it will weaken the relationship between service quality and his level of loyalty.

7. Superior Service Quality Because service quality enables organizations to survive in competitive markets, the components and dimensions of perceived service quality must therefore be clearly defined and in measurable terms to enable organizations to monitor service quality over time and compare performance with competitors.
8. Improving the perceived quality of service from the administrative point of view means that the organization must match the expected service with the perceived service in order to achieve customer satisfaction, as the perceived quality of service is a major indicator of performance.

### 3-2-2 Testing the second hypothesis:

The second hypothesis states the following: There is a statistically significant effect of marketing ethics on the value of the company, and to ascertain the nature of the relationship between these two variables, descriptive statistical methods will be used to show the effect of marketing ethics (the independent variable) on the value of the company (the dependent variable) in a sample of Iraqi commercial banks Listed in the Iraq Stock Exchange, to ensure that marketing ethics can help in maximizing the value of the bank, the research sample, and the most important of these methods is the arithmetic mean, percentage, and standard deviation, and Table (3) shows the arithmetic mean, percentage, and standard deviation of the variables of this hypothesis

Schedule (3): The arithmetic mean, percentage, and standard deviation of the second hypothesis variables

No.	Variables	Arithmetic mean	Percentage	Standard deviation
X9	Through marketing ethics, it is possible to improve the performance of the strategic manager by conducting a periodic review of customer behavior and observing the changes that occur in this behavior to increase the value of the company.	3.754	75.08%	4.877
X10	Marketing ethics helps in producing a new product or providing a new service while customer behavior into the eyes of consumers in a way that helps increase and improve profits.	4.007	80.14%	4.922
X11	It is possible, through marketing ethics, to ensure that meeting the needs, desires, and requirements of customers is an important priority for strategic management in the organization, as strategic management has an effective	3.559	71.18%	5.272



	and efficient impact on consumer behavior in a way that achieves the goals of the organization.			
X12	Depending on marketing ethics, it can help attract marketing competencies and develop the performance of current employees in order to improve the performance of the organization by conducting research and studies that will improve the effectiveness and efficiency of marketing performance in a way that maximizes the value of the organization.	3.612	72.24%	4.129
X13	Marketing ethics helps in studying the behavior of both consumers and competitors in order to achieve goals, and to encourage workers in the field of marketing in order to improve their satisfaction and loyalty to the organization in a way that improves performance and maximizes the value of the organization in general.	4.323	86.46%	5.787
X14	It is possible through marketing ethics to keep pace with the developments that occur at all levels in the field of activity of the organization, so the marketing manager must keep his tools and the tools of his subordinates in excellent condition, and to achieve this he must prepare programs for him and his subordinates to develop current skills and acquire additional skills Continuously to improve marketing performance and raise the value of the organization in general	3.816	76.32%	3.512
X15	Marketing ethics helps in activating or developing performance through a set of skills and qualities that characterize the marketing manager, in addition to a set of tasks or roles in which he embodies his set of experiences or skills, thus bringing the organization to excellence in performance.	3.549	70.98%	3.224
X16	Through marketing ethics, it is possible to work to adapt to the requirements of the environment and the life surrounding it, regardless of whether these are apparent or hidden behaviors, and to improve the activities and behaviors that customers apply to while searching for the goods and services they need in order to satisfy their needs, and during their evaluation and obtaining them. use and dispose of them to maximize the value of the organization in general	4.113	82.26%	3.898





	Overall average	3.842	76.83%	4.453
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Source: Prepared by the researcher.

It is clear from the above table that the paragraph (marketing ethics helps in studying the behavior of both consumers and competitors in order to achieve goals, and to encourage workers in the field of marketing in order to improve their satisfaction and loyalty to the organization in a way that improves performance and maximizes the value of the organization in general) has obtained the highest The arithmetic mean of (4.323) and the percentage amounted to (86.46%) with a standard deviation of (5.787), either a paragraph (Marketing ethics helps in activating or developing performance through a set of skills and characteristics that characterize the marketing manager, in addition to the set of tasks or Roles in which he embodies his range of experience or

skills, To reach the excellence of the organization in performance), it obtained the lowest arithmetic mean of (3.549) and the percentage amounted to (70.98%) with a standard deviation of (3.224), and thus the general average of the variables of this hypothesis was (3.842) and the percentage amounted to (76.83%) ) with a standard deviation (4.453), and to verify that the arithmetic mean expressed by the sample respondents for the items of this hypothesis is significantly greater than the mean of the measurement tool, and that this difference is not due to chance, the T-test was used, and Table (2) shows the results T-test for the variables of the second hypothesis

Schedule (4): One Sample T-test results for the second hypothesis variables

Variables	Calculated T	Tabular T	Degrees of freedom	Level of significance
X9	11.439	1.960436	95.00	0.050
X10	8.774	1.960436	95.00	0.050
X11	9.218	1.960436	95.00	0.050
X12	13.454	1.960436	95.00	0.050
X13	15.903	1.960436	95.00	0.050
X14	7.223	1.960436	95.00	0.050
X15	10.785	1.960436	95.00	0.050
X16	8.256	1.960436	95.00	0.050
Overall average	10.632	1.960436	95.00	0.050

Source: Prepared by the researcher.

Through Table (4), it is noted that the T value calculated for all paragraphs is greater than its tabular value, as it ranged between (7.223) and (15.903), as the tabular T value was 1.960 with a degree of freedom of 95 and a significance level of 0.05, either the general average of all hypothesis variables Second, the calculated value of T was greater than its tabular value with a degree of freedom of 95 and a level of significance of 0.05, which indicates the acceptance of this hypothesis, as it can be said that marketing ethics can help in maximizing the value of the company through the following:

1. Work to improve the performance of the strategic manager by conducting a periodic review of customer behavior and observing the changes that occur in this behavior in order to increase the value of the company.
2. To produce a new product or provide a new service while taking into account the behavior of customers in the eyes of consumers in a

way that helps in increasing and improving profits.

3. Meeting the needs, desires, and requirements of customers, which are among the important priorities of strategic management in the organization, as strategic management has an effective and efficient impact on consumer behavior in a way that achieves the goals of the organization.
4. Assisting in attracting marketing competencies and developing the performance of current employees in order to improve the organization's performance by conducting research and studies that would improve the effectiveness and efficiency of marketing performance in a way that maximizes the value of the organization.
5. Studying the behavior of both consumers and competitors in order to achieve the goals, and encourage workers in the field of marketing in



order to improve their satisfaction and loyalty to the organization in a way that improves performance and maximizes the value of the organization in general.

6. Keeping pace with the developments that occur at all levels in the field of activity of the organization, so the marketing manager must keep his tools and the tools of his subordinates in excellent condition, and to achieve this he must prepare programs for him and his subordinates to develop current skills and acquire additional skills continuously to improve marketing performance And raise the value of the organization.
7. Activating and developing performance is through the set of skills and qualities that characterize the marketing manager, in addition to the set of tasks or roles in which he embodies his set of experiences or skills, thus bringing the organization to excellence in performance.
8. Adapting to the requirements of the environment and the life surrounding it, regardless of whether these are apparent behaviors or hidden ones, and improving the activities and behaviors that customers apply to while searching for the goods and services they need.

## **THE FOURTH TOPIC: CONCLUSIONS AND RECOMMENDATIONS**

### **4-1 Conclusions:**

1. Marketing ethics is a set of standards that govern the behavior and actions of marketers and their ethical values and beliefs, with the aim of evaluating their marketing behavior, and the customer is the judge in that.
2. The perceived quality of service is represented by the difference between the customer's perceptions and his expectations, i.e. it is the degree that the customer sees in the service provided to him and what can be left in comparison with what he expects from the company to obtain a service that is consistent with these expectations.
3. There are five dimensions of perceived service quality, which are tangible things, reliability, responsiveness, empathy, and safety, as the five dimensions of service quality are nothing but branches around the constituent dimensions of service quality, as they are based on the presence of two basic

dimensions: technical or technical quality and functional quality

4. To maximize the value of the company, there must be a biased behavioral response that is reflected in the frequency of purchase, and loyalty has two levels.
5. The company's adherence to marketing ethics can help improve the quality of service perceived by customers by making the service more appropriate to their needs and desires in a manner that is consistent with their expectations regarding the service provided, as well as maximizing the value of the company from the point of view of both management and customers.

### **4-2 Recommendations:**

1. The need to follow appropriate marketing ethics through which existing customers can be preserved as well as gaining new customers by improving the quality of service provided to the customer, which can meet his needs and conform to his expectations.
2. Work to improve the perceived quality of service by reducing the gap between the customer's perceptions and his expectations, and work on a comparison between the customer's expectations before using the service with his previous experience regarding the service provided to him.
3. The necessity of adopting the banking units, the research sample, for the differentiation strategy in order to excel and outperform competitors through banking services provided to customers that are in line with their expectations and meet their needs.
4. Work to maximize the value of the company from the point of view of both management and customers in a way that helps in achieving the set goals effectively.
5. The need to establish a culture of marketing ethics and apply it in a way that can improve the perceived quality of service and maximize the value of the company in a manner that is consistent with the changes of the contemporary business environment and the accompanying many changes.

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#### **Annex (1): Questionnaire Form**

We put in your hands the tagged research questionnaire (The impact of marketing ethics on improving perceived service quality and maximizing company value - an applied study), through which we seek to explore your views on the existing paragraphs, and that your accurate answer will contribute to achieving the objectives of the research, so please kindly choose the answer that you see more in line with actual reality.

#### **First: personal information:**

Please put an (X) in the appropriate box:

1. Age: From 30-40 years ...., From 41-50 years.., More than 50 years..... .
2. Gender: Male....., Female..... .
3. Academic Qualification: Bachelor's....., Master's....., Ph.D..... ,



4. Years of Experience: From 5-10 years....., years..... .  
 From 11-15 years....., More than 15

**Second: Questions related to the study variables:**

Please put an (X) in front of the alternative that you see fit.

No.	Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Marketing ethics help reduce the gap between the customer's perceptions and expectations, and assist the customer in making a comparison between his expectations before using the service with his previous experience towards the service provided to him.					
2	Marketing ethics help improve services to be the best when they are strong with regard to the characteristics of service personnel and that the behavior of service personnel affects customers' perception of service quality.					
3	Through marketing ethics, it is possible to increase the desire of customers to buy back the same service from the company they are loyal to, and thus maintain existing customers and win new customers.					
4	Relying on marketing ethics can help establish the idea of repurchasing a preferred product or service in the future despite any situational effects or marketing efforts that may cause behavioral change.					
5	Marketing ethics helps provide a neutral behavioral response that is reflected in repeat purchases. Loyalty has two levels. The first is based on inertia, convenience, or reluctance to switch brands. The other is true brand loyalty resulting from a conscious decision to repeat purchases and positive brand attitudes.					
6	Through marketing ethics, it is possible to work to increase customer satisfaction. If the customer is satisfied with the quality of service provided by the company, it will enhance his loyalty, and vice versa, in the event that he is not satisfied with the quality of service, it will weaken the relationship between service quality and the level of his loyalty.					
7	Marketing ethics helps in providing superior service quality because service quality enables organizations to survive in competitive markets and therefore the components and dimensions of perceived					



	service quality must be clearly defined and in measurable terms to enable organizations to monitor service quality over time and compare performance with competitors.					
8	Through marketing ethics, it is possible to improve the perceived quality of service from the administrative point of view, which means that the organization must match the expected service with the perceived service in order to achieve customer satisfaction, as the perceived quality of service is a major indicator of performance.					
9	Through marketing ethics, it is possible to improve the performance of the strategic manager by conducting a periodic review of customer behavior and observing the changes that occur in this behavior to increase the value of the company.					
10	Marketing ethics helps in producing a new product or providing a new service while taking customer behavior into the eyes of consumers in a way that helps increase and improve profits.					
11	It is possible, through marketing ethics, to ensure that meeting the needs, desires, and requirements of customers is an important priority for strategic management in the organization, as strategic management has an effective and efficient impact on consumer behavior in a way that achieves the goals of the organization.					
12	Depending on marketing ethics, it can help attract marketing competencies and develop the performance of current employees in order to improve the performance of the organization by conducting research and studies that will improve the effectiveness and efficiency of marketing performance in a way that maximizes the value of the organization.					
13	Marketing ethics helps in studying the behavior of both consumers and competitors in order to achieve goals, and to encourage workers in the field of marketing in order to improve their satisfaction and loyalty to the organization in a way that improves performance and maximizes the value of the organization in general.					
14	It is possible through marketing ethics to keep pace with the developments that occur at all levels in the field of activity of the organization, so the marketing manager must keep his tools and the tools of his					





	subordinates in excellent condition, and to achieve this he must prepare programs for him and his subordinates to develop current skills and acquire additional skills Continuously to improve marketing performance and raise the value of the organization in general					
15	Marketing ethics helps in activating or developing performance through a set of skills and qualities that characterize the marketing manager, in addition to a set of tasks or roles in which he embodies his set of experiences or skills, thus bringing the organization to excellence in performance.					
16	Through marketing ethics, it is possible to work to adapt to the requirements of the environment and the life surrounding it, regardless of whether these are apparent or hidden behaviors, and to improve the activities and behaviors that customers apply to while searching for the goods and services they need in order to satisfy their needs, and during their evaluation and obtaining them. use and dispose of them to maximize the value of the organization in general					