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# Marketing proactiveness strategies and service quality synergy: a pathway to marketing excellence in private banks in Iraq

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Marketing excellence refers to a firm's ability to consistently create superior customer value through strong marketing capabilities and translate this into sustainable outcomes such as customer retention, market performance, and competitive positioning. In Iraq, private banks in Erbil face rising pressure to anticipate change, respond quickly, and deliver reliable service quality in a market where customer trust is central. This study examines how six marketing proactiveness strategies, trend anticipation and innovation, customer-centric approach, competitive intelligence, agile marketing practices, strategic partnerships and collaborations, and content and thought leadership, contribute to marketing excellence, and whether service quality strengthens these relationships. A quantitative design was employed using survey data from 410 bank officers across 32 private banks in Erbil. After obtaining organizational access approvals, proportional selection was applied within banks to ensure representation across top, middle, and lower management levels, with random selection used to identify participating officers. Structural equation modeling was used to test the hypotheses and the moderating role of service quality. Results indicate that marketing proactiveness strategies positively influence marketing excellence, while service quality strengthens several of these relationships, with conditional effects varying across strategy dimensions. The study contributes by extending the resource-based view through a capability-bundling explanation of how proactive marketing and service quality jointly support marketing excellence in an underexplored banking context.

## KEYWORDS

agile marketing practices, customer-centric approach, Erbil, marketing proactiveness strategies, private banks, strategic partnerships

## 1 Introduction

In today's highly competitive and rapidly evolving markets, achieving marketing excellence has become a persistent challenge for service organizations, particularly private banks. Shifts in customer expectations, globalization, and rapid technological change require banks to deliver service experiences that consistently meet or exceed expectations while sustaining customer trust and long-term competitiveness (Sharabati et al., 2024). Private banks must deliver trusted, high-quality customer services because customer loyalty remains a critical survival factor in service markets (Jameel, 2025). Organizations that fail to align service delivery standards with proactive marketing actions often face weaker customer engagement and reduced market standing (Malik et al., 2024). In banking, superior outcomes are more

likely when proactive marketing efforts are supported by consistent service execution that protects credibility and customer confidence (Damayanti et al., 2024).

Erbil, the capital of the Kurdistan Region of Iraq, has experienced notable economic growth over the past two decades, supported by relative political stability, foreign investment, and the expansion of private sector activities, including private banking (Muhamad, 2024). With 32 private banks competing for market share among a limited customer base, competition is strong. At the same time, infrastructure and regulatory and institutional systems remain developing, creating conditions that differ from mature banking environments and increasing the importance of trust-building and service reliability for marketing excellence (Hamad et al., 2019).

Private banks in northern Iraq are non-state-owned financial institutions licensed by the Central Bank of Iraq. They primarily serve retail customers and small and medium enterprises, offering deposits, loans, remittances, and trade-finance services. Unlike public banks that dominate many government transactions, private banks operate in competitive retail markets where customer acquisition and retention depend heavily on marketing capability and service quality (Agha et al., 2025).

Banks operating in dynamic markets increasingly rely on proactive marketing actions to compete and remain relevant (Modak et al., 2024). Competitive advantages often emerge when banks anticipate market shifts, recognize evolving customer needs, and respond through innovative and adaptive marketing practices (Kumar et al., 2024). Service quality remains especially decisive in banking because reliable service performance reduces perceived risk and strengthens trust; therefore, even strong marketing plans may fail to produce marketing excellence if service delivery is inconsistent (Abdul-Aziz Ahmad and Jais, 2024). A clearer understanding is needed of how proactive marketing capability translates into marketing excellence when banks differ in their service quality conditions (Mohammed and AL-Ameri, 2024).

Existing studies frequently examine marketing strategies or service outcomes separately, and limited evidence explains how proactive marketing strategies jointly operate with service quality to shape marketing excellence in emerging banking contexts such as Erbil (Murrar et al., 2025). Addition, prior work often discusses proactive strategies without specifying whether service quality acts as a mechanism or as a boundary condition that changes the strength of strategy-performance effects (Ardhana et al., 2024). This study addresses these gaps by examining the combined influence of marketing proactiveness strategies and testing service quality as a moderating variable in private banks in Erbil. The context also makes strategic partnerships and collaborations particularly relevant because banks in developing environments often rely on alliances to strengthen capabilities and market credibility (Irshad et al., 2024).

The primary objective of this study is to analyze how marketing proactiveness strategies influence marketing excellence in private banks in Erbil, Iraq, and to test whether service quality moderates these relationships. Specifically, the study examines the effects of trend anticipation and innovation, customer-centric approach, competitive intelligence, agile marketing practices, strategic partnerships and collaborations, and content and thought leadership on marketing excellence, while assessing the moderating role of service quality (Tanbour et al., 2025).

This study provides practical implications for private banks in Erbil seeking to strengthen market standing and customer outcomes through proactive marketing capability supported by consistent service delivery. The findings also contribute theoretically by clarifying how proactive marketing and service quality can be framed as complementary capability bundles that support marketing excellence in an underexplored setting.

## 2 Literature review

### 2.1 Theoretical foundations and positioning

Several theoretical perspectives provide foundations for this study and guide hypothesis development. The resource-based view (RBV) explains that sustained competitive advantage emerges from internal resources and capabilities that are valuable, rare, difficult to imitate, and non-substitutable (Wernerfelt, 1984; Barney, 1991). In banking, many strategic resources are intangible and embedded in routines, know-how, coordination, and reputational signals. Marketing proactiveness strategies can be understood as capability bundles that enable banks to anticipate customer needs, detect market shifts, and execute adaptive actions ahead of competitors. When such capabilities become embedded in bank-specific routines, local relationship practices, and tacit coordination, they are difficult to replicate and can support superior outcomes. Dynamic capabilities logic further supports this view because proactive strategies involve sensing and responding to change through reconfiguration and adaptation (Teece et al., 1997; Teece, 2007). In the context of private banks in Erbil, these internal capabilities are especially important because competition is high, while trust and credibility are decisive in customer relationships.

Market orientation theory complements RBV by emphasizing customer orientation, competitor orientation, and interfunctional coordination as drivers of superior performance (Kohli and Jaworski, 1990; Narver and Slater, 1990; Jaworski and Kohli, 1993). Proactive marketing behavior aligns with market orientation because it involves acting on market intelligence before customer needs become explicit. Customer experience perspectives also explain why marketing outcomes in banking depend strongly on service encounters and perceived credibility during repeated interactions (Schmitt, 1999). Together, these theories justify examining proactive marketing capability and service quality as joint drivers of marketing excellence.

### 2.2 Defining marketing excellence and its relevance for service firms

Marketing excellence refers to a firm's ability to consistently create superior customer value through strong marketing capabilities and translate it into sustainable outcomes such as retention, competitive positioning, and performance over time (Kotler, 2011; Homburg et al., 2020). In service industries such as banking, marketing excellence is strongly shaped by trust, perceived reliability, and relationship continuity, which depend on both the quality of marketing capability and the credibility of service delivery. Therefore, marketing excellence is more likely when proactive marketing actions are supported by

consistent service systems that protect customer confidence (Homburg et al., 2005).

## 2.3 Marketing proactiveness strategies as distinct capability dimensions

Marketing proactiveness in this study is represented through six strategy dimensions that reflect distinct but related capabilities. Trend anticipation and innovation reflect a market-sensing and renewal capability that detects emerging shifts and turns them into timely service or product improvements. A customer-centric approach reflects a customer-linking capability that uses customer insight and relationship design to improve relevance and satisfaction. Competitive intelligence reflects a competitor-focused sensing and interpretation capability that guides positioning and strategic responses. Agile marketing practices reflect an adaptive execution capability built on speed, experimentation, and iterative improvement. Strategic partnerships and collaborations reflect a relational leveraging capability that extends resources and co-creates value with external actors. Content and thought leadership reflect a communication authority capability that strengthens credibility and trust through expert signaling and informative engagement (Holliman and Rowley, 2014; Pulizzi, 2012).

Although these dimensions can be interdependent in practice, each has a different primary mechanism and organizational locus (sensing, linking, executing, leveraging, and communicating). Treating them as distinct predictors enables estimation of their unique contributions to marketing excellence, while empirical validity checks ensure they are not redundant.

## 2.4 Service quality and marketing excellence as related but distinct dimensions of performance capability

Service quality has been widely studied as a driver of customer satisfaction, loyalty, and competitive advantage in service contexts. SERVQUAL and related work conceptualize service quality through reliability, responsiveness, assurance, empathy, and tangibles, emphasizing that customers evaluate service firms through repeated encounters (Parasuraman et al., 1988). In this study, service quality is modeled as a customer-experience capability that can directly influence marketing excellence and can also condition the effectiveness of proactive marketing strategies. Because banking customers often judge marketing outcomes through service encounters, service quality and marketing excellence are expected to be strongly related. Accordingly, the measurement model recognizes this proximity and treats the constructs as closely connected dimensions rather than fully independent concepts, while acknowledging partial overlap as a measurement limitation. Accordingly, service quality is expected to strengthen the relationship between marketing proactiveness strategies and marketing excellence in private banks in Erbil by amplifying the conversion of proactive actions into credible customer value.

## 2.5 Contextual relevance: emerging-market banking and Erbil

Scholarly interest has increased in how context and culture shape marketing and service outcomes. Cultural dimensions such as uncertainty avoidance and relational trust can influence how customers interpret service promises and marketing credibility (Aghaz and Salmasi, 2024). In developing market settings where institutional systems are evolving, customers often rely more on interpersonal trust and service consistency, making service quality especially decisive for marketing outcomes (Mai, 2024). Erbil's banking sector, shaped by intense competition among private banks and a trust-sensitive customer base, provides a relevant context for examining proactive marketing capability and service quality jointly as drivers of marketing excellence.

## 2.6 Empirical literature and hypothesis development

### 2.6.1 Trend anticipation, innovation, and marketing excellence

Trend anticipation and innovation are frequently identified as drivers of superior marketing outcomes in dynamic environments (Glebova, 2024). Firms that proactively detect trends can align offerings with evolving needs and protect competitive positioning (Iriani et al., 2024). Market-sensing capability supports performance by enabling earlier responses to shifts in customer preferences and competitive moves (Li et al., 2024). Trend anticipation also supports innovation by encouraging service renewal and new solution development, which can reinforce customer value and differentiation (Hussein et al., 2024).

Innovation often takes product, process, and service forms and can strengthen customer experience and acquisition (Dipendra, 2024). Banks adopting relevant innovations, including digital and personalized services, often improve customer experience and perceived competence (Gilson, 2024; Qerimi et al., 2024). In emerging markets, trend anticipation and innovation can be particularly important because customer expectations and technology adoption evolve quickly.

Based on previous empirical and theoretical literature, this study developed the following hypothesis:

*H1: Trend anticipation and innovation have a significant positive relationship with marketing excellence.*

### 2.6.2 Customer-centric approach and marketing excellence

Marketing excellence is strongly linked with customer-centered capability because superior outcomes depend on how well firms understand and respond to customer needs. Firms that place customers at the center of strategy often improve value creation and loyalty (Basso et al., 2024). Customer-centric approaches rely on customer insight, relationship management, and service design to enhance satisfaction and long-term retention (Sheth et al., 2000). In banking, personalization and relationship continuity are central because customers assess trustworthiness through repeated interactions and service consistency.

Customer-centric capability also supports continuous improvement because feedback and insight enable better adaptation and relevance (Wasik et al., 2024). Cross-functional coordination strengthens this approach because service and marketing must align to deliver consistent experiences (Urbany and Dapena-Baron, 2024; Akbar, 2024). In private banks in Erbil, customer-centric approaches can support marketing excellence through stronger relationships, trust, and perceived value.

Based on previous empirical and theoretical literature, this study developed the following hypothesis:

*H2: A customer-centric approach has a significant positive relationship with marketing excellence.*

### 2.6.3 Competitive intelligence and marketing excellence

Competitive intelligence (CI) supports marketing excellence by improving strategic awareness and enabling proactive responses to competitor actions and market shifts (Maluleka et al., 2023). CI helps identify risks and opportunities and supports decision-making for positioning and service differentiation (Cekule and Veselova, 2024). Firms using CI can detect unmet needs, refine value propositions, and strengthen marketing capability (Ledi, 2024; Wright, 2024). This capability is especially relevant in banking, where competitors can quickly imitate visible marketing actions, making intelligence-driven differentiation more valuable.

Private banks operating in Erbil can use CI to respond to competition and uncertainty by aligning service offerings and marketing messages with observed market needs (Vieira et al., 2025). CI also supports agility by enabling timely adjustments to marketing actions and customer engagement (Aljaafreh et al., 2024; Waris and Din, 2024b). Over time, CI practices can support continuous improvement and cross-functional alignment (Hughes et al., 2013; Waris and Din, 2024a).

Based on previous empirical and theoretical literature, this study developed the following hypothesis:

*H3: Competitive intelligence has a significant positive relationship with marketing excellence.*

### 2.6.4 Agile marketing practices and marketing excellence

Agile marketing practices emphasize speed, flexibility, iterative learning, and customer feedback integration, which can improve marketing outcomes in dynamic environments (Modak et al., 2024; Amajuoyi et al., 2024). Agile approaches support experimentation and rapid adjustment of campaigns and service communications, improving relevance and effectiveness (Sukhawatthanakun and Supapon, 2024). Cross-functional collaboration is a core element that helps marketing align with service operations and customer experience delivery (Highsmith, 2009).

Agile marketing also benefits from data and analytics because iterative improvement depends on performance tracking and evidence-based adjustment (Ijomah et al., 2024; Al Barwari et al., 2025). In banking, agile practices can support personalization and responsiveness, improve customer engagement and strengthen marketing excellence through faster alignment with customer expectations. Agile marketing further supports continuous improvement and innovation cultures,

helping banks stay responsive to shifts in customer behavior and competitive conditions (Aljeeran and Al Mubarak, 2024).

Based on previous empirical and theoretical literature, this study developed the following hypothesis:

*H4: Agile marketing practices have a significant positive relationship with marketing excellence.*

### 2.6.5 Strategic partnerships, collaborations, and marketing excellence

Strategic partnerships and collaborations support marketing excellence by enabling resource pooling, access to expertise, and service extension. Partnerships can support market access and innovation, especially where banks must strengthen capabilities quickly to compete (Willie, 2025). Collaboration can generate relational value through shared resources and coordination, improving service offerings and customer outcomes (Durach et al., 2024). In banking, alliances with technology providers, payment networks, or local actors can improve service convenience and credibility, strengthening marketing performance (Bergh et al., 2025).

Partnerships also support co-creation and innovation because combining capabilities can generate new service features and customer engagement formats (Chen et al., 2025). Relationship management and trust are critical for partnership success, particularly in developing environments where uncertainty is high (Tsai and Chiu, 2024; Dreymann et al., 2024). In private banks in Erbil, partnerships can help strengthen service reach and market credibility, supporting marketing excellence (Ismail et al., 2024).

Based on previous empirical and theoretical literature, this study developed the following hypothesis:

*H5: Strategic partnerships and collaborations have a significant positive relationship with marketing excellence.*

### 2.6.6 Content, thought leadership, and marketing excellence

Content leadership and thought leadership strengthen marketing excellence by building credibility, authority, and customer trust through informative engagement (Moharrak et al., 2024; Holliman and Rowley, 2014; Pulizzi, 2012). Thought leadership positions a bank as a trusted advisor, which can be important in financial services where customers value perceived expertise and reassurance (Wahid et al., 2023; Hussain et al., 2024). In Erbil, where trust and reputation influence customer decisions, credible content can support customer confidence and loyalty.

Content leadership also strengthens digital presence and engagement, supporting consistent communication and recall (Hollebeek and Macky, 2019; Khurdei et al., 2023). Banks can use content to educate customers on financial planning, service innovations, and market developments, supporting perceived value and relationship continuity (Bubphapant and Brandão, 2024). Over time, strong thought leadership can help shape market perceptions and strengthen competitive positioning (Harvey et al., 2021; Vargo et al., 2023).

Based on previous empirical and theoretical literature, this study developed the following hypothesis:

*H6: Content and thought leadership have a significant positive relationship with marketing excellence.*

### 2.6.7 Service quality as moderator between marketing proactiveness and marketing excellence

Service quality is widely linked with customer satisfaction, loyalty, and competitive advantage. High-quality services can strengthen the effectiveness of marketing strategies because customers interpret marketing promises through actual service encounters (Supriyanto et al., 2021; Marcos and Coelho, 2022). Proactive marketing strategies such as anticipation, personalization, and agile response can produce stronger outcomes when service delivery is reliable and consistent (Schulze et al., 2022; Fintan and Mbura, 2024). This strengthening logic supports service quality as a moderator that changes the intensity of proactive strategy effects on marketing excellence.

Service quality can strengthen or weaken proactive strategy impact depending on how consistently customers experience the promised value (Yu et al., 2024). In service industries where intangible experience dominates customer evaluation, the moderating effect of service quality becomes more visible (Lee-Anant et al., 2023). In private banks, consistent responsiveness, reliability, and assurance may amplify proactive marketing benefits through stronger trust and relationship continuity.

Based on previous empirical and theoretical literature, this study developed the following hypothesis:

*H7: Service quality moderates the relationship between proactive marketing strategies and marketing excellence.*

Hypotheses:

- *H1: Trend anticipation and innovation have a significant positive relationship with marketing excellence.*
- *H2: A customer-centric approach has a significant positive relationship with marketing excellence.*
- *H3: Competitive intelligence has a significant positive relationship with marketing excellence.*

- *H4: Agile marketing practices have a significant positive relationship with marketing excellence.*
- *H5: Strategic partnerships and collaborations have a significant positive relationship with marketing excellence.*
- *H6: Content and thought leadership have a significant positive relationship with marketing excellence.*
- *H7: Service quality moderates the relationship between proactive marketing strategies and marketing excellence.*

Conceptual framework showing the relationship between marketing proactiveness strategies and marketing excellence, with service quality as a moderating variable (Figure 1).

### 3 Methodology

The target population of this study consisted of bank officers working in private banks in Erbil, Iraq. According to the Central Bank of Iraq Annual Report (2024), the total number of employees across 32 private banks operating in Erbil was 789. Using this as the population frame, a proportionate stratified sampling approach was employed within banks after obtaining organizational and department-level approvals, followed by random selection of eligible officers within each stratum where staff rosters were available. Employees were proportionally selected from each bank to ensure representation of top, middle, and lower management levels. In total, 410 valid responses were collected, which exceeds the recommended minimum sample size for structural equation modeling. Sample adequacy was further verified using the Kaiser-Meyer-Olkin (KMO) test ( $KMO = 0.84$ ) and Bartlett's test of sphericity ( $p < 0.001$ ), confirming the suitability of the data for factor analysis and subsequent SEM analysis.

Bank officers were selected because they are directly involved in customer service, product promotion, and operational decision-making, giving them practical insight into how marketing strategies

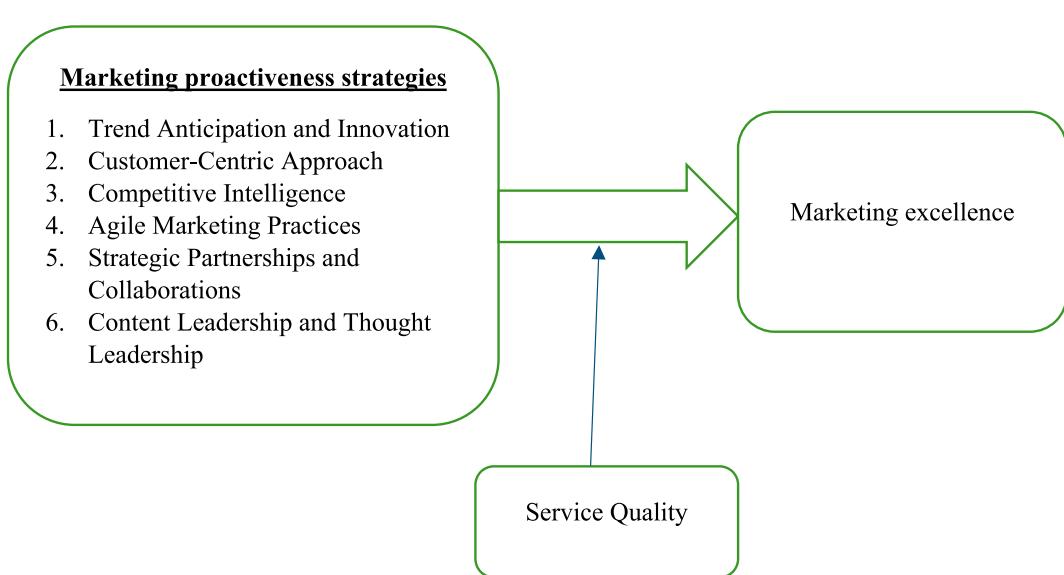


FIGURE 1  
Conceptual framework of the study.

are implemented. While they may not all have strategic oversight, their daily responsibilities provide credible knowledge of customer interactions, service quality, and competitive practices. To minimize bias, responses were collected across different hierarchical levels (top, middle, and lower management).

The study focuses on key variables aligned with the research objectives: marketing proactiveness strategies, service quality, and marketing excellence. Each variable is operationalized using established scales adopted from previous studies, ensuring reliability and validity.

Service quality reflects the ability of the bank to provide superior and consistent services that meet or exceed customer expectations. This study uses the same parameters as (Sureshchandar et al., 2001). Moreover, the five parameter questions are based on a 5-Likert scale used to measure the parameters. Marketing excellence represents the firm's ability to deliver superior marketing outcomes by aligning resources, capabilities, and strategies. Four-parameter questions were adopted from (Makin and Kotler, 2024) and other marketing performance literature (Kotler, 2011). The items are scored on a 5-point Likert scale.

Trend anticipation and innovation refer to an organization's ability to foresee industry changes and implement innovative solutions to stay ahead of competitors. A scale adapted from Teece (2007) and Haldar et al. (2025). A customer-centric approach focuses on creating marketing strategies that align with customer needs and preferences, ensuring a superior customer experience. A scale adapted from Cadogan and Diamantopoulos (1995). Competitive Intelligence involves gathering and analyzing information about competitors and market trends to guide strategic decision-making. A scale adapted from Yuliansyah et al. (2016). Agile marketing practices focus on flexibility, rapid iteration, and data-driven decision-making to adapt quickly to market changes. A scale adapted from Attar and Abdul-Kareem (2020). Strategic partnerships and collaborations refer to alliances between organizations to share resources, knowledge, and market access to achieve mutual benefits. A scale adapted from Kale et al. (2002) and Ado et al. (2025). Content leadership and thought leadership focuses on positioning a brand as an authority by producing insightful, engaging content and providing unique industry perspectives. A scale adapted from Holliman and Rowley (2014). All items of the selected constructs are scaled on a 5-Likert scale basis. Table 1 shows the variables and its measurement.

Survey data were collected from adult human participants (bank officers) on a voluntary basis. Before participation, respondents

TABLE 1 Variables and its measurement items.

Variable	Items
Service quality	5
Marketing excellence	4
Trend anticipation and innovation	4
Customer-centric approach	4
Competitive intelligence	4
Agile marketing practices	4
Strategic partnerships and collaborations	4
Content leadership and thought leadership	4

received a brief information sheet outlining the study purpose, estimated completion time, the anonymous nature of the survey, and their right to withdraw at any time without penalty. No names, identification numbers, or other sensitive personal identifiers were collected. Data were stored securely and are reported only in an aggregated form to protect confidentiality. The study protocol was reviewed in accordance with the authors' institutional research ethics committee and was approved because it involved anonymous questionnaire responses and posed no more than minimal risk to participants.

## 4 Findings and discussions

In this section, first, the data and the construct validation are checked and then testing of the hypothesis should be done.

Table 2 reports item loadings for the study constructs. The majority of indicators exceed the commonly used 0.70 guideline, supporting indicator reliability across most constructs. Two items, Content Leadership and Thought Leadership1 (0.325) and Trend Anticipation and Innovation3 (0.623), fall below this guideline. These indicators were retained to preserve content coverage because they capture conceptually relevant facets that would be underrepresented if removed. Because weak indicators can bias estimation, robustness checks were conducted by re-estimating the model after deleting each low-loading item separately and comparing structural path significance and direction. The substantive conclusions remained unchanged across these specifications, indicating that the reported results are not driven by a single weak indicator. All subsequent analyses report the retained-item specification, and findings involving these constructs are interpreted cautiously.

As shown in Table 3, all Cronbach's alpha values exceed the recommended threshold of 0.70, indicating satisfactory internal consistency reliability for each construct. This suggests that the items used to measure the constructs are sufficiently correlated and reliable. The study reflects reliability and validity characteristics through Cronbach's alpha, composite reliability ( $\rho_{\text{ho\_c}}$ ), and average variance extracted (AVE). The reliability analysis demonstrates acceptable internal consistency for all constructs, with Service Quality reporting the highest Cronbach's alpha value (0.858). The  $\rho_{\text{ho\_a}}$  and  $\rho_{\text{ho\_c}}$  values meet or approach the recommended minimum threshold across constructs, supporting acceptable internal consistency reliability. Convergent validity is supported for most constructs, as their AVE values exceed 0.50. Content Leadership and Thought Leadership reports AVE below 0.50, indicating limited convergent validity in the retained-item specification. The construct was retained for content coverage, and this measurement limitation is explicitly acknowledged. Because composite reliability for this construct is close to the minimum acceptable threshold, findings involving Content Leadership and Thought Leadership are interpreted cautiously and are complemented by the robustness re-estimation results.

Table 4 reports the Heterotrait–Monotrait (HTMT) ratios used to assess discriminant validity. Most construct pairs meet the recommended HTMT guideline; however, the Service Quality–Marketing Excellence ratio exceeds acceptable limits (HTMT = 1.15), indicating insufficient discriminant validity between these measures. This overlap is theoretically plausible in banking contexts, where

TABLE 2 Loadings of the items.

Constructs	Loadings
Agile Marketing Practices1	0.731
Agile Marketing Practices2	0.85
Agile Marketing Practices3	0.789
Agile Marketing Practices4	0.712
Competitive Intelligence1	0.815
Competitive Intelligence2	0.869
Competitive Intelligence3	0.794
Competitive Intelligence4	0.836
Content Leadership and Thought Leadership1	0.325
Content Leadership and Thought Leadership2	0.682
Content Leadership and Thought Leadership3	0.736
Content Leadership and Thought Leadership4	0.777
Customer-Centric Approach1	0.74
Customer-Centric Approach2	0.678
Customer-Centric Approach3	0.894
Customer-Centric Approach4	0.821
Market Excellence1	0.808
Market Excellence2	0.838
Market Excellence3	0.832
Market Excellence4	0.791
Service Quality1	0.758
Service quality2	0.816
Service quality3	0.825
Service quality4	0.821
Service quality5	0.771
Strategic Partnerships and Collaborations1	0.783
Strategic Partnerships and Collaborations2	0.915
Strategic Partnerships and Collaborations3	0.791
Strategic Partnerships and Collaborations4	0.654
Trend Anticipation and Innovation1	0.798
Trend Anticipation and Innovation2	0.879
Trend Anticipation and Innovation3	0.623
Trend Anticipation and Innovation4	0.841

service encounters strongly shape customer evaluations of marketing outcomes. Nevertheless, this overlap is treated as a limitation, and results involving these constructs are interpreted as relationships between closely related performance capabilities rather than fully distinct concepts.

TABLE 3 Reliability and validity.

	Cronbach's alpha	rho_a	rho_c	AVE
Agile marketing practices	0.775	0.784	0.855	0.597
Competitive intelligence	0.848	0.852	0.898	0.687
Content leadership and thought leadership	0.716	0.873	0.735	0.429
Customer-centric approach	0.792	0.807	0.866	0.62
Market excellence	0.834	0.835	0.89	0.668
Service quality	0.858	0.862	0.898	0.638
Strategic partnerships and collaborations	0.796	0.827	0.869	0.626
Trend anticipation and innovation	0.795	0.819	0.869	0.627

This table shows all Cronbach's alpha values exceed the recommended threshold of 0.70, indicating satisfactory internal consistency reliability for each construct. This suggests that the items used to measure the constructs are sufficiently correlated and reliable.

The variance inflation factor (VIF) was used to test for multicollinearity, and Table 5 shows the results for each construct's items. The dataset shows no multicollinearity problems because all VIF values remain below the five thresholds. Most measurement items show VIF scores ranging between 2.136 for Agile Marketing Practices and 2.365 for Competitive Intelligence, indicating moderate predictor correlations. Researchers found low VIF metrics, like 1.148, in the Content Leadership and Thought Leadership constructs. This means that the relationships between the items are not strong. Some things with higher VIFs, like Customer-Centric Approach3 (2.793) and strategic partnerships and collaborations2 (2.939), have strong positive correlations between the variables that are linked to them. Our results verify that the structural model does not face issues with multicollinearity. Figure 2 shows the measurement model.

Table 6 presents model fit index statistics, which detail the values from both estimated and saturated models using standardized root mean square residual (SRMR) and squared Euclidean distance (d\_ULS). The SRMR value of 0.091 for both models is slightly above the conservative 0.08 guideline but below the 0.10 threshold commonly considered acceptable in PLS-SEM, indicating an acceptable overall model fit. The d\_ULS scores show that the saturated model result of 4.668 and the estimated model result of 4.663 are similar. This shows that the model works in parallel. The structural model shows good alignment with the data, which establishes its fit with the observed information. Moreover, Figure 3 shows the structural model.

The hypothesis-testing analysis in Table 7 examines the direct relationships between the independent variables and Marketing Excellence, as well as the moderating role of Service Quality. The results indicate that Agile Marketing Practices have a strong and

TABLE 4 HTMT ratio.

	AMP	CI	CLTL	CCA	MX	SQ	SPC	TAI
Agile marketing practices								
Competitive intelligence	0.463							
Content leadership and thought leadership	0.74	0.562						
Customer-centric approach	0.516	0.89	0.579					
Market excellence	0.412	0.736	0.48	0.774				
Service quality	0.428	0.761	0.478	0.804	1.15			
Strategic partnerships and collaborations	0.6	0.598	0.638	0.785	0.58	0.626		
Trend anticipation and innovation	0.488	0.798	0.55	0.933	0.82	0.875	0.75	

statistically significant positive relationship with Marketing Excellence ( $\beta = 0.945, p < 0.001, t = 85.909$ ). Competitive Intelligence also shows a significant positive effect on Marketing Excellence ( $\beta = 0.811, p < 0.001, t = 57.929$ ), highlighting its importance in enhancing marketing outcomes. All reported coefficients represent standardized path estimates derived from the PLS-SEM algorithm and should be interpreted in relative rather than absolute magnitude terms. On the other hand, it is worth noting that because PLS-SEM estimates standardized relationships using latent variable scores rather than observed variables, coefficients slightly above 1 can occur in the presence of strong predictor-criterion relationships and do not indicate estimation error.

A significant positive relationship is observed between Content Leadership and Thought Leadership and Marketing Excellence ( $\beta = 0.028, p = 0.023, t = 2.00$ ), indicating statistical significance with a very small effect size; practical impact is therefore limited. Customer-Centric Approach demonstrates a significant positive effect on Marketing Excellence ( $\beta = 0.521, p < 0.001, t = 30.647$ ), confirming the role of customer-focused strategies in achieving superior marketing performance. Service Quality exhibits the strongest direct effect on Marketing Excellence ( $\beta = 1.021, p < 0.001, t = 51.05$ ), underscoring its central role in the banking context.

Strategic Partnerships and Collaborations show a marginally significant positive relationship with Marketing Excellence ( $\beta = 0.023, p = 0.063, t = 1.533$ ). Trend Anticipation and Innovation also demonstrate a statistically significant positive relationship with Marketing Excellence ( $\beta = 0.076, p < 0.001, t = 4.00$ ), indicating that forward-looking and innovative practices contribute positively, although with a smaller effect size.

The moderating effects of Service Quality reveal mixed results. Significant interaction terms are observed for Competitive Intelligence, Customer-Centric Approach, Trend Anticipation and Innovation, Agile Marketing Practices, and Content Leadership and Thought Leadership, while the interaction with Strategic Partnerships and Collaborations is not significant ( $p = 0.216$ ). To interpret the significant interactions, conditional effects were probed using simple slope analysis by estimating effects at  $-1$  SD and  $+1$  SD of Service Quality and visualizing interaction. The conditional effects indicate

that the corresponding strategy–Marketing Excellence relationships are stronger at higher Service Quality, consistent with the moderation hypothesis, whereas the partnership relationship does not materially change across Service Quality levels.

## 5 Discussion

Research findings reveal vital aspects of the market excellence driving factors that support previous studies from different fields. According to research, agile marketing practices have a big positive impact on market excellence. This backs up earlier studies that showed how important it is to adapt to changing market and consumer preferences through agility (Noble et al., 2019), demonstrates in their study that agile marketing gives firms the capability to respond rapidly to competitive pressures to achieve superior market performance results. The findings demonstrate how businesses must maintain agility and responsiveness throughout market environments that change frequently.

Khakurel et al. (2024), demonstrated that market surveillance contributes significantly to proactive marketing practices. Our findings are consistent with this evidence, as the results from private banks in Erbil also reveal that proactive monitoring of market trends strengthens marketing excellence.

Market Excellence proved most reliant on Service Quality as the study's findings echo existing service management literature starting with (Costa et al., 2025). Market performance mediates through high-quality services because they drive customer satisfaction, loyalty, and retention efforts. The research confirms that service quality stands as an essential field to achieve market excellence while demonstrating how excellent service delivery leads to outstanding results within competitive markets (Kosasih et al., 2024).

Analysis reveals that Customer-Centric Approach has a moderate impact while Content Leadership and Thought Leadership, as well as Strategic Partnerships and Trend Anticipation contribute significantly to market success together with previous findings that highlight customer engagement and innovative practices as success enablers. In their work (Jaworski and Kohli, 1993), demonstrate that business models that focus on customers create enduring

TABLE 5 VIF for multicollinearity.

Items	VIF
Agile Marketing Practices1	1.781
Agile Marketing Practices2	2.136
Agile Marketing Practices3	1.575
Agile Marketing Practices4	1.262
Competitive Intelligence1	2.03
Competitive Intelligence2	2.365
Competitive Intelligence3	1.911
Competitive Intelligence4	1.998
Content Leadership and Thought Leadership1	1.148
Content Leadership and Thought Leadership2	1.199
Content Leadership and Thought Leadership3	1.218
Content Leadership and Thought Leadership4	1.373
Customer-Centric Approach1	1.399
Customer-Centric Approach2	1.621
Customer-Centric Approach3	2.793
Customer-Centric Approach4	1.916
Market Excellence1	1.762
Market Excellence2	1.95
Market Excellence3	1.914
Market Excellence4	1.693
Service Quality1	1.848
Service quality2	2.142
Service quality3	2.029
Service quality4	2.06
Service quality5	1.774
Strategic Partnerships and Collaborations1	1.755
Strategic Partnerships and Collaborations2	2.939
Strategic Partnerships and Collaborations3	2.052
Strategic Partnerships and Collaborations4	1.354
Trend Anticipation and Innovation1	2.128
Trend Anticipation and Innovation2	2.127
Trend Anticipation and Innovation3	1.302
Trend Anticipation and Innovation4	2.163

The VIF values for all independent variables were well below the accepted threshold of 5 (Hair et al., 2014), confirming the absence of multicollinearity among predictors. This ensures that the estimated regression coefficients are stable and that the independent variables do not overlap excessively in explaining the dependent variable.

relationships and trust that drive consistent performance outcomes. The modest effects of innovation and collaboration practices may exist due to industry-specific conditions combined with the level of practice maturity within the studied context.

Service Quality demonstrates particular influences on different market relationships by strategically boosting Market Excellence through

conditional effects. Service Quality demonstrates substantial influence on specific constructs, although its practical effectiveness remains constrained in other cases thus showing better enhancement of certain elements than others. Homburg et al. (2005), support this finding by demonstrating service quality effects depend on organizational practice integration. Market success requires organizations to identify particular segments where service quality activates as a performance accelerator.

Research findings from this study validate previous works that demonstrate how Agile Marketing Practices and Competitive Intelligence, together with Service Quality, create the necessary elements for Market Excellence. The findings add to existing research by demonstrating the weight of varied drivers along with their collective influence toward superior market success. A summary of the hypothesis testing is given in Table 8.

## 6 Conclusion and recommendations

This study set out to explore how marketing proactiveness strategies and service quality work together to drive marketing excellence in private banks in Erbil, Iraq. Based on responses from 410 bank officers, the results show that all six dimensions of marketing proactiveness are positively associated with marketing excellence, although effect sizes vary across strategy dimensions. This study also found that service quality partly moderates these relationships, highlighting its importance as a cornerstone of effective marketing strategies.

The findings add to theory by enriching the RBV, showing that marketing proactiveness and service quality are not just operational practices but strategic resources that can deliver sustainable competitive advantage. They also extend the literature on marketing excellence by providing evidence from the Iraqi banking sector, a context that has received little attention in international scholarship.

For practice, the results offer clear lessons for bank managers. To strengthen marketing excellence, banks should embrace proactive strategies such as anticipating market trends, fostering innovation, and building customer-centric cultures. These efforts must go hand in hand with consistent investments in service quality, which reinforces customer satisfaction, loyalty, and long-term competitiveness.

Of course, the study has its limits. It focuses on private banks in Erbil, which may reduce the generalizability of the findings to other sectors or regions. Moreover, this study examined service quality as the sole moderating variable, omitting other important contextual factors, such as digital transformation, regulatory influences, and cultural differences. Future research could build on these areas to paint a fuller picture.

In sum, this study underscores the value of combining marketing proactiveness strategies with strong service quality to achieve marketing excellence. By blending theoretical insight with practical guidance, it provides a useful roadmap for both academics and practitioners seeking to enhance marketing performance in today's dynamic and competitive service environments.

### 6.1 Research contribution and implications

The study adds to the body of research on Marketing Excellence by demonstrating the importance of factors such as service quality, competitive intelligence, agile marketing practices, and a

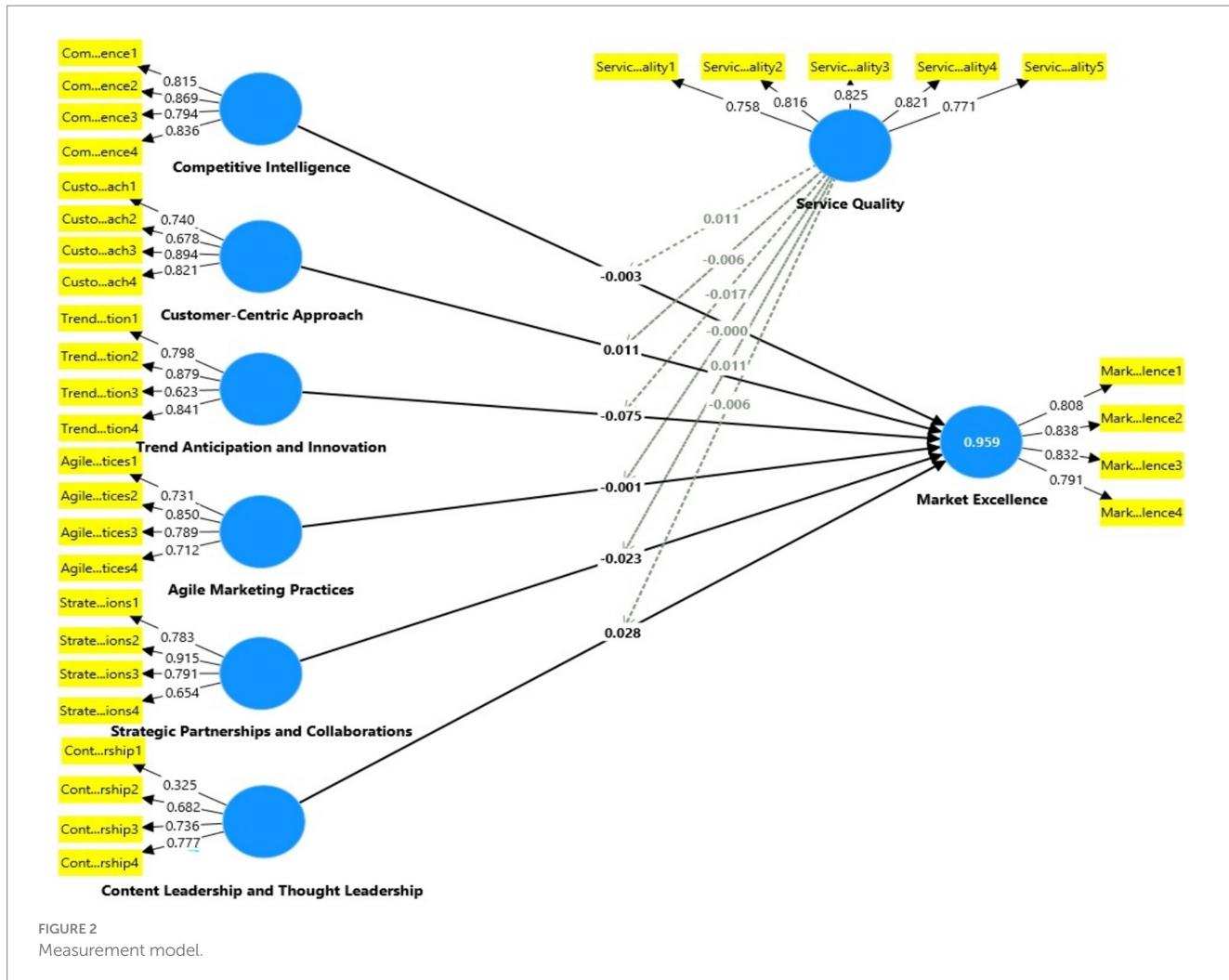


TABLE 6 Summary of the model fit.

	Saturated model	Estimated model
SRMR	0.091	0.091
d_ULS	4.668	4.663

customer-focused approach. This study shows that service quality is important in two ways: it directly affects outcomes and enables other factors to work more effectively, while also revealing complex details about its broader effects. The study finds that content leadership, strategic partnerships, and trend prediction each have distinct effects. This helps us learn more about how these strategies work in market supremacy. These findings close research gaps by integrating these variables into a comprehensive model that delivers actionable recommendations to businesses operating in ever-changing markets. The research expands our theoretical understanding of market-oriented strategies through practical, manager-directed guidance that helps organizations connect their operational practices to market requirements.

The research findings produce practical as well as theoretical implications. Research grounded in theory deepens our understanding of Marketing Excellence drivers by illustrating the practical

connections among agile marketing practices, competitive intelligence, and service quality factors. Service quality is a factor that limits other organizational practices, yet research has shown that superior customer service can boost their effectiveness. The study adds to what is known about strategic management by examining in depth the complex relationships that shape market outcomes. It also lays the groundwork for future research. In the future, researchers should examine how these ideas interact and how they can help businesses gain long-lasting competitive advantages as markets change quickly.

The study delivers analytical conclusions that managers and organizational leaders can use to enhance their market standing. The research underscores service quality as an essential strategic organizational component because it directly affects Marketing Excellence and enhances the impact of competitive intelligence and agile marketing. Organizations need to build customer-focused methods and competitive intelligence-backed agility to maintain their leadership position in the market. The research reveals that businesses should invest strategically in innovation and partnerships as central drivers of market success, although these components have a somewhat diminished impact compared to service quality and agility. Firms that implement these strategies will adapt their operations toward market change dynamics to secure lasting success.

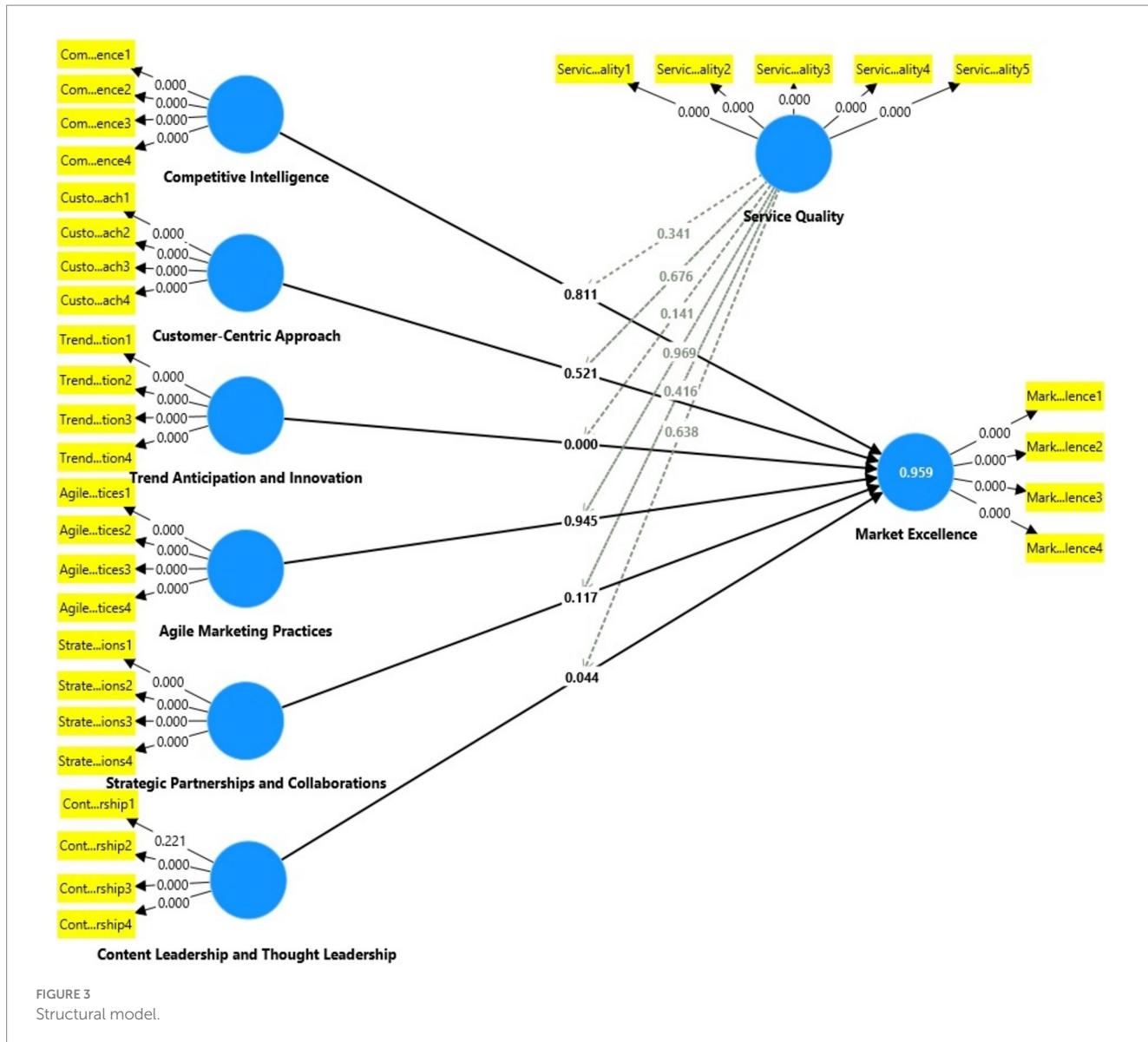


TABLE 7 Testing of the hypothesis.

Hypothesis results	Original	Mean	STDEV	T statistics	p-values
Agile marketing practices → marketing excellence	0.945	0.944	0.011	85.909	<0.001
Competitive intelligence → marketing excellence	0.811	0.807	0.014	57.929	<0.001
Content leadership and thought leadership → marketing excellence	0.028	0.028	0.014	2	0.023
Customer-centric approach → marketing excellence	0.521	0.512	0.017	30.647	<0.001
Service quality → marketing excellence	1.021	1.019	0.02	51.05	<0.001
Strategic partnerships and collaborations → marketing excellence	0.023	0.022	0.015	1.533	0.063
Trend anticipation and innovation → marketing excellence	0.076	0.074	0.019	4	<0.001
Service quality × competitive intelligence → marketing excellence	0.051	0.05	0.012	4.25	<0.001
Service quality × customer-centric approach → marketing excellence	0.026	0.025	0.015	1.733	0.042
Service quality × trend anticipation and innovation → marketing excellence	0.057	0.056	0.012	4.75	<0.001
Service quality × agile marketing practices → marketing excellence	0.213	0.212	0.01	21.3	<0.001
Service quality × strategic partnerships and collaborations → marketing excellence	0.011	0.011	0.014	0.786	0.216
Service quality × content leadership and thought leadership → marketing excellence	0.106	0.105	0.013	8.154	<0.001

Results are significant at 1, 5, and 10% level of significance.

TABLE 8 Summary of hypotheses results.

Hypothesis	Statement	Result
H1	Trend anticipation and innovation have a significant positive relationship with marketing excellence.	Supported
H2	A customer-centric approach has a significant positive relationship with marketing excellence.	Supported
H3	Competitive intelligence has a significant positive relationship with marketing excellence.	Supported
H4	Agile marketing practices have a significant positive relationship with marketing excellence.	Supported
H5	Strategic partnerships and collaborations have a significant positive relationship with marketing excellence.	Not supported at the 5% level but marginal at the 10% level
H6	Content and thought leadership have a significant positive relationship with marketing excellence.	Supported (weaker effect)
H7	Service quality moderates the relationship between proactive marketing strategies and marketing excellence.	Partially supported (mixed/moderate effects)

## 6.2 Limitations and future research suggestions

The findings of this research demonstrate substantial value, but researchers should consider future investigations into the identified limitations. This cross-sectional design limits the researchers' ability to identify long-term market effects of the identified Marketing Excellence drivers. Future research should employ a longitudinal design to determine how these constructs affect market performance across different periods. The analysis focused solely on specific constructs within defined industries, which reduces the overall potential for generalizability of results. Research should continue by investigating alternative drivers, including digital transformation and organizational culture, across different industries and various geographical settings. The study shows that service quality is an important moderator. However, more research should examine other external and environmental factors that affect these connections between the main performance drivers. The study focused only on service quality as a moderating variable. While this provides meaningful insights, this study acknowledges that other external factors, such as technological readiness, regulatory environment, and competitive intensity, may also moderate the relationship between marketing proactiveness strategies and marketing excellence. These factors should be explored in future studies.

## Data availability statement

The dataset contains confidential information collected from employees of private banks and cannot be shared publicly or upon request due to ethical and data protection restrictions. Only anonymized and aggregated results are reported in the article.

## Ethics statement

Ethical approval was not required for the studies involving humans in accordance with institutional and national guidelines. The

study involved adult participants, participation was voluntary and no identifiable personal data were collected. The studies were conducted in accordance with the local legislation and institutional requirements. The participants provided their written informed consent to participate in this study.

## Author contributions

SR: Data curation, Visualization, Formal analysis, Project administration, Validation, Methodology, Software, Investigation, Writing – review & editing, Conceptualization, Supervision, Writing – original draft, Funding acquisition, Resources. KM: Software, Methodology, Funding acquisition, Writing – review & editing, Conceptualization, Writing – original draft, Formal analysis, Visualization, Resources, Project administration, Data curation, Validation. DA: Resources, Writing – review & editing, Formal analysis, Conceptualization, Investigation, Data curation. KA: Writing – review & editing, Methodology, Investigation, Software, Writing – original draft, Conceptualization, Funding acquisition, Supervision, Resources, Formal analysis, Project administration.

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## Conflict of interest

The author(s) declared that this work was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

## Generative AI statement

The author(s) declared that Generative AI was not used in the creation of this manuscript.

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