



T.C
BİNGÖL UNIVERSITY
SOCIAL SCIENCE INSTITUTE
BUSINESS ADMINISTRATION DEPARTMENT

**THE ROLE OF STRATEGIC PLANNING IN THE
SUCCESS OF THE PROMOTIONAL PROCESS OF
THE COMMERCIAL BANKS IN ERBİL CITY**

PREPARED BY:
Hazhar Sherzad HAMAD
161203141

MASTER'S THESIS

SUPERVISOR
Prof. Dr. Muammer ERDOĞAN

BİNGÖL -2018



T.C

BİNGÖL ÜNİVERSİTESİ

SOSYAL BİLİMLER ENSTİTÜSÜ

İŞLETME BÖLÜMÜ

**ERBİL ŞEHRİNDEKİ TİCARİ BANKALARIN
PROMOSYON YÖNTEMİNİN BAŞARISINDA
STRATEJİK PLANLAMANIN ROLÜ**

Hazırlayan

Hazhar Sherzad HAMAD

161203141

YÜKSEK LİSANS TEZİ

Danışman

Prof. Dr. Muammer ERDOĞAN

BİNGÖL -2018

TABLE OF CONTENTS

TABLE OF CONTENTS.....	i
BİLİMSEL ETİK BİLDİRİMİ.....	iv
THESIS ACCEPTANCE AND APPROVAL	v
ACKNOWLEDGEMENTS	vi
ÖZET.....	vii
ABSTRACT.....	viii
DEDICATIONS.....	ix
LIST OF TABLES	x
LIST OF FIGURES	xi
INTRODUCTION	1
CHAPTER ONE: STRATEGIC PLANNING	3
1.1. THE CONCEPT OF STRATEGY.....	3
1.1.1. The Concept of Strategic Planning	3
1.1.1.1. The Importance of Strategic Planning.....	5
1.1.1.2. Benefits of Strategic Planning.....	6
1.1.1.3. Strategic Planning Goals and Objectives	8
1.1.1.4. The Strategic Planning Obstacles and its Requirements.....	9
1.1.2. The Strategic Planning Dimensions	10
1.1.2.1. Mission.....	10
1.1.2.2. Vision.....	11
1.1.2.3. Environmental Analysis.....	12
1.1.2.4. Analysis of External Environment Factors	12
1.1.2.5. Analysis of Internal Environment Factors	13
CHAPTER TWO: PROMOTION PROCESS.....	15
2.1. THE CONCEPT AND DEFINITION OF PROMOTION	15
2.1.1. The Importance of Promotion.....	16
2.1.1.1. The Objectives of Promotion	17
2.1.1.2. The Promotional Process Dimensions	18
2.1.1.2.1. Advertisement	18
2.1.1.2.2. Personal Selling	20
2.1.1.2.3. Sales Promotion	21
2.1.1.2.4. Public Relations	23
2.1.1.2.5. Publishing	24

2.2. THE THEORETICAL RELATIONSHIP BETWEEN STRATEGIC PLANNING AND PROMOTIONAL PROCESS.	25
CHAPTER THREE: THE ROLE OF STRATEGIC PLANNING IN THE SUCCESS OF THE PROMOTIONAL PROCESS.	28
3.1. THE STUDY BACKGROUND	28
3.1.1. Statement of Study Problem	32
3.1.1.1. The Study Purpose	32
3.1.1.2. The Significance of Study	33
3.1.1.3. The Study Questions	34
3.1.1.4. The Conceptual Model of the Study	34
3.1.1.5. The Study Hypotheses	35
3.2. STUDY METHODOLOGY	35
3.2.1. Method of the Study	36
3.2.2. Approach and Design of the Study	36
3.2.3. The Population of the Study	36
3.2.4. The Study Sampling	37
3.2.5. Data Collection Procedures	37
3.2.5.1. Primary Data	37
3.2.5.2. Secondary Data	37
3.2.5.3. Description of the Data Collection Instrument	38
3.2.6. Scale	38
3.2.7. Reliability and Validity of the Scale	39
3.2.7.1. The Reliability	39
3.2.7.2. The Scale Validity	40
3.2.7.3. The Scale Internal Validity	40
3.2.8. Factor Analysis	41
3.2.8.1. The KMO and Bartlett's Test for Strategic Planning	42
3.2.8.2. Rotated Component Matrix for Strategic Planning	42
3.2.8.3. Percentage of Eigenvalue and Variance Explanations for Strategic.Pl.	43
3.2.8.4. Strategic Planning Indicators and Factor Loads	44
3.2.8.5. The KMO and Bartlett's Test for Promotional Process	45
3.2.8.6. Rotated Component Matrix for Promotional Process	45
3.2.8.7. Percentage of Eigenvalue and Variance Explanations for the P.Pro.	46
3.2.8.8. Promotional Process Indicators and Factor Loads	47

3.2.9. Data analysis	48
3.2.10. The Study Limitations.....	49
3.3. ANALYSIS AND FINDINGS	49
3.3.1. The Study Demographic Data.....	49
3.3.2. Descriptive Statistics.....	52
3.3.2.1. Study Descriptive Statistics	52
3.3.2.2. ANOVA Test	56
3.3.3. Correlation Matrix Between Variables	58
3.3.4. Regression Analysis of the Variables	59
3.3.5. The Result of Hypotheses Testing	63
CONCLUSIONS AND RECOMMENDATION	64
1. Conclusions	64
2. Recommendations	65
3. The Study Contributes and Suggestions.....	65
REFERENCES	66
1. Periodicals and Journals.....	66
2. Books.....	69
3. Internet.....	73
APPENDIXES	74
Appendix (1): Questionnaire Form.....	74
Appendix (2): List of Questionnaire Arbitrators.....	78
Appendix (3): The Study Population and Sample (Commercial Banks)	79
Appendix (4): Curriculum Vitae	80

BİLİMSEL ETİK BİLDİRİMİ

Yüksek Lisans tezi olarak hazırladığım “ERBİL ŞEHİRİNDEKİ TİCARİ BANKALARIN PROMOSYON YÖNTEMİNİN BAŞARISINDA STRATEJİK PLANLAMANIN ROLÜ ” adlı çalışmanın öneri aşamasından sonuçlanmasına kadar geçen süreçte bilimsel etiğe ve akademik kurallara özenle uyduğumu, tez içindeki tüm bilgileri bilimsel ahlak ve gelenek çerçevesinde elde ettiğimi, tez yazım kurallarına uygun olarak hazırladığım bu çalışmamda doğrudan veya dolaylı olarak yaptığım her alıntıya kaynak gösterdiğimi ve yararlandığım eserlerin kaynakçada gösterilenlerden oluştuğunu beyan ederim.

...../...../2018

İmza

Hazhar Sherzad HAMAD

THESIS ACCEPTANCE AND APPROVAL

BİNGÖL UNIVERSITY SOCIAL SCIENCES INSTITUTE DIRECTORATE

This thesis entitled “**THE ROLE OF STRATEGIC PLANNING IN THE SUCCESS OF THE PROMOTIONAL PROCESS OF THE COMMERCIAL BANKS IN ERBIL CITY.**” Prepared by Hazhar Sherzad HAMAD was found to be successful as a result of the thesis defense examination held on the date of/...../ **2018** and accepted by our juror as the master degree in the department of business administration.

THESIS JURY MEMBERS:

President:

Signature.....

Supervisor: Prof. Dr. Muammer ERDOĞAN

Signature.....

Member:

Signature.....

CONFIRMATION

This thesis was accepted by the jury determined in the, /...../ **2018** session of the board of directors of the sciences institute of Bingöl University.

Doç. Dr. Yaşar BAŞ

Director of the Institute

ACKNOWLEDGMENTS

I express my appreciation to all entities and people who in one way or another presented me the support of any kind when inscription this study. Also, I frankly thank the lecturers and the academic staffs in the graduate school of social science, business administration department Bingöl University.

I would like to express my special thanks to my supervisor; Prof. Dr. Muammer ERDOĞAN for his decidedly valued advice, continuous and characteristic guidance, intellectual supervision, leadership and most of all for his dedication, patience, and understanding during this work.

I would also like to express my gratitude to, Assist. Lecturer Mr. Hussein A. Mustafa for his constant tutoring on the applied side of the study.

Finally, I would like to thanks my family members, particularly my mother for her significant encouragement.

..... / 2018

HAZHAR SHERZAD HAMAD

ÖZET

ERBİL ŞEHRİNDEKİ TİCARİ BANKALARIN PROMOSYON YÖNTEMİNİN BAŞARISINDA STRATEJİK PLANLAMANIN ROLÜ

Bu çalışmada, promosyon yönteminin başarısında stratejik planlamanın rolü ele alınarak test edildi. Bununla ilgili olarak Erbil kentindeki ticari bankalar seçildi.

Bunun için veri toplamak üzere 24 ticari bankadan oluşan bir çalışma popülasyonu oluşturulmuş ve gönüllü olarak üst düzey ve orta düzey yöneticiler ile idari personele anket formları dağıtılmış olup bunlardan 128 araştırma anketi geçerli sayılmıştır.

Bağımsız değişken stratejik planlama, bağımlı değişken ise promosyon yöntemidir. Bununla birlikte, stratejik planlama ile promosyon yöntemi arasındaki ilişki ve birbirine etkisiyle ilgili sorun, bazı değerlendirmelerin incelenmesini gerektirmektedir.

Sonuç olarak, önceden tasarlanmış kavramsal bir model, sonra formüle edilmiş bazı hipotezlerin ardından SPSS v24 kullanılarak hipotezlerin kabul edilip edilmeyeceğinden emin olmak üzere veri analizi yapıldı. Aslında bulgular, stratejik planlama ile promosyon yöntemi arasında pozitif ve anlamlı bir ilişkinin bulunduğunu ortaya koymuştur. Bulgulara özellikle de regresyon analizlerine dayanarak, Erbil kentinde faaliyet gösteren ticari bankaların promosyon yönteminin başarısı için stratejik planlamanın gerekli olduğu belirlenmiştir.

Anahtar sözcükler: Stratejik Planlama, Çevre Analizi, Promosyon, Reklam, Kişisel Satış, Satış Promosyonu, Halkla İlişkiler ve Yayıncılık.

ABSTRACT

THE ROLE OF STRATEGIC PLANNING IN THE SUCCESS OF THE PROMOTIONAL PROCESS OF THE COMMERCIAL BANKS IN ERBIL CITY

The present study is carried out to examine the role of strategic planning in the success of the promotional process. So, the study selected commercial banks in Erbil city. The survey questionnaire is used as an instrument for data collection and managed on 24 commercial banks as a study population, and the samples distributed to (128) individuals of senior managers, middle managers and administrative staffs, who willingly contributed to the survey by responding to the questionnaire statements.

The independent variable is strategic planning, and the dependent is a promotional process, nevertheless the study problem identifies by examining some evaluations, dedicated to the effect and relationships between strategic planning and promotional process.

Consequently, a conceptual model prearranged, then formulated some hypotheses, hence data analysis was made to make sure that the hypotheses are accepted or may not, through using SPSS v24. Though the findings revealed that positive and significant relationship occurs between strategic planning and promotional process. Based on the findings, particularly the regression analyses it was determined that strategic planning is necessary to the success of the promotional process of commercial banks operating in the city of Erbil.

Keywords: Strategic Planning, Environment Analysis, Promotion, Advertisement, Personal Selling, Sales Promotion, Public Relations, and Publishing.

DEDICATIONS

I conceitedly dedicated this thesis is to my late father, martyr Sherzad Hamad, who fought for freedom, justice, and democracy. Moreover, to my remarkable mother who devoted herself to her family besides, encouraging me to further my education. Thank you for your beautiful and stunning existence.



LIST OF TABLES

<u>Table No</u>	<u>Tables' Title</u>	<u>Page</u>
Table 1:	The Questionnaire Structure	38
Table 2:	Reliability Test	39
Table 3:	The Internal Validity	41
Table 4:	The KMO and Bartlett's Test for Strategic Planning	42
Table 5:	Rotated Component Matrix for Strategic Planning	43
Table 6:	Percentage of Eigenvalue and Variance Explanations of the Determined Factors for Strategic Planning.	43
Table 7:	Strategic Planning Indicators and Factor Loads.	44
Table 8:	The KMO and Bartlett's Test of the Promotional Process.	45
Table 9:	Rotated Component Matrix for Promotional Process	46
Table 10:	Percentage of Eigenvalue and Variance Explanations of the Determined Factors for the Promotional Process.	47
Table 11:	Promotional Process Indicators and Factor Loads	47
Table 12:	Gender Frequencies	50
Table 13:	Age Groups	50
Table 14:	Frequencies of the Academic Degree	51
Table 15:	Frequencies of the Management Position	51
Table 16:	Frequencies of the Overall Job Experience	51
Table 17:	The Result of Descriptive Statistics of the Strategic Planning	53
Table 18:	The Result of Descriptive Statistics of the Promotional Process	55
Table 19:	ANOVA Test Results According to the Demographic Data for Strategic Planning	57
Table 20:	ANOVA Test Results According to the Demographic Data for Promotional Process	58
Table 21:	Correlation of Strategic Planning and the Promotional Process	58
Table 22:	Correlation of Strategic Planning Dimensions and the Promotional Process	59
Table 23:	Regression Analysis (Model Summary)	60
Table 24:	F-Test of Significance Analysis	60
Table 25:	Regression Coefficients	61
Table 26:	Result of Hypotheses	63

LIST OF FIGURES

<u>Figure No</u>	<u>Figures' Title</u>	<u>Page</u>
Figure 1:	The Study Conceptual Scheme	34
Figure 2:	Normality Test Result	62
Figure 2:	Linearity Test Result	62



INTRODUCTION

The present study purpose is to examine the role of strategic planning in the success of the promotional process of the commercial banks in Erbil city. Strategic planning is pillar support to commercial bank's strategic management, and it is a critical process in the conduct of strategic management as a well promotional process. Hence, the effect and relationship between strategic planning and promotional process need investigate to get a well understanding of how strategic planning is applied in preparation and to improve commercial bank's promotional process. For strategic planning to be effective and useful in the promotional process, there must be promise and participation across all levels of the bank, overcome essential problems such as; the opposition between bank's departments, resistance to change, and resources allocation.

Consequently, develop long-term plans to guide the organization as well as help it takes advantage of future opportunities and avoids threats. It will help management and manage beyond the limits of what can be controlled, identify and anticipate surrounding environmental variables and try to allocate the resources available to face these changes. (Handrick, 2003: 494). However, strategic planning improves profitability and achieve leadership in industry, achieve communication and harmony, assess market positions, define what will be adhered to and guide employees in both individual activities and daily decisions (Williams, 2002: 219).

Promotional process is one of the critical elements in the marketing mix of commercial banks and business organizations, especially services. It purposes to define the client, influence and convince the client to accept services and urge clients to frequent consumption to encourage the construction and maintain long-term relations with the bank.

Therefore, the promotional process plays an essential role in the field of communication to inform the bank and enhance its relationship with the target clients. To increase the impact of its purchasing behavior and guide it in line with the bank's marketing objectives and create a positive impression for them and the contemporary banks and organizations manage a large and complex network of promotion system remains as it is marketing and making plans for it.

The Anova Test displayed that there aren't significant variances among respondents' replies toward strategic planning and the promotional process, according to survey sample's characteristics.

Though, the findings revealed that positive and significant relationship occurs between strategic planning and promotional process. Based on the findings, particularly the regression analyses it was determined that strategic planning is necessary to the success of the promotional process of commercial banks operating in the city of Erbil.

Thus, it is important to practice effective strategic planning and keep high levels of its dimensions, accordingly, the researcher recommends that the management of commercial banks should employ less individual ways of setting goals, banks also take efforts to bring all employees to present new ideas to the success of the promotional process. However, increasing attention in the search for some new ways to achieve the success of the promotional process.

The study contributes to the strategic planning and promotion literature by providing theoretical context, besides offer implications for the commercial bank's literature through presenting potentially useful planning which is probably helpful to banking financial performance.

Also, the study outcomes are collective the present procedure of study literature which has practiced to find the statistically significant association between strategic planning and promotional process. Also, the researcher suggests that the upcoming studies should apply a more substantial number of issues to investigate for significance in a different business than commercial banks.

Furthermore, this study structured into three chapters. Chapter one reviews the literature relevant to the concept of strategy and strategic planning. Chapter two dealt with the literature related to the promotional process. While, chapter three addresses background of the study, that includes, the study problem statement, the study significance, purposes, conceptual model, hypotheses of the study, data collection technique, population sample selection. However, this chapter dedicated to the analysis and findings, the conclusions of the findings presented along with recommendations, the study contributes and suggestions

CHAPTER ONE

STRATEGIC PLANNING

1.1. THE CONCEPT OF STRATEGY

The term of “strategy” has continually been related to and indeed been prominent in any discussion on the subject of management of business because of its importance. (Johnson and Scholes, 1997:67) argues that the business strategy is a willing plan, a pattern in the actions and decisions, a position and a ploy proposed to beat competitors though satisfying stakeholder’s potentials in line with the organization’s scope of business.

However, according to Johnson, (2008:156) strategy is the course and an option for the organization over the long term which bring a competitive edge for the organization in an ever-changing business environment. Thus, active strategy shapes an organization’s resources and core competencies to meet the organization’s objectives sufficiently. Also, strategy generates a culture in the organization in which the organization only emphasizes on the value-adding urgencies in its mission and vision.

Accordingly, Nickols, (2008:74) describes that the strategy using five elements (besides refers to as 5 Ps) these elements reveals strategy as a plan, pattern, ploy, position and a perspective. Briefly, the most basic definition of strategy regards an approach is the long-term direction of an organization (Johnson and Scholes, 1997:69). Also, (Pitts and Lei, 2003:98) clarifies that it is to confirm that an organization applies its assets and unique competences in such a way that it achieves the competitive advantage over its competitors in any given environment.

1.1.1. The Concept of Strategic Planning

In recent years, the concept of planning in general and strategic planning in particular, within the central concepts that the organization must adopt as it wants to achieve the goals for which it established and to ensure its continuity and survival. However, planning is understood as taking decisions to ensure that a roadmap is activated to reach a specific goal or direction for the future. Also, strategic planning has been defined differently by different authors and researchers. The essential issues

are yet, the same; they focus on making plans and taking actions today for the future success and effectiveness of an organization and commercial banks in particular in their environment with the optimal use of available resource. Thus, (Nickols, 2008:76) points out that planning comprises thinking about the business future, classifying and requiring in advance (now) what has to be done or realized (objectives) and choosing the most suitable means to accomplish these objectives.

As Andersen, (2004: 1275) described, strategic planning is the effort to explore the competitiveness environment, analysis of strategic alternatives, and coordination of implementation movements across the organization. (McNamara, 2008), recognizes that some of the significant actions that are common to all strategic planning processes as directing a strategic analysis; setting the strategic direction, action planning, that is, wisely laying out how the strategic goals will be done.

According to Korosec, (2006: 221), strategic planning is a rethinking of the strategic factors faced by the Organization, in an attempt to achieve a better understanding of stakeholders, the mission and objectives of the organization, and devise more innovative strategies to allow the organization to work more successfully. While (Berry, 1997:109) argues that strategic planning is an instrument for finding the best future for an organization and the best path to reach that destination.

According to Eadie, (2004:445), strategic planning may be defined broadly or narrowly. Nevertheless, this formulation still does not help managers in the public sector, for now, they need to decide not only whether they want to develop strategic plans but also whether they should approach such plans with a comprehensive perspective or with a narrower one. Therefore, what seems to be a problem of semantics masks a fundamental question about the inclusion or exclusion of goal definition from the strategic planning process.

Although, Stoner, (2010:234) defines strategic planning as the process of choosing an organization's goals, defining the policies and strategic programmes, projects necessary to achieve specific aim route to the objectives and launching the methods necessary to assure that the policies and strategic programmes implemented. Besides (Badeian, 2007:189) claims that strategic planning focuses on an organization long-term connection to its environment. Mainly, developed by upper management, a business strategic plan or strategy, service, defines its whole

character, mission, and direction, through concentrating on a business as a total system, strategic planning identifies that all businesses or organizations face many uncontrollable features within the environment.

According to Kotler and Armstrong, (2008:36), strategic planning is the process of strategically aligning the goals, objectives, and locations of the organization with its changing market opportunities. Hence, (Wendy, 1997:529) defines strategic planning as the process of developing and maintaining dependability among the organization's objectives and resources and its changing opportunities. Wendy further discusses that strategic planning purposes at defining and verifying an approach to doing business that will lead to acceptable profits and growth.

However, according to Notarantonio and Quigley, (2001:3), strategic planning represents a process and philosophy. It defines the purpose and location of the organization in the future and then develops the best path to reach that position, a process used to develop, evaluate and modify organization's strategies. Therefore, it combines future thinking with an objective analysis of goals and priorities that will shape the future course of actions that will ensure the long-term viability and effectiveness of the organization (Poister and Streib, 2005:46).

The researcher believes that strategic planning represents a process that contains all actions aimed at setting achievable goals in the light of available financial and human resources and view of business priorities.

1.1.1.1. The Importance of Strategic Planning

According to Wagner, (2006:221), the importance of strategic planning can be clarified from four points of view including environmental scanning, strategy formulation, and connecting goals to budgets and strategic planning as a process, the strategic planning process starts with the locating organizational objectives. Besides, the strategic planning importance is plainly apparent in organizations with the environmental changing, and the business globalization makes this process more acceptance for managers because it gives them the ability. To adapt to the environmental changes and schedule their routes accurately, as well as helping organizations to expand and survive (Mondy et al., 1995: 54).

While, Segers and Grover, (1993: 199) strategic planning are essential where is a methodological approach to reducing the degree of risk and risks associated with variables outside the control of the organization.

Consequently, develop long-term plans to guide the organization as well as help it takes advantage of future opportunities and avoids threats. It will help management and manage beyond the limits of what can be controlled, identify and anticipate surrounding environmental variables and try to allocate the resources available to face these changes. (Handrick, 2003: 494).

Though Maher, (1999:122) believe that the organization relies on strategic planning systems as a means to achieve goals in this environment, planning is becoming increasingly crucial regarding increasing uncertainties and environmental changes. So it is essential to reduce the case of making sure and limiting the extra activities as well as directing it, and helping managers to rational thinking (Robbins and Coulter, 1999:50). However, it provides a general framework for the organization's activities and leads to improved performance, so planning provides a practical guide for performance (Parker and Barbara, 1998:43).

The importance of strategic planning stems from helping to focus the organization's attention and resources towards goals and strategies that will help it to grow, progress and adapt in an environment where change is the only constant (Asgher, 2011: 1123).

1.1.1.2. Benefits of Strategic Planning

In studying the performance of the organizations, it is permanently motivating to note that those commercial banks that perform at the highest levels have some formal strategic planning in place and have implemented it well. As well, those organizations that struggle have no plan in place and seem to flounder in their attempts to be successful. According to (Schermerhorn, 2001: 137) the strategic planning, goals are resulting, and their transformation into programs, initiatives, and action plans are the basis for contemporary organizations. The top management in the organizations has increased the strategic planning because of its effectiveness in clarifying the future vision and in understanding and absorbing the environmental variables in the field of work as well as its efficiency in allocating organization's resources in an optimal manner

According to Fraser and Stupak, (2002: 1205), strategic planning enables the organization to identify opportunities and risks in the external environment, as well as analyze points and weaknesses in the internal environment that determine the appropriate alternatives and make the right decisions to achieve the desired goals. It also helps to obtain information, clarify strategic direction, establish priorities, improve the quality of decisions taken, communicate and understand the strategic intent and organizational response, achieve adequate performance, and find coherent teams.

However, strategic planning improves profitability and achieve leadership in industry, achieve communication and harmony, assess market positions, define what will be adhered to and guide employees in both individual activities and daily decisions (Williams, 2002: 219). Assist the organization is focusing its attention on significant environmental trends and identify the organization's objectives to enhance its performance. (Hoffman, 2007: 28).

Though, strategic planning promotes coordination and oversight by reviewing performance and progress towards objectives, exploring and identifying future market opportunities, enhancing internal communication among employees, encouraging them to adopt positive attitudes towards change, and enhancing overall organizational performance (Alehayyat and Anchor, 2010: 163). Also, Facilitate the internal and external learning and demonstrate the legitimacy of the organization in the face of stakeholders through the mental image or influence them by disclosing appropriate information and avoiding deviation from the desired direction and ensuring consistency and harmony of objectives (Handrick, 2003: 496). Also, (Ezeokonkwo, 2010:233) identifies the following importance of strategic planning:

- a) It facilitates organization growth.
- b) Helps the organization to capitalize on opportunities and cope with threats.
- c) Leads an organization to act rather than react.
- d) Provide an early indication of financial needs.
- e) Ensures the setting and acceptance of common goals.
- f) Provides a basis for measuring performance.
- g) Trains manager to think ahead.

1.1.1.3. Strategic Planning Goals and Objectives

Strategic planning is intended to make decisions and plans that affect the future of the organization. Hence, strategic planning requires an assessment of the external environment of an organization, which can lead to opportunities, risks and an assessment of the organization's internal environment. Which reflects the organization's potential to compare external environmental assessment with an assessment the internal environment to determine the strategic gap and how to deal with it (Al-Hindi, 2001: 337). According to (Paul, 2000:9), the fundamental objectives of strategic planning are summarized in three primary objectives:

1. Improve the value of shareholders' equity.
2. Make the company a better place to work 'Reputation reflection.
3. Helping the prosperity of society.

According to Nickels et al., (2000), goals are the broad, long-term accomplishments that an organization wants to attain, achieve or where it wants to be. They provide the overall context for what the vision tries to achieve (Ivancevich et al., 1997:432) also defines what the organization wants to accomplish through its path. It is the primary determinant of the future sites that the organization wishes to reach and derived from its mission, a desirable level of achievement. Thus, they are potent tools that break the vision into specific tasks and actions to attain desired results across the organization; they also function as the measure for tracking an organization's performance or progress (Thompson et al., 2004:213).

However, Rizk, (2007: 7) argues that strategic planning expresses the process of implementing far-reaching objectives, which are in the form of setting policies through the development of policies called sub-policies called regulation. Bilal (Al-Sakarna, 2010: 91) realizes the objectives of strategic planning as the followings:

1. Determine the organization's strategic trends, practices and to formulate the organization's goals and objectives.
2. Determine the course of action in the organization and its direction.
3. Identify the requirements for improving performance, availability, and achieving the organization's growth and progress.
4. Direct resources and potentials for economic uses.
5. To direct research efforts to develop the organization's performance and to strengthen its competitive position.

6. Ensuring that the organization's mission and objectives aligned with policies, rules, and regulations.

1.1.1.4. The Strategic Planning Obstacles and its Requirements

Obstacles regarding origin can classify into two main parts as obstacles within the organization and obstacles outside the organization.

Obstacles Within the Organization

According to Sweeny et al., (1986:52), a failure to develop appropriate targets for the draft plan and the failure to clarify the objectives or to set unreasonably high expectations is one of the main reasons for the difficulties or obstacles in working with the plan. While, (Abu-Bakr, 2000: 48) consider that the inadequate preparation of managers, including lack of training and qualification required for their strategic planning process as an obstacle within the organization.

However, Smith et al., (2004:33) believe that the strategic planning staff's resistance to the change and frequency or reluctance to use, as planning may propose new things and this may lead to change some of the existing relationships, known to people resist change to preserve old relationships. Though, (Al-Saad, 2000: 17) argues that the substantial cost and time associated with the strategic planning process besides the deliberations, discussions and the work of the various committees will require them to define the organization's mission, objectives, and means to access them.

Accordingly, the difficulty of obtaining accurate information or the existence of an inaccurate information system, although, the strategic planning process is a function of continuous dynamic nature, designed to adapt to an environment have the same characteristics. Which requires a strategic analysis tool to provide the necessary data in this environment through strategic information systems (Gray, 1986: 46).

The absence of a link between the strategic planning system and other planning systems, where the planning process is a function of a whole whose interest is in the organization. Therefore, any imbalance in its financial systems, productivity, human resources. will obstruct the performance of this function successfully and its failure to achieve the goals for which it design (Smith et al., 1985:11).

Obstacles Outside the Organization

According to Mintzberg, (1994:78) accelerated change is an obstacle to planning, as the cumulative and rapid changes in the organization's environment may not allow for rapid response based on a comprehensive and sophisticated planning system. External difficulties can be summarized as follows:

- The rapid pace of change in the external environment of the organization, which may make the planning difficult before it starts as a result of the rapid change in its political, security, social, economic (Al-Saad, 2000: 68).
- Insufficient in available resources which the strategic planning process requires from human resources, information, financial or technical resources, (Smith et al., 1985: 86).

1.1.2. The Strategic Planning Dimensions

According to Thompson et al., (2004:211) the organization's strategic plan naturally lays out its mission, vision, and future direction, performance targets (objectives) and strategy.

Although, Drucker, (1999) emphasizes that strategic plans must be designed to support the corporate mission, vision, and objectives. As strategic planning dimensions (Schaffer and Willaher, 2003:93) accepted the dynamics of internal, internal complexity, the culture of mutual trust, the formalization of planning, and decentralization in strategic planning as indicators of strategic planning. Dimensions and measurement. However, (Li et al., 2006:77) adopted the depth of environmental monitoring, agreeing, focusing, and flexibility in planning as dimensions of strategic planning.

1.1.2.1. Mission

The Mission represents an essential element and the foundation of the organization in defining its goals. The organization's mission reflects the overall objective that guides the decision-making process at various levels of the organization. It identifies the steps the organization must take and the outputs that are consistent with the society's needs. It is also time-bound and responds to specific questions (who we are, what we want, what we stand for), (Ghunaim, 2005: 456).

According to Certo et al., (1995: 123), the organization's mission is the fundamental purpose for which the organization lives, whereas it provides the answer to organization's existence. The organization's mission according to (Pitts and Lei, 2003:112) defines the organization regarding the business it is in, the clients it serves and the skills it intends to develop to fulfill its vision. Also, (Thompson et al., 2004:211) confirms its linkage with vision, a mission statement is the overriding and distinctive purpose of a company.

1.1.2.2. Vision

The vision describes the organization's aspirations of what it wants to be. So, vision is the starting point of any strategic framework (Martin, 1999: 5). It forms the framework and gives the organization the essentials to answer whether its general and specific goals and activities are in the vision of the organization (Shapiro, 2001: 5).

Although, Pitts and Lei, (2003:113) note that vision statements are designed to capture the mind of the public and as well stimulate the efforts of employees at all levels such that its emotional appeal challenges them to commit their full energies and minds to believe it is the best.

Additionally, Thompson et al., (2004:212) argue that the conceptual difference between mission and vision is that a mission defines the present scope of an organization's business and purpose (what we do, why we exist and where we are now). The vision, on the other hand, portrays a company's future business scope; where we are going or want to be.

While, Kotler and Murphy, (1981:479) point out that a compelling strategic vision has the following characteristics:

- Imaginary: any image that can visualize the form of the future through them.
- Focus: evident efforts and resources can focus towards them.
- Flexibility: characterized by generality, comprehensiveness, and vitality to allow use as a base for specific initiatives
- Rooted: derives its origins from the organization's past and present.
- Collective: shared by all workers.

- Media and connectivity: characterized by the ease of language so that it can be explained and communicate its meaning to the majority of people and communicate with them.
- Attraction attracts hearts and captures the minds of the categories of dealers by expressing their aspirations and aspirations.

1.1.2.3. Environmental Analysis

This dimension is concerned with the harmonization of the organization and its environment (Naraynan and Nath, 1993: 231). However, one of the critical steps in the strategic planning process is to understand the organization's environment where only the appropriate harmony can exist (Certo et al., 1995: 123). The strategic analysis process of the environment is intended to review both the external environment to identify the most significant opportunities and threats facing the organization and the internal environment to classify its most essential weaknesses and strengths.

This process must be continuous to serve the design process of the strategy. Consequently, these components are directly related to the impact on the organization's present and future performance. Besides, environmental analysis is the cornerstone of this harmony because it aims to create a realistic understanding of the organization's relationship with its environment (Schermerhorn, 1996:89).

Therefore, strategic analysis is a set of tools used by management to determine the extent of change in the external environment and to determine the competitive advantage and efficiency of the organization in controlling its internal environment, thereby increasing the ability of senior management to define their objectives and strategic position (Johnson and Scholes, 1997,46). Though, the environmental analysis includes:

1.1.2.4. Analysis of External Environment Factors

According to Yassin, (2002: 65), it means the exploration of economic, social, technological, political, cultural and competitive factors and other variables. To identify the opportunities and threats in the external and direct environment of the organization to classify the sources of these opportunities and threats by dividing them into elements and sub-sections (Habtoor, 2004: 153).

However, Ghezzi et al., (2010) claim that external orientation is the process of attaining relevance between the organization, and its environment are one of the issues that should give sufficient attention. In this regard, the literature indicated that strategic planning is the cornerstone of this harmony as one of the appropriate ways to appropriately interact with the environment. To achieve harmony between the organization and its environment (Laycock 1990: 51) then is designed to assist the organization in adapting to environmental changes, assessing opportunities and threats and assuming future conditions (Williams, 2002: 218).

While, Ansoff and Sullivan, (1993: 14) believe that the organization's performance increases when its strategic behavior is consistent with the environment. Yet, (Thwaites and Glaister, 1992: 36) stated that for the purpose of success in any area, the organization must choose a strategic behavior pattern appropriate to the level of environmental disturbance and that the level of environmental complexity and increased changes require increased use of the environmental analysis process as one of the strategic planning processes.

1.1.2.5. Analysis of Internal Environment Factors

Strategic planning can see as foresight in the future of the organization, including a systematic review and assessment of tangible and intangible resources for the development of the future series of actions to be followed by the organization. As well as examining past performance, internal qualities and strengths and evaluating strengths and weaknesses (Williams, 2002: 218). Besides its core competencies and potentials that can be mobilized to achieve its mission and to address the opportunities and threats faced by the organization (Raman and Venkatraman, 1986: 350).

The internal environment of the organization represents the internal organizational environmental level, which is limited to the administrative and organizational applications of the business organization. The difference in the internal environment of the business organizations is the difference in the capacity of these organizations and their strengths or weaknesses which can become an essential area for exploiting opportunities or dealing with threats in the external environment of the organization (Ben Hamdan and Idris, 2009: 74).

According to Wilkerson, (2007: 3) information on organization's programs, resources, structure and staff, and through the strategic planning process, the organization identifies priorities and then translated into resource allocation plans. Strategic planning, therefore, becomes a guide to the management of reliability found by horizontal and vertical diversity across units and organizational levels.

Although, Ketokivi and Castaner, (2004: 340) argue that as the environment is continuously changing, the organization itself regarding its resources and potential is the most stable basis by which the identity of the organization can define. Accordingly, the diagnosis of what can be done by the organization may provide a more reliable basis for the strategy.

Organizations are concerned with the analysis and evaluation of all internal factors, for the primary purpose of identifying the strengths and weaknesses of each of the internal factors to help make their strategic decisions and choose the appropriate alternatives. In general, the analysis of the internal environment is an essential step in the choice of strategy appropriate to the organization. The internal environment includes (Habtoor, 2007: 184):

- Structure, which includes communication, power, and chain of command, which is described in the organizational chart.
- Culture: comprises beliefs, expectations, and values shared by members of the organization.
- Resources: The organization's physical assets (funds, property, furniture, buildings) and human resources include (skills, abilities, and efficiency of human cadres.

CHAPTER TWO

PROMOTION PROCESS

2.1. THE CONCEPT AND DEFINITION OF PROMOTION

Promotion is one of the critical elements in the marketing mix of commercial banks and business organizations, especially services. It aims to define the customer, influence and convince the customer to accept services and urge clients to frequent consumption to encourage the construction and maintain long-term relations with those organizations. (Stanton, 1984:58) Described it as contacting people and introducing them to the product and urging them to get it to stimulate demand, increase sales and profits of the organization or its existence through direct and indirect communication. Promotion is, therefore, a vital element of any marketing mix.

Graves, (2003:353) believes that the promotion consists of planning, implementation, control and seeks to coordinate all relevant efforts of the organization and to implement communication purposes with everything in the organization's environment of building information channels and desirable levels of persuasion for selling the service and product.

While, Pride and Ferrel, (2000:432) emphasize that promotion is the communication that builds and maintains good relationships by defining and convincing the public of the organization's view more positively and accepting its products or services. Hence, under this concept, promotion is an effective means of communication between the organization and its consumers, through which the organization can introduce consumers to the product or service, stimulate their interests and convince them of their ability to satisfy their needs and desires compared. Also, to competing services and therefore, encourage them to make their purchasing decisions and encourage them to consume repeatedly. Also, deepen loyalty to existing consumers in the organization and thus establish a positive image of the organization in the minds of the public.

Nevertheless, according to Novak, (2011:509) promotion is one of the most reliable weapons in marketing and product or service placement services to market. In current and modern society is unlikely in the market to function without a well

thought out promotion. Consequently, no thoughtful player would dare to no promotional activity - promoting the successful markets. A well-designed promotion is halfway to the success of the company or bank's and gaining clients.

Though, we can define the promotional process as a dimension of marketing communication processes are a constant exchange of information communications and inform the commercial banks with direct and broader environs. The promotion also is the process of communication between the bank and the clients to generate positive attitudes about services that lead to their favor in the process of buying the market.

2.1.1. The Importance of Promotion

The promotion plays an essential role in the field of communication to inform the organization and enhance its relationship with the target clients to increase the impact of its purchasing behavior and guide it in line with the organization's marketing objectives and create a positive impression for them. Moreover, the contemporary organizations manage a large and complex network of promotion system remains as it is marketing and making plans for it.

Though, Abidat, (1992:243) points out that promotion is an essential element in the marketing mix. The importance of this component stems from the fact that it is the active tool used by organizations of all kinds (commercial, industrial, service) in achieving the process of communication with the external environment. Moreover, its groups such as consumers, competitors, processors, groups and other organizations, and thus to identify what is happening in that environment.

The success of their services, goods or ideas depends on how active the promotional process is. According to (Alaq and Al-Abdali, 1999:245) the importance of promotion lies in overcoming the problem of consumer ignorance of the organization's service or product (and its brand, prices, distribution outlets, product uses). To convince consumer and if it has a stable composition which accepts the service or product. (Boone and Kurtz, 1998:593) Argues that promotion plays a crucial role in modern society. This point can understand by reviewing the social and economic importance of promotion in the country and the importance of promotion at all levels of the organization.

However, Novak, (2011:510) argues that it is essential to promote a positive effect on customer consciousness and to reveal the service or product and the business in the best possible light and to draw attention to their attributes. It is imperative for promotion to pay attention to the target group of the clients. Any modern and successful company has to pay attention to the promotional process opportunities because it is the only way to attain the desired goal of the company - it is the best marketing that service and product to market.

The researcher believes that to assess the profitability of banking financial services promotions, banks have to take into account their costs, the trade promotion allowances given to them, and the effect of promotions on sales to clients.

2.1.1.1. The Objectives of Promotion

The primary objectives of the promotion are to define, persuade and remind target consumers of the organization's marketing mix and of the organization itself, taking into consideration the needs and preferences of the target market.

What needs to be communicated to consumers depends mostly on the needs and desires of the target consumers. So, the organization should attract the attention of the consumer and clarify that what he/she wants to sell and convince consumers to have the product or service are looking for and meet their needs. By gathering all possible promotional elements in a mix that informs target consumers that the service or product is available in the right place at the right price (Narayana and Rao, 1993:109).

However, Lovelock and Wright, (1999:250) refer to some of the common promotional goals when providing the service:

- Creating a concrete mental image of specific organizations and their service or brand. Besides, build awareness and interest to stimulate service experience.
- Communicate customers how to use the service and offer the best benefits to them. As well inform the customer of the strengths and benefits of a particular service.
- Raising demand in times of decline and discouragement during the period of increase.
- Face the promotional efforts of the competitors.

- Reduce uncertainty and risk by providing useful information and advice to customers.
- Provide guarantees to the customer, also, recognize the value of customers and users.
- Deepen customer loyalty by encouraging and rewarding frequent use of the service.
- Distinguish both the service provided and the organization it provides for the services provided by the competing organizations.

2.1.1.2. The Promotional Process Dimensions

The writers and researchers differed in their classification of promotional dimensions. While, (Stanton et al., 1997:440) and (Pride and Ferrel, 2000:434) classified promotional dimensions into four dimensions, as (advertising, personal selling, public relations, sales promotion). Although, others like (Kotler, 2000:550) added the linear marketing dimension. Consequently, the current study will deal with the promotional dimension as (advertising, personal selling, sales promotion, public relations, and publishing) respectively, as this classification is more in line with the study sample of commercial banks operating in Erbil city.

2.1.1.2.1. Advertisement

The advertisement is one of the most critical dimensions of the promotional mix in organizations and is also known as non-personal or broad selling. (Payne, 1995:153) defined advertising as one of the primary forms of non-personal communication used by service organizations to build awareness about service, to add knowledge to their customers, to persuade them to make them buy organization's service, and to help them to choose between specific services and other service offerings.

Whereas, Alaq, (1996:237) defines advertising as a planned activity on the scientific and practical basis, which aims to create demand for the product or service for a paid wage through advertising means, provided. That all the technical and formal controls affected by it are taken into account for events of positive effect in the audience to address. Hence, the advertising should not go beyond social and legal norms.

Although, Al-Musaad, (1998:370) claims that the advertising is an impersonal and indirect communication of information to the consumer or user through means owned by third parties for a fee paid with the disclosure of the identity of the advertiser. However, (Baker, 2000:428) identified the follows principles for effective advertising:

- The advertisement will regard as the judgment of the creator of the organization.
- The advertisement meets consumer needs while achieving competitive advantage.
- The advertising will contain one realistic, dominant, enforceable promise.
- That promise is associated with the brand identity and avoiding misleading advertising and deception.
- The advertising should be credible, besides advertising should be able to resist competing ads.
- The advertising will be within the social and legal criteria and will preserve the identity of the organization.

Thus, the commercial bank's financial services advertising is the primary promotional process. As a form of promotion, advertising is the way mass media establishment with bundles. Because the company finances the transfer of information about themselves and produces out of its range, which is comprehended over a variety of communication channels or media as (newspapers, magazines, radio, TV, etc.). Hence, advertising generally defined as a paid form of mass communication with the market (Novak, 2011:508).

According to Kotler, (2000:564) despite the many forms and uses of advertising, it has the following characteristics:

- Introduction to the public: The nature of the public announcement gives some legitimacy to the service or product. Because many people receive the same message, the motives for buying the service and product will be understood.
- Spread: The advertisement allows the seller to repeat a message several times, and also allows the buyer to receive and compare the messages of several competitors. A high-frequency ad by the seller may give a good impression of the size, strength, and success of the seller.

- Expressive ability: The advertisement offers opportunities to represent the organization and its services or products through the technical use of print, sound, and color.
- Non-personal tool: The public does not feel it, which is not obliged to pay attention or respond to the advertising, the advertisement is a presentation in front of, not dialogue with, the public.

This advertising process will define who is qualified to contribute, what methods of investigation will be used, by what conditions individuals will be ranked, what is the timetable, and, finally, who will make the final promotion decision. If these questions are answered in the promotional message, the entire agency can assure of a fair and equitable process.

2.1.1.2.2. Personal Selling

Personal selling is a direct oral communication process between salespeople and the target audience, of current and prospective brokers, and customers to identify them and to raise their interests and convince them to decide to buy their needs and desires. Besides, to remind them of their benefits to ensure a repeat purchase in the long term.

According to Novak, (2011:508), personal selling is a form of promotion in which we make direct contact between vendor and customer. The seller/ vender may also directly inspect the result of their promotional messages, and that during the communication process - from monitoring (verbal and nonverbal) customer response - adjusts and adapts to each participant.

While, Abidat, (1992:269) states that personal selling is all steps aimed at identifying and persuading potential buyers to purchase a commodity or service through a human and personal contact process by salespeople who specialize in selling. This definition shows that personal selling includes contact and face-to-face interaction between a potential buyer and a salesperson. Who is designed to accomplish several tasks: identifying potential buyer needs, matching those needs with one or more of the organization's services or products, and on the basis of such conformity to persuade the potential buyer to purchase the service or product and provide information about the benefits of the service or product.

The personal sale according to Stanton et al., (1997:440) is the direct introduction of the service or product to a prospective consumer through the organization's sales representatives. A personal sale occurs face-to-face or over the telephone and may direct to an industrial user or end user.

However, Abu-Fara, (2001:128) defines it as a process of personal contact between the consumer (or broker) and the organization using the personal selling power paid by it to achieve persuasion by the consumer or the intermediary with one or more specific messages. So, this definition shows that personal selling is only episode profile argument between the organization and the buyer. (Payne, 1995:155), argues that personal sales play a vital role in many service industries because they include a personal interaction between the service provider and the customer which enables him/her to assess customer needs, observe and understand customer's responses, and reaction (Arens, 1999:222).

However, the researcher believes that the personal sales are the central element of the promotion mix and depend on the nature of the service or product and the customer's involvement in the production and consumption of the services particularly of commercial banks. Also, personal selling has the following advantages:

1. Since the salesman is the link between the commercial bank and its clients, the inappropriate choice of the salesmen may spoil the relationship between the bank and the clients, and this is reflected negatively on the commercial bank completely.
2. Limitation in the service of large numbers of clients and the speed required.
3. The apparent contrast between the personal abilities of the salesmen and their potential buyers.
4. The salesman may leave the work of an organization, work with the competing organizations and thus be aware of all the sales strategies of the former organization and its internal information.

2.1.1.2.3. Sales Promotion

Sales promotion have a significant role in the marketing programs of commercial banks and other organizations. So, a large percentage of banking service sales made on promotion. Thus business fingers need to advance marketing

programmes that will not only strengthen customer's commitment but also boost repeat purchases. A part of the roles of sales promotion is not only to strengthen the commitment of consumers but to encourage replication purchases (Nagar, 2009:41).

As Kotler, and Armstrong, (2000: 661), defines sales promotion is a variety of motivational tools, most of which have a quick and short-term effect designed. To stimulate faster and more significant purchase of particular services or goods by customers and brokers to buy them more or consume them faster, in other words, sales promotion spins on everything move and its desire to purchase.

Though, Mitchell, (2000:196) defines sales promotion as a promotional activity that adds value to the service or commodity for a specified period by providing material or moral incentive to purchase. It offers additional benefits in the form of price discounts, prizes, gifts and free samples. It is clear from this definition that the element of sales promotion has a significant role in supporting the positive attitudes of customers and brokers alike by providing material or moral value added to the offer, as well as instant sales, and make the share of high profitability.

Whereas, Stanton et al., (2001:493) point out that sales promotion involves a useful promotional activity aimed at stimulating and recalling service or product demand and persuasion. And is designed to support advertising, facilitate personal selling and is paid by a given entity as a direct incentive to promote sales or procurement to client parties (customers, intermediaries, salespersons of the organization).

Although according to Kotler, (2000:565), sales promotion tools are costly and varied, they offer three distinct benefits:

1. Contact: Sales promotion methods attract attention and usually provide information that may lead the consumer to purchase the service or product.
2. Motivation: It guarantees some acceptance, persuasion, a contribution that may add value to the consumer.
3. Invitation: It includes a special invitation to buy now.

Consequently, sales promotions can provide several consumer benefits. So, past studies have focused on financial saving as the primary consumer benefit (Blattberg and Neslin, 1993:231). There is an indication to propose consumers are inspired by several other benefits, counting the desire for quality, convenience,

savings, value expression, and search. These benefits are more classified as either utilitarian or hedonic (Babin, Darden and Griffin, 1994:652).

The researcher argues that the sales promotion is an active dimension of the promotional mix, which is widely seen in an environment that is characterized by its overall business efficiency and effectiveness, at a time when organizations are racing. To achieve the highest rates of profit and reach the clients with the best satisfaction and enhance their market position relative to competitors.

2.1.1.2.4. Public Relations

Public relations are a form of communication aimed at strengthening and enhancing the positive image of the organization and its services or products among the various masses, based on their social responsibility towards their internal and external environment. (Haddad and Suwaidan, 1998) Defines public relations as administrative efforts of a planned and continuous nature aimed at building public confidence in the organization and increasing mutual understanding between the parties. Thus, public relations seek to understand the behavior of the public and to draw their views and trends and to inform them of the organization's interest in these trends and desires, besides work to earn client satisfaction on the bank's foundations of friendliness, friendship, and cooperation.

Public relations are therefore an institutional activity of a promotional nature aimed at promoting the service organization as a whole in its surrounding environment and to create a good impression among the members of society. It has become imperative for the service organization that develops itself from the methods and ways to achieve its objectives in general and particularly marketing objectives and has increased the importance of public relations at work catalog so-called marketing public relations (Kotler and Armstrong, 1999, 469).

However, public relations depend on the nature of those who deal with it; there are relations between the workers themselves within one organization as well as relations between the organization and the external environment (Diwa-Jie, 1999:290).

The attention of the marketing department and its responsibility for public relations in the commercial banks is due to the fact that PR is an outlet for many marketing activities in banks and other organizations, responsible for routine and

regular communication with the public as well as participation in financial awareness campaigns, prepare responses to queries in general. Public relations thus improve the image and reputation of the commercial banks and achieve its distinct position in society (Al-Musaad, 2003:143).

While, Pride and Ferrel, (2000, 442) points out that some organizations initiate the creation of unique public relations units that directly support each of the service/production and marketing divisions or the organization may entrust an independent public relations agency to manage its public relations programs or assist the organization's public relations team. Especially, after taking the concept of public relations has an essential place in contemporary business organizations as a result of the managers of these organizations realized that the success or failure of their strategy depends mainly on how to look at the outside world. However, according to (Kotler, 2000, 551), a vital tool in public relations are speeches, debates, annual reports, charitable donations, sponsoring events and public events, explanatory leaflets, areas of social relations.

2.1.1.2.5. Publishing

Publicity defines as the publication of positive information about the firm and its services and products in the media that are not funded by the firm (Novak, 2011:508). Publishing is a means of communication to activate the service or product demand by publishing information and data about it in the mass media.

However, Pride and Ferrel, (2000: 475) define communication in the form of a news story about the organization or its services/products or both, which is broadcast through advertising means without the ability to change it and is unpaid by the organization. The definition shows that publishing is an impersonal means of communication reaching a broad audience through the means of advertising.

According to Diwa-Jie, (1999: 287), publishing is an effective means in the stage of service/product definition, because it can influence the target market in general. Although public relations are more comprehensive communication function than publication, publishing is a particular form and an essential aspect of public relations. It can be used to provide information about services or products, news about the expansion of the organization, the precautions it makes, the research it conducts, the introduction of new services or products, or the promotion of the image

of the organization. At the same time, the publication is also used to overcome and correct the negative image that may occur in the organization.

According to Kotler, (2000, 565), public relations and publishing share several characteristics:

1. High credibility: Titles and news stories are more reliable and credible to readers than advertising.
2. The ability to attract the attention of buyers away from pressure: public relations and publishing can reach potential buyers who prefer to avoid advertising and interview salespeople.
3. Representation: They can represent the organization or service and product.

The researcher believes that the customer is a direct and free means of communication, whether the organization or its intermediaries. So, it should be the focus of its business whether the organization is purposeful or non-profit-making to win satisfaction and deepen loyalty, to turn it into a positive advertising means to create a right image in the minds of prospective customers.

2.2. THE THEORETICAL RELATIONSHIP BETWEEN STRATEGIC PLANNING AND PROMOTIONAL PROCESS

Regarding the relationship between strategic planning and promotion, most studies indicate that the plan is designed to identify the promotional process that suits the service/product by testing the promotional tools to achieve the full marketing objectives. The success of this plan depends on factors related to the service/product such as the nature and degree of risk and market-related factors such as market share, competition intensity and factors related to the customers whether the customers is a final or an industrial buyer (Abu-Fara, 2001:38).

However, according to Jain, (2001:388), the development of any strategic plan for effective promotion must include the following aspects:

1. Develop a strategic plan for promotion, including building direct relationships with customers and discussing the service or product and providing them with the required information.

2. Develop a strategic plan to promote by focusing on the customer to respond quickly to the signs of strength they show.
3. Develop a strategic plan for a promotion that includes participation in revenue or subscribers (customers) receive part of the revenues obtained by the organization.

While, Abu-Fara, (2001:38), argues that advertising plan is a plan that focuses on the formulation and definition of the content of the advertisement to deliver the promotional message to consumers. The success of this plan requires the removal of all sources of confusion and ambiguity from the advertising message to ensure the message reaches a high degree of efficiency.

However, Bakri, (2002:175) believes that finding a kind of compatibility in the use of promotional activities and their means, and not focusing on each other without the other and seeking to use modern means of communication would achieve the most exceptional possible sales and high levels to satisfy the needs of customers and desires.

Achieving customer satisfaction and satisfying its growing needs and desires is one of the objectives of the organizations' work in the market, and to win and retain it. The significant impact is on increasing the volume of sales, increasing and retaining the market share, thus affecting the percentage of profits and improving the relationship between these organizations and customers. Develop marketing plans that take into account all environmental factors and variables and try to absorb and respond appropriately (Jain, 2001:389).

The managers in the strategic planning match the organization's resources with its long-term market opportunities. Thus, the management starts with the planning stage which includes setting the goals, designing the strategy and tactics to reach those goals and then the implementation phase. So, this includes the formation and composition of the marketing organization (Stanton et al., 1997:52).

Nevertheless, strategic marketing plan includes a precise definition of the different commodity market strategies for the promotional mix as well as the

objectives of the various marketing substitution strategies implemented by the organization within a specified period.

However, promotional plan stimulates sales force and requires its success to use financial and non-financial stimulation methods and establish criteria to evaluate performance and allocate areas for sale as appropriate and provide adequate control and communication activities.

Besides, the promotion strategy is a communications loop between vendors, clients, and organizations use many means contact to deliver their promotional messages about the service/ product and can deliver messages directly through personal sales or indirect sales through advertising and sales promotion tools. The promotion strategy represents the element in taking marketing decisions (Maala, Tawfiq, 2003:18).

While, publishing plan is concerned with choosing the means of advertising that ensures the transfer of the promotional message to the buyers and try to convince them to buy the service or commodity depends on the choice of means of advertising on some factors, including the financial capacity of the organization.

Sales plan also contributes to achieving the marketing objectives of the planned sales volume and profit margin and depends on its success by the general marketing objectives and its relevance to the promotional objectives (Abu-Fara, 2001:38).

CHAPTER THREE

THE ROLE OF STRATEGIC PLANNING IN THE SUCCESS OF THE PROMOTIONAL PROCESS

3.1. THE STUDY BACKGROUND

The related studies have a substantial role in the scientific research, as they represent awareness for researchers to continue and outlining their study variables. Accordingly, to support the theoretical aspects and reveals the study problem, purposes and significant. Therefore, the researcher pursued to appraisal some studies related to current study topics. As follows:

Ridwan and Marti, (2012), this study is about to explore the strategic planning practices and tried to comprehend the relationship between strategic planning practices, institutional context, and performance in the regional government-owned banks in Indonesia. The study applied a qualitative method. Accordingly, examined the relationship between strategic planning, institutional context, and performance such as growth in asset and ROI will improve the considerate of the fundamental characteristics of successful strategic planning practices.

The researchers used the semi-structured interviews as a method of data collection of both head and staffs of the planning department and non-planning members in three banks were selected due to a commitment to strategic planning and having high performance.

The findings provided researchers an understanding relating to steps, processes of planning practices, corporate culture, types of the bank's decision making, bank's structures, and performance at each of three government regional-owned banks. The study findings also offer awareness to the effect of corporate culture and types of decision making in developing an institutional context to enable effective strategic planning in organizational performance.

Poku, (2012), this study was to evaluate the effect of strategic planning on the performance of banks in Ghana concerning the operations of the agricultural development bank. This study utilized secondary and primary data. While, secondary

data was gained from revising textbooks, publications, bank's financial records and internal records of an agricultural development bank. Besides, primary data was collected through a survey questionnaire. Therefore, (160) questionnaire forms were sent to employees of the Greater-Accra region of ADB then (140) responses were obtained representing a response rate of 87.5%.

The outcomes of the self-administered questionnaire presented a reasonably high level of agreement for the features of the various dimensions of an efficiently managed bank. Though, this study displayed that structures put in place for bottom-up information flow were not known to all employees. This study too presented that employees were either oblivious to program evaluation or there was an apparent disrespect for program evaluation at ADB.

The researcher recommends that all factors of the various dimensions should be put into the right perspective to help the overall workforce of the bank to comprehend the fundamental objectives and strategic planning in place to achieve the objectives of ADB. Finally, the researcher recommended that the bank develop quarterly meetings at the regional level to offer employees the chance to be heard on matters relative to strategic planning practices at ADB.

Owolabi and Makinde, (2012), this study aims to analyze the effects of strategic planning on corporate performance in university education: a study of Babcock University. The study further investigated how this has affected the management efficiency, and effectiveness of strategic planning is vital in corporate organizations. This study utilized secondary and primary data.

The study also used a survey questionnaire as a method of data collection from employees of Babcock University. Accordingly, data analyses used descriptive and inferential statistics. The hypotheses were tested using the Pearson's Correlation Coefficient to establish the significance of the relationship between the variables used in measuring performance. However, the outcomes of the hypotheses showed that there is a significant positive correlation between strategic planning and corporate performance. The study, therefore, concluded that strategic planning is helpful to organizations in achieving set goals.

Taiwo and Idunnu, (2010), this study is about to examine the impact of strategic planning on organizational performance and survival. The efficiency of

strategic planning can measure regarding the amount to which it influences organizational performance, which affects its survival rate. The primary purpose of this study is to reconsider the planning performance relationship in the organization and determine the amount of which strategic planning affects performance in an organization, of which First Bank of Nigeria, Plc (FEN) will be used as case study. Based on the above purpose, related literature was thoroughly reviewed, and three hypotheses were formulated and tested in this study.

A survey questionnaire method was used to collect data with the administration of questionnaire forms to 100 respondents (of which 80 was regained) containing both the senior and subordinate staffs in various First bank branches in Lagos metropolis. Consequently, the data collected were analyzed using the Statistical Package for Social Sciences (SPSS). Likewise, T-Test and Chi-square statistical methods were used in testing the hypotheses using the SPSS v-16.

The three hypotheses were confirmed. Then this study implies that strategic planning enhances better organizational performance, which in the long-term has an impact on its survival and that managerial, environmental and organizational factors determine strategic planning strength.

Behary et al., (2013) the study is about to analyze the implementing a promotional process for academic librarians. This study purpose is to describes how the librarians at Duquesne University's Gumberg Library developed a system for the promotion of academic librarians.

Although according to the researchers some of the particulars in the study may apply only to the faculty at Gumberg Library, the theory of this study is that other academic librarians requiring to develop similar promotional systems might benefit from what we have learned.

However, researchers argue that library faculty at other foundations should be conscious of the practical aspects of aligning the library promotional path with established university structures, working with modern library culture, and making necessities for the primary unit to work with the new procedures. Further, this study will be beneficial for librarians with faculty position who plan to implement a new promotion process or improve an existing system.

Novak, (2011), this study aims to analyze the effect of promotion as an instrument of the marketing mix. According to the researcher, the term of promotion means the process of communication between establishments and clients to generate constructive attitudes about services and products that lead to their favor in the process of buying in the market. It is an everlasting process of communication between the establishment and existing and potential customers. However, promotion is the most well-defined as a process of mass statement with clients to grow sales of services or products. While the promotion covers all the tools of communication that a message can be communicated to the target group of clients in this study, it is revealed to promote the brand of wine "TERRA LAZARICA."

Grankvist et al., (2004), this study is attempted to analyze the promotional process strategies for banking services: a case study of Nordea in Estonia.

The purpose of this study is to gain a well considerate of international banks' promotional process strategies in the Baltic States. To reach their purpose, the researchers have directed a case study of a Nordic retail bank's promotion strategy in Estonia. Besides, the researchers have used interviews and documentation as the data collection methods.

However, the study found that the most significant promotional tools for financial services are personal selling and advertising, to make consciousness of the brand and found personal relationships. Also, the external factors affecting the choice of promotion strategy are bank's technology orientation, cultural aspects, the market competitiveness, and economic factors. More, an adaptation of the promotion tool performed to a great extent, due to clients' different favorites and prospects, as well as local conditions of the host country.

The previous relevant studies argument and the areas of contribution

As revealed above the researcher reviewed six studies, that related to the present study variables strategic planning and promotional process. The researcher perceived that the previous studies reviewed mostly use descriptive methods and survey questionnaire scale as the data collection technique.

Accordingly, the researcher is aware of that the strategic planning has been able to exercise significant influence in organizations and particular commercial banks. Also, furthestmost researchers according to reserve the topics of strategic

planning and the promotional process of the commercial banks, resulting from the combination of the emotional and communications condition of staffs with presented within the organizational restrictions and resulting in the connections lead to superiority.

The present study struggles to offer an academic framework strategic for planning and promotional process; the researcher is persuaded of the role of the commercial banks in promoting individuals finance. Additionally, the studies that reviewed have been used to manage the scale adopted by this study. Therefore, the researcher promoted from some of the terms, variables, and indicators offered by those studies related to the strategic planning, promotional process, and their dimensions.

3.1.1. Statement of Study Problem

Strategic planning practices within commercial banks is a formal process designed to help a bank to classify and preserve an optimal arrangement with the most important essentials such as promotional process, and environment within which the bank exists in. Besides, previous and current studies have made it clear that there is an increased internal and external ambiguity due to evolving opportunities and threats, lack of the consciousness of needs and the facilities connected issues and environment and lack of course of action. Therefore, the researcher has initiated over investigational studies mainly those related to current study, that many of commercial banks' managers do not identify the real significance of strategic planning and its role on the success of the promotional process. Hence, we can formulate study problem. Is there a relationship between strategic planning and promotional process?

3.1.1.1. The Study Purpose

The purpose of this study is to carry out examine the role of strategic planning in the success of the promotional process as the particular factors to advance commercial banks financial performance. Likewise, other factors can affect the commercial bank's financial performance, but in the current study, only the most vital and joint factors will be surveyed, and then the stress will be narrowed down to

strategic planning and its role on the success of the promotional process. Consequently, it is likely that this study reaches the following purposes:

1. Acquainting a theoretical context for the strategic planning and promotional process.
2. State the levels of strategic planning and a promotional process executed by the surveyed commercial banks in Erbil city.
3. Investigate if there is an agreement among the views of the study's sample towards the study variables.
4. Shape a model that reproduces the effect and relationship between the study variables and the trends of their various effect on the possibility the results that accept the study hypotheses or reject them.

3.1.1.2. The Significance of Study

The study is predicted to have a significant influence on strategic planning and promotional process since various commercial banks are required to obtain a concerted level of strategic planning practices to promotional success process. Also, the study outcomes would contribute to refining understanding of strategic planning and promotional process, besides, how the banks attain goals that support banks financial performance.

Thus, this study would have practical importance for upcoming studies, this study, therefore, gains importance in the academic aspect by development two significant variables in management literature which concern strategic planning and success of the promotional process. As the variables are dynamic and need continues development, while the study efforts to present a theoretical framework for these variables and to enrich the subject with available scientific references.

Subsequently, for commercial bank's managers to realize the role of strategic planning in the promotional process and its findings are expected to help inform decision making in the area of strategic management using strategic planning. Besides, the importance of the field aspect of the study stems from the importance of the approaches it explores to utilize the strategic planning and success of the promotional process. Furthermore, the directors in the banking sector might find the study used as a source of formulating strategies, which can successfully implement the promotional process of the banking sector in Erbil city.

3.1.1.3. The Study Questions

Over reviewing the previous studies that relevant to the variables of study, however, to frame the current study problem and identify the appropriate approaches to promote the positive effects of the relationship between the variables of the study. And to find appropriate solutions to their negative aspects and reduce them to the success of promotional process the researcher can classify the critical study questions as follows:

1. What are the levels of strategic planning and promotional process in surveyed commercial banks operating in Erbil city?
2. Do strategic planning, and promotional process dimensions present meaningfully in surveyed commercial banks operating in Erbil city?
3. Do strategic planning dimensions vary in their comparative significant across surveyed commercial banks operating in Erbil city?
4. Is strategic planning significantly correlated with the promotional process?
5. What is the effect of strategic planning in the promotional process?

3.1.1.4. The Conceptual Model of the Study

In accord with the content of the study purpose and direction of the study problem, the study has approved the conceptual scheme so to clarify the effect and relationship between the variables. Subsequently, to transform the study problem into applied variables, the study employed this scheme that relates the strategic planning and promotional process as shown in the Figure below.

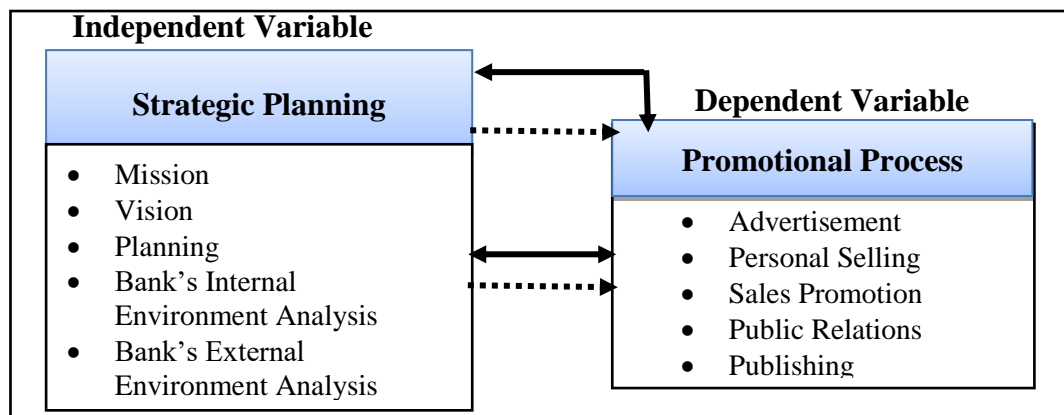


Figure (1): The Study Conceptual Scheme

Source: Developed by the researcher based on the literature reviewed

3.1.1.5. The Study Hypotheses

Awareness of the subject of the above study conceptual scheme, the effect, and relationship between its central variables and their dimensions, the study hypotheses can be obtained as follows:

H₁: There is a positive relationship between strategic planning and the promotional process of the commercial banks in Erbil city.

H_{1.1}: There is a positive relationship between bank's mission and promotional process.

H_{1.2}: There is a positive relationship between bank's vision and promotional process.

H_{1.3}: There is a positive relationship between bank's planning and promotional process.

H_{1.4}: There is a positive relationship between bank's internal environment analysis and promotional process.

H_{1.5}: There is a positive relationship between bank's external environment analysis and promotional process.

H₂: There is a statistically significant effect the of strategic planning and the promotional process of the commercial banks in Erbil city.

H_{2.1}: There is a significant effect of the bank's mission in the promotional process.

H_{2.2}: There is a significant effect of the bank's vision in the promotional process.

H_{2.3}: There is a significant effect of the bank's planning in promotional process.

H_{2.4}: There is a significant effect of the bank's internal environment analysis in promotional process.

H_{2.5}: There is a statistically significant effect of the bank's external environment analysis in promotional process.

3.2. STUDY METHODOLOGY

This section aims to launch the methodology employed in this study, to reach the study purpose that examines the role of strategic planning in the success of the promotional process of the commercial banks operating in Erbil city. Subsequently, the section maintains the study method, approach and design, sample selection and sample size, measurement, data collection methods, data analysis and the boundaries of the study.

3.2.1. Method of the Study

This study comprises two types of methods; quantitative and qualitative methods. While the quantitative method used in the study that questioning respondent directly. However, according to (Hughes, 2011:34) a quantitative method is useful when the researcher attempts to collect a numerical data and to examine them. Also, it has constructed more of the original plans, and the data outcomes are more willingly and more accessible to realize. Consequently, this explanation specifies that quantitative method is calmer for examining numerical data than any other method. Whereas, it shares a large size of data and figures. Therefore, a conceivable method of this study is quantitative.

3.2.2. Approach and Design of the Study

To examine the role of strategic planning in the success of the promotional process of the commercial banks operating in Erbil city, the study procedures are the effect and relationship between the study variables, hence, study approach and design as it facilities to designate. And launch the relations between the study variables, like strategic planning and promotional process.

Although this approach procedure to data collect and analysis the relations between study variables. Furthermore, this survey design was suitable for this study since it allows collecting data and information for both independent and dependent variables using questionnaire. Besides, this design allowed the researcher to combine both qualitative and quantitative study methods. Then, the study approach services the quantitative method.

3.2.3. The Population of the Study

The study target population is the twenty-four commercial banks operating in Erbil city that had been given operational license by the Iraqi central bank. Accordingly, the commercial banks as this study population will examine since the bank's management characters have a significant influence on the strategic planning as; bank's mission statement, vision, planning, bank's internal environment analysis, and bank's external environment analysis.

Consequently, bank's senior directors, middle managers, and administrative staffs are selected to reply the questionnaires, whereas senior directors and middle managers have useful information on the strategic planning. However, the study

population contained (36) commercial banks, that particular engaged study population size, although, the study reviews to determine their director's strategic management styles and strategic plans. Therefore they can provide the required data and information to sustain the study determination and reply to its questionnaire statements. So, the data successfully gathered from (24) banks out of the (36) it means the response rate is (66.6%) that tells an ethical point of view for this study.

3.2.4. The Study Sampling

The study sampling procedure presented, besides, the sampling structure. This sampling procedure aims to narrow down the study population so, to establish an appropriate sample where the linked data required to contain the study purpose. Yet, the data were taken from (24) commercial banks, mainly those services in financial sector one year or more, then (134) questionnaires distributed to bank's managers. Who willingly accepted the invitation to contribute to the study over replying to the questionnaires forms, that self-administered, hence the response rate was (95.5%). Nevertheless, only six of the paper questionnaire forms were invalid and except the sample size. Therefore, the total valid replies were (128) which launches as the study sample. Appendix (3) show the study population and sampling.

3.2.5. Data Collection Procedures

3.2.5.1. Primary Data

To scope the analytical features of the study variables, the researcher composed the primary data and information through conducting this survey. However, to functional this survey, a questionnaire scale was developed reliant on the previous literature. Besides, the established questionnaire restrained as a critical study data collection instrument, meanwhile this was precisely designed for this purpose and succeeded to managers in the commercial banks operating in Erbil city.

3.2.5.2. Secondary Data

The secondary data is gathered by review available literature that related to strategic planning and promotional processes, such as the various journals, research, master thesis, and textbooks.

3.2.5.3. Description of the Data Collection Instrument

As revealed in a Table below (1) this study employed a questionnaire to collect data and designed in the literature reviewed, nevertheless the scale comprising of the closed-ended type of questions. While, the closed-ended questions meant to give accurate information besides, to measure views of commercial bank's managers towards strategic planning and promotional process. Hence, the questionnaire separates into three parts, respectively. So, the first part includes five demographic data questions, and other two parts comprise questions on strategic planning and promotional process. However, the explanation of each part is revealed in the Table below (1) that show the questionnaire Structure, likewise see Appendix (1).

Table (1): The Questionnaire Structure

Variables	Components	No. of Items	Scale Symbol	Sources
First: General Information	Gender, age, academic degree, position in the bank, and overall job experience.	5	N/A	By the researcher
Second: Strategic Planning	Mission Vision Planning Internal Environment Analysis External Environment Analysis	6 5 5 6 6	X1-X6 X7-X11 X12-X16 X17-X22 X23-X28	Nouralddin, (2008). Poku, (2012).
Third: Promotional Process	Advertisement Personal Selling Sales Promotion Public Relations Publishing	5 5 5 5 5	Y1-Y5 Y6-Y10 Y11-Y15 Y15-Y20 Y21-Y25	Trezia, (2006)

3.2.6. Scale

As shown in the Table (1) the questionnaire scale is separated into three parts. First, the demographic information; gender, age, academic degree, position in the bank, and overall job experience. Second, Strategic Planning Dimensions which have (28) Questions, Symbolled X₁-X₂₈, that all adapted from Nouralddin, (2008) and Poku, (2012) Questionnaires Third, promotional process, that has (25) Questions and Symbolled Y₁-Y₂₅, while all adapted from Trezia, (2006) Questionnaire. Therefore, all strategic planning and promotional process questions measure via applying a five-point Likert Scale, which extends from:

<i>Strongly Disagree</i>	<i>Disagree</i>	<i>Neutral</i>	<i>Agree</i>	<i>Strongly Agree</i>
1	2	3	4	5

3.2.7. Reliability and Validity of the Scale

3.2.7.1. The Reliability

According to (Plano and Creswell, 2015: 241) scale's reliability means that data from a data collection procedure are constant and reliable. Therefore, the scores should be close the similar when researchers manage the instrument many times to the same survey contributors. Though, it is critical that the instrument applied for data collection would provide reliable data that would produce accurate and consistent results after analyzing.

Consequently, the Cronbach's Alpha values for all the strategic planning indicators is (0.711>0.60), and values of its dimensions namely: mission, vision, planning, internal environment analysis. And external environment analysis are (0.706, 0.689, 0.705, 0.732, and 0.703) respectively, where all the values bigger than 0.60.

However, the Cronbach's alpha value of promotional process indicators is (0.721>0.60), while values for all its dimensions, i.e., advertisement, personal selling, sales promotion, public relations, and publishing are (0.700, 0.721, 0.740, 0.712, and 0.697) respectively. Which showed a high level of reliability in the entire set of items the total scores (0.729>0.60). Therefore, the instrument applied for data collection could be restrained highly reliable as shown in a Table below (2).

Table (2): Reliability Test

Variables	Cronbach's Alpha	No. of Items	N	%
Strategic Planning	0.711	28	128	100.0
Mission	0.706	6	128	100.0
Vision	0.689	5	128	100.0
Planning	0.705	5	128	100.0
Internal Environment Analysis	0.732	6	128	100.0
External Environment Analysis	0.703	6	128	100.0
Promotional Process	0.721	25	128	100.0
Advertisement	0.700	5	128	100.0
Personal Selling	0.721	5	128	100.0
Sales Promotion	0.740	5	128	100.0
Public Relations	0.712	5	128	100.0
Publishing	0.697	5	128	100.0
Overall	0.729	53	128	100.0

3.2.7.2. The Scale Validity

The validity of the questionnaire scale tested through a range of ways. Although, almost all of the questionnaire questions modified from linked research and studies that previously concentrated checked, some questions are promoted. Scale validity has been well-defined through the amount to which a test measures what it claims to measure (Devellis, 1991:117).

However, (Gay, 1992:55) claims that the validity is another associated to the reliability of the survey scale, but differs in that it is also measured on the researcher's detecting and if the dependent variables vary because of the independent variable and not sense of some other variable.

However, according to (Plano and Creswell, 2015: 241), the scale validity means that the values from a survey instrument are truthful pointers of the variable being measured and enable the researcher to draw good descriptions. Consequently, the measures also necessity be continuous to make ultimate outcomes anywhere of the study (Saunders et al., 2009:78). Therefore, the researcher established the validity of the scale over shape it recognized and appraised by experts which are called content validity, see the Appendix (2).

3.2.7.3. The Scale Internal Validity

As already mentioned in this study the independent variable is strategic planning, while the dependent variable is a promotional process, both were measured and controlled before entered into the data table. Therefore, regarding the significance of correlations between dimensions of the variables, researchers regularly test relationships and deliberate those producing a P-Value below ($p < 0.05$) to be significant. However, the Table (3) reveals the correlations between variables and their dimensions, so, there are many relationships among scale items, while p-value ($p < 0.05$) less than the level of significant 0.05, as shown in the Table below.

Table (3): The Internal Validity

		Mission	Vision	Planning	Internal Environment Analysis	External Environment Analysis	Advertisement	Personal Selling	Sales Promotion	Public Relations	Publishing	
Spearman's rho	Mission	Correlation Coefficient	1.000	.255**	.306**	.313**	.157	.263**	.447**	.240**	.137	.103
		Sig. (2-tailed)		.004	.000	.000	.077	.003	.000	.006	.123	.245
	Vision	Correlation Coefficient		1.000	.209*	.290**	.068	.139	.302**	.297**	.196*	.198*
		Sig. (2-tailed)			.018	.001	.448	.118	.001	.001	.026	.025
	Planning	Correlation Coefficient			1.000	.462**	.307**	.331**	.243**	.273**	.112	.046
		Sig. (2-tailed)				.000	.000	.000	.006	.002	.209	.607
	Internal Environment Analysis	Correlation Coefficient				1.000	.530**	.521**	.413**	.257**	.137	.319**
		Sig. (2-tailed)					.000	.000	.000	.003	.122	.000
	External Environment Analysis	Correlation Coefficient					1.000	.630**	.313**	.277**	.071	.318**
		Sig. (2-tailed)						.000	.000	.002	.427	.000
	Advertisement	Correlation Coefficient						1.000	.388**	.340**	.209*	.355**
	Sig. (2-tailed)							.000	.000	.018	.000	
Personal Selling	Correlation Coefficient							1.000	.443**	.216*	.256**	
	Sig. (2-tailed)								.000	.014	.004	
Sales Promotion	Correlation Coefficient								1.000	.430**	.271**	
	Sig. (2-tailed)									.000	.002	
Public Relations	Correlation Coefficient									1.000	.504**	
	Sig. (2-tailed)										.000	
Publishing	Correlation Coefficient										1.000	
	Sig. (2-tailed)											

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

c. Listwise N = 128

3.2.8. Factor Analysis

Factor analysis is the components decrease process that appearances at responses to various variables, their dimensions and analyses them into multifaceted variables, identified as factors that make assessing. Thus, strategic planning has a total of 28 items under five dimensions. Besides, the promotional process has a total of 25 items, which is decidedly compound to take and relate the outcomes. Also, to do the further valuation and examine easier the factor analysis test has been used and is presented in the following subgroups.

3.2.8.1. The KMO and Bartlett's Test for Strategic Planning

The Kaiser-Meyer-Olkin (KMO) is used to test the weight of factor analysis. The higher scores are (between 0.5 and 1.0) specify that the factor analysis is suitable. Consequently, values lower than 0.5 demonstrate that the factor analysis may not be appropriate. The KMO measure of sample adequacy is (0.623) that means offered high value and significant at ($p < 0.000 < 0.05$). Although, Bartlett's test of sphericity is (645.274) df (378). Therefore factor analysis is appropriate for strategic planning. As revealed in a Table (4).

Table 4: The KMO and Bartlett's Test for the Strategic Planning

KMO and Bartlett's Test	
	Strategic Planning
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.623
Bartlett's Test of Sphericity (Approx. Chi-Square)	645.274
Df	378
Sig.	.000

3.2.8.2. Rotated Component Matrix for Strategic Planning

The rotated component matrix used; thus, the rotation is essential when extraction technique proposes two or more factors. Accordingly, the rotation of factors is considered to give information of how the factors principally extracted vary from each other and to deliver a clear clarification of which component loads on which factor. Though, the whole variable has the factor taking values the lower value is 0.323, and the higher value is 0.833. See Table below (5).

Table 5: Rotated Component Matrix for Strategic Planning

Items	Component						
	1	2	3	4	5	6	7
X4	.686						
X3	.683						
X6	.673						
X2	.633						
X1	.562						
X5	.473						
X24		.744					
X20		.717					
X25		.550					
X19		.519					
X27			.773				
X28			.687				
X26			.561				
X21				.648			
X22				.580			
X23				.393			
X7					.833		
X10					.759		
X8					.472		
X11					.363		
X9					.354		
X17						.742	
X16						.638	
X18						.323	
X13							.873
X15							.728
X14							.658
X12							.605

Extraction Method: Principal Component Analysis.

3.2.8.3. Percentage of Eigenvalue and Variance Explanations for Strategic Planning

The eigenvalue reserved as one, and as an outcome of conventional factor analysis, seven factors of strategic planning determined. Consequently, the total variance explained by these seven factors is (64.486%). Likewise, the percentage of eigenvalue and variance clarifications of the determined factors for strategic planning itemized under the columns two and three. Hence, the variance established at the end of factor analysis. While the highest value is the stronger the factor creation of the scale, as revealed in a Table (6)

Table 6: Percentage of Eigenvalue and Variance Explanations of the Determined Factors for Strategic Planning

Factors	Eigenvalues	Variance Explanation%	Cumulative%
1	4.630	14.951	14.951
2	3.776	13.485	28.436
3	2.669	9.533	37.969
4	2.627	9.380	47.349
5	2.059	7.353	54.702
6	1.378	4.922	59.624
7	1.361	4.862	64.486

3.2.8.4. Strategic Planning Indicators and Factor Loads

As shown in the Tables (5 and 7), all seven factors of strategic planning are positive. The first (A) factor included six items (Q4, 3, 6, 2, 1, and 5) and factor loadings are (0.686, 0.683, 0.673, 0.633, 0.562, and 0.473) respectively, besides all indicators have higher load on it. The second factor is covered four items (Q24, 20, 25, and 19) and factor loadings are (0.744, 0.717, 0.550, and 0.519) respectively. Also, complete indicators have higher loadings on it. The third factor is cover three items (Q27, 28, and 26) with factor loadings (0.773, 0.687, and 0.561) respectively, then they have higher loadings on it.

The fourth factor included three items (Q21, 22 and 23) respectively, besides their factor loadings are (0.648, 0.580, and 0.393). Though the fifth factor included five items (7, 10, 8, 11, and 9) with factor loadings (0.833, 0.759, 0.472, 0.363, and 0.354) respectively, also all indicators have a higher load on it. The sixth factor is contained 3 items (17, 16, and 18) with factor loadings (0.742, 0.638, and 0.323) respectively. Lastly, the factor seven contained (13, 15, 14, and 12) with factor loads (0.873, 0.728, 0.658, and 0.605) respectively. However, all indicators have a higher load on it.

Table 7: Strategic Planning Indicators and Factor Loads

Items		Factor Loads
A First Factor		
Q4	The bank formulated its mission to stimulate the employees' work and creativity.	.686
Q3	There are shared values and beliefs that guide the bank and its staff.	.683
Q6	The bank's mission will serve as the general guide for the managers in taking the various strategic decisions within the bank.	.673
Q2	There is a consensus on the primary businesses, first services that the bank should provide.	.633
Q1	The bank had an articulated and agreed upon purpose (a statement that describes the ultimate result of the commercial bank working to achieve.	.562
Q5	Bank's mission can be transformed into explicit plans, programs, and mechanisms.	.473
A Second Factor		
Q24	The external analysis identifies the challenges and risks that may be exposed to the bank and work to avoid them.	.744
Q20	Internal analysis clarifies the position of the bank compared to other banks.	.717
Q25	External analysis services in analyzing trends of clients.	.550
Q19	The internal analysis helps the bank management to use the material resources available to implement the bank plan.	.519
A Third Factor		
Q27	The bank's external environment analysis assistance in determining the types and quantities of resources that the bank can obtain.	.773
Q28	External analysis increases the bank's ability to adapt to the environmental changes.	.687
Q26	External analysis helps the bank's management to achieve the objectives that customers are demanding.	.561
A Fourth Factor		
Q21	Internal analysis contributes to the development of a vision for the future of the bank by revealing the reality and potential of the bank and its available resources.	.648
Q22	Internal analysis helps the bank management to distribute the tasks among the employees	.580

	according to their abilities and potentials.	
Q23	The bank's external environment analysis helps identify opportunities and invest them if possible.	.393
A Fifth Factor		
Q7	There is clear and agreed upon vision of what the bank is trying to accomplish and what it will take to make the vision happen.	.833
Q10	The bank's vision directs its choice of banking activities and events.	.759
Q8	The bank's vision for development and change during work contributes to achieving the bank's strategic objectives.	.472
Q11	The bank's vision will help in achieving the bank's strategic objectives and determine the role played by the bank in the future.	.363
Q9	The bank's vision delivers a competitive advantage through which to excel in other banks.	.354
A Sixth Factor		
Q17	The internal analysis helps identify the bank's strengths and weaknesses.	.742
Q16	There is an agreement on overall significant strategies that the bank uses for the allocation of resources. (Strategies are priority responses that a commercial bank will use to accomplish its purpose best.)	.638
Q18	The internal analysis helps the bank management to benefit from its human capital.	.323
A Seventh Factor		
Q13	A three to five-year strategic plan is in place, the plan is reviewed yearly and modified as needed to reflect trends in the environment, current, and future client needs, and the bank's capacity to meet those needs.	.873
Q15	There is a written annual operational plan that includes timelines and identification of who is responsible for which outcomes or activities.	.728
Q14	There is an annual process to set program goals and budget.	.658
Q12	There are shared and explicit values and beliefs which serve as the foundation on which the organization and its members do their work.	.605

3.2.8.5. The KMO and Bartlett's Test for Promotional Process

The Table (8) demonstrates the Kaiser-Meyer-Olkin (KMO) measure of sample adequacy is used to exam the relevance of factor analysis. The KMO test result is (0.622) accordingly, that means promotional process provided high value and significant at ($p < 0.000 < 0.05$). Although Bartlett's test of sphericity is (544.944) df (300), hence factor analysis is proper for promotional process.

Table 8: The KMO and Bartlett's Test of the Promotional Process

KMO and Bartlett's Test	
	Promotional Process
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.622
Bartlett's Test of Sphericity (Approx. Chi-Square)	544.944
Df	300
Sig.	.000

3.2.8.6. Rotated Component Matrix for Promotional Process

As summarized in a Table (9) the rotated component matrix also used for the promotional process. So, the rotation is vital when extraction technique proposes two or more factors. Consequently, the rotation of factors is considered to give

information of how the factors mainly extracted vary from each other and to deliver a clear clarification of which component loads on which factor. Though, the whole variable has the factor taking values the lower value is 0.444, and the higher value is 0.828.

Table 9: Rotated Component Matrix for Promotional Process

Items	Component						
	1	2	3	4	5	6	7
Y20	.716						
Y21	.686						
Y22	.586						
Y19	.579						
Y17	.562						
Y23	.469						
Y18	.458						
Y7		.726					
Y6		.659					
Y5		.654					
Y4		.444					
Y14			.705				
Y13			.629				
Y15			.602				
Y16			.459				
Y3				.730			
Y2				.728			
Y8					.774		
Y10					.621		
Y9					.506		
Y1						.800	
Y24						.515	
Y11							.828
Y12							.823
Y25							.727

Extraction Method: Principal Component Analysis.

3.2.8.7. Percentage of Eigenvalue and Variance Explanations for the Promotional Process

As revealed in a Table (10) the eigenvalue is earmarked as one, as an outcome of constant factor analysis, seven factors are determined. So, the total variance explained by these seven factors is (60.36%). However, the percentage of eigenvalue and variance explanations of the determined factors for the promotional process itemized under the columns (2 and 3). Hence, the variance established at the end of factor analysis although the highest value is the stronger the factor creation of the scale.

Table 10: Percentage of Eigenvalue and Variance Explanations of the Determined Factors for the Promotional Process

factors	eigenvalues	variance explanation%	Cumulative%
1	3.345	13.378	13.378
2	3.344	13.375	26.754
3	2.249	8.997	35.751
4	1.822	7.289	43.040
5	1.639	6.556	49.596
6	1.382	5.527	55.123
7	1.309	5.237	60.360

3.2.8.8. Promotional Process Indicators and Factor Loads

The Tables (9), and below (11), revealed that also all seven factors of the promotional process are positive. The (B) first factor included seven items (Q20, 21, 22, 19, 17, 23, and 18), besides factor loadings are (0.716, 0.686, 0.586, 0.579, 0.562, 0.469, and 0.458) respectively, whereas all indicators have higher load on it. The second factor covered four items (Q7, 6, 5, and 4) and factor loadings are (0.726, 0.659, 0.654, and 0.444) respectively, the whole also indicators have higher loadings on it. The third factor is cover four items (Q14, 13, 15, and 16) with factor loadings (0.705, 0.629, 0.602, and 0.459) respectively, then they have higher loadings on it.

The fourth factor included two items (Q3 and 2) respectively, besides their factor loadings are (0.730 and 0.728). Though the fifth factor included three items (8, 10, and 9) with factor loadings (0.774, 0.621, and 0.506) respectively, likewise all indicators have a higher load on it. The sixth factor is contained two items (Q1, and 24) with factor loadings (0.800, and 0.515) respectively. Lastly, the factor seven contained three items as (Q11, 12, and 25) with factor loadings (0.82, 0.823, and 0.727) respectively. Still, all indicators have a higher load on it.

Table 11: Promotional Process Indicators and Factor Loads

Items	B First Factor	Factor Loads
Q20	The bank is keen to evaluate the opinions and suggestions of all its employees regarding the problems of work and ways of developing it.	.716
Q21	The bank's management believes that the publishing works to expand the circle of knowledge and the nature of services provided to its clients.	.686
Q22	The use of the internet as a promotional tool has a significant impact on increasing the bank's profits.	.586
Q19	The bank contributes to awareness and education campaigns that contribute to protecting citizens from some financial risk and improving their financial situation.	.579
Q17	The bank will attempt to respond to the inquiries or proposals of the parties to which it relates (suppliers, contributors, investors) and to put the useful ones into practice.	.562
Q23	The bank's management is keen to formulate a publication program that reflects the expansions that are being carried out and what it intends to do in the future.	.469

Q18	The bank is characterized by positive relations between its employees in a way that makes them work in a team spirit.	.458
B Second Factor		
Q7	There are specialized teams in the field of promotion to carry out emergency and challenging tasks.	.726
Q6	The banking service providers are quick to respond to client requirements.	.659
Q5	The use of modern technology contributes to raising the efficiency of promotional advertising design.	.654
Q4	The bank will allocate appropriate amounts for its advertising within its promotional budget.	.444
B Third Factor		
Q14	The bank's analysis of the trends of the competing banks strengthens its position in the market.	.705
Q13	The bank offers some free banking services to specific social groups such as the families' financial assistance.	.629
Q15	Sales promotion tools contribute to building a right image of the bank.	.602
Q16	The bank's employees will endeavor to consolidate and enhance the bank's reputation in the minds of the entire community.	.459
B Fourth Factor		
Q3	The bank's management focuses on all the necessary information about its offers, in addition to instruction how to benefit from its services.	.730
Q2	The advertisement of the bank is a significant tool in promoting its banking services.	.728
B Fifth Factor		
Q8	Personal banking service providers important moral support to the clients.	.774
Q10	The availability of qualified human resources stands in front of the success of promotional campaigns.	.621
Q9	The bank is characterized by providing all the service requirements.	.506
B Sixth Factor		
Q1	The bank's advertisements are bright and attractive.	.800
Q24	The bank contributes to the issuance of detailed articles that reflect the quality of the banking services it provides and the equipment used in its operations.	.515
B Seventh Factor		
Q11	The bank will provide souvenir gifts to the customer such as (unique calendar for the bank or some kinds of advertisements).	.828
Q12	The bank is keen to provide a particular percentage discount when the purchase of the service is repeated to enhance client loyalty.	.823
Q25	The bank seeks to hold banking conferences that contribute to the introduction of advanced banking equipment	.727

3.2.9. Data Analysis

Regarding the analysis of the data, the parametric and un-parametric statistical tests are applied to exam the formulated study hypotheses. The scale reliability is tested by using the Cronbach's alpha index. Besides factor analysis also applied to establish the underlying analysts of bank's manager views toward strategic planning and the promotional process.

Although the descriptive statistics is valued for the several variables as well to describe the variable's dimensions significantly, however, correlation coefficient examine used to specify the significant relationships among variables. Hence, the Spearman correlation coefficient is applied when two variables and their scopes are linked.

Accordingly, multiple linear regression (enter method) and simple regression analysis are used to perceive the statistical significance of the planned model and then to rank the significance of the frequent parameters comprise in the model. Besides, to simplify the impact of the strategic planning in the promotional process, while the procedures are done by observing the impact of some particular variables. The SPSS V-24 software is employed for analysis, and the outcomes are revealed in tables and figures.

3.2.10. The Study Limitations

The commercial bank's senior managers, middle managers, and administrative staffs were very reasonable with the related information to the study purpose and fearing outflow of crucial information to competitors. Since the researcher targeted managers of the bank's, there was a kind of penchant for information offered as they tried to reply positively to all the study questionnaire statements.

Likewise, time limitations detailed in the period of the study necessities to the commercial banks in Erbil city, which strong-minded by initial visits to the banks, to establish the study substances and questioning the managers to maintain their opinions and proposals on the study purpose and distributing the questionnaires, then obtaining them back.

Nevertheless, the researcher does not claim excellence as confronted with other limitations inherent in the survey design implemented, besides, the human limitations that comprise human limits to look at the commercial bank's managers.

3.3. ANALYSIS AND FINDINGS

3.3.1. The Study Demographic Data

In this study, the demographic data is collected and explained to provide a compact image of the study sampling. Consequently, the subsequent demographic data are collected; gender, age, academic degree, position in the bank and overall job experience from managers of the commercial banks operating in Erbil city. So, to determine the sampling demographic variables besides to obtain more information on the study sampling as shown in the tables below.

As revealed in a Table (12) the commercial bank's male managers who willingly participated in this survey came at the rate 53.1% of the overall sample, or (68) individuals, while, bank's female managers came at the rate 46.9% or (60) female contributors.

Table 12: Gender Frequencies

Gender		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	68	53.1	53.1	53.1
	Female	60	46.9	46.9	100.0
	Total	128	100.0	100.0	

Consequently, from the Table below (13), the percentage and frequency of contributors age groups, 40.6% or (52) individuals are aged between 21-30 years old. While 38.3% or (49) survey contributors are aged 31-40. 18% or (23) individuals of the total survey sample are aged 41 to 50. Finally, the managers who aged between 21-30 years old, participated in this survey came at last 3.1% or (4) managers only. Thus, it is specified that most commercial bank's managers in Erbil are young and in middle ages.

Table 13: Age Groups

Age Groups		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	21-30	52	40.6	40.6	40.6
	31-40	49	38.3	38.3	78.9
	41-50	23	18.0	18.0	96.9
	51-60	4	3.1	3.1	100.0
	Total	128	100.0	100.0	

The Table (14) reveals that the percentage and frequency of the survey contributors' academic degree, 79.7% or (102) individuals are bachelor degree holders, where 13.3% or (15) contributors in commercial banks hold higher diploma degrees. Also, the master degrees came at 7%. Thus, it means whole commercial bank's managers who participated in this survey were university certificates holders.

Table 14: Frequencies of the Academic Degree

Academic Degrees		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	102	79.7	79.7	79.7
	Higher Diploma	17	13.3	13.3	93.0
	Master	9	7.0	7.0	100.0
	Total	128	100.0	100.0	

It can be seen in a Table (15), that the percentage and frequency of the contributors' management position, most managers who participated were in the administrative staffs' position at a rate of 49.2% or (63) individuals. More, 41.4% or (53) of the overall study sample were middle managers. Although senior managers came at a rate of 9.4% or (12) managers.

Table 15: Frequencies of the Management Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Senior Manager	12	9.4	9.4	9.4
	Middle Manager	53	41.4	41.4	50.8
	Administrative staff	63	49.2	49.2	100.0
	Total	128	100.0	100.0	

From the Table below (16), we can see that most commercial bank's managers who participated in the study their overall job experience are between 11-15 years, at the rate of 29.7%, or (38) individuals of the total sample. Besides, less than 5 years came at the rate of 28.1% or (36) contributors. Still, 27.3% or (35) individuals' job experienced was between 5-10 years. Moreover, 14.8% or (19) managers of whole study sample experienced between 16-20 years.

Table 16: Frequencies of the Overall Job Experience

Overall Job Experience		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5years	36	28.1	28.1	28.1
	5-10	35	27.3	27.3	55.5
	11-15	38	29.7	29.7	85.2
	16-20	19	14.8	14.8	100.0
	Total	128	100.0	100.0	

3.3.2. Descriptive Statistics

The aim of this section is to examine the study variables; therefore, these qualified-on survey contributors' responses to rate the significance of the strategic planning dimensions namely (mission, vision, planning, internal environment analysis, and external environment analysis) and the promotional process that included (advertisement, personal selling, sales promotion, public relations, and publishing) that on five-point Likert Scale. So, a descriptive statistic applied to quantitatively explains the significant dimensions of the variables through using mean, standard deviations, and rate of agreement.

3.3.2.1. Study Descriptive Statistics

Strategic Planning

As the results revealed in a Table below (17) mean and standard deviation's values of the strategic planning are (3.56 and 0.355) respectively. The rate of agreement is 71.2% of the overall survey sample. Consequently, it means that the managers agree on the significance of the strategic planning for commercial banks at a reasonable rate of agreement.

Consequently, the mean and standard deviation score of bank's mission is (3.502, and 0.509) respectively, although 70.04% of the whole managers' replies stated that the bank's mission is significant. So, the results approve that X_6 riches the bank's mission as the first dimension of the strategic planning of the commercial banks "The bank's mission will serve as the general guide for the managers in taking the various strategic decisions within the bank." However, the smallest frequent compared to others is X_3 "There are shared values and beliefs that guide the bank and its staff. **As the results shown in a Table (17) mean and standard deviation values for bank's vision are (3.548, and 0.547) respectively, while 70.96% of the total answers clarified that bank's vision as a dimension of the strategic planning is significance.** However, the result of bank's vision states that X_8 and X_9 riches this dimension "The bank's vision for development and change during work contributes to achieving the bank's strategic objectives." "The bank's vision delivers a competitive advantage through which to excel in other banks."

Table 17: Result of Descriptive Statistics of the Strategic Planning

No. of Items	N	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	Rate of Agreement
		1	2	3	4	5			
X1	128	5	-	40	61	22	3.82	0.704	76.4
X2	128	8	2	41	63	14	3.70	0.668	74
X3	128	-	-	58	55	15	3.66	0.679	73.2
X4	128	-	-	51	56	21	3.77	0.715	75.4
X5	128	-	1	50	55	22	3.77	0.737	75.4
X6	128	-	-	39	61	28	3.91	0.721	78.2
Mission							3.502	0.509	70.04%
X7	128	-	-	42	72	14	3.78	0.627	75.6
X8	128	-	1	44	62	21	3.80	0.711	76
X9	128	-	-	44	66	18	3.80	0.668	76
X10	128	-	-	49	58	21	3.78	0.709	75.6
X11	128	-	2	49	59	18	3.73	0.718	74.6
Vision							3.548	0.547	70.96%
X12	128	-	-	51	65	12	3.70	.634	74
X13	128	1	2	47	63	15	3.74	.655	74.8
X14	128	2	-	51	55	20	3.74	.713	74.8
X15	128	-	2	59	53	14	3.62	.700	72.4
X16	128	-	1	43	62	22	3.82	.715	76.4
Planning							3.492	0.510	69.84%
X17	128	2	1	53	60	11	3.63	0.651	72.6
X18	128	-	-	44	59	25	3.85	0.722	77
X19	128	-	-	56	60	12	3.66	0.645	73.2
X20	128	3	2	48	59	15	3.75	0.664	75
X21	128	-	-	34	68	26	3.94	0.684	78.8
X22	128	-	-	44	65	19	3.80	0.676	76
Internal Environment Analysis							3.573	0.503	71.46%
X23	128	7	-	30	71	20	3.87	0.657	77.4
X24	128	-	-	33	66	29	3.97	0.698	79.4
X25	128	3	1	33	57	34	3.98	0.742	79.6
X26	128	-	1	43	59	25	3.84	0.736	76.8
X27	128	4	5	37	55	28	3.90	0.730	78
X28	128	-	1	47	61	19	3.77	0.704	75.4
External Environment Analysis							3.705	0.6027	74.1%
Strategic Planning							3.560	0.3553	71.2%

*Mean*100*

$$\text{*Rate of agreement} = \frac{\text{Mean} \times 100}{5 \text{ (Five-point Likert Scale)}}$$

From the Table above (17) the mean and standard deviation values of bank's planning are (3.492, and 0.510) respectively, yet 69.84% of the entire managers' responses stated that the bank's planning is vital. Subsequently, the results approve that X₁₆ riches the bank is planning "There is an agreement on overall major strategies that the bank uses for the allocation of resources. (Strategies are priority responses that a commercial bank will use to accomplish its purpose best.)" But the smallest frequent compared to others is X₁₅ "There is a written annual

operational plan that includes timelines and identification of who is responsible for which outcomes or activities.

As the outcomes revealed in a Table (17) mean and standard deviation values for bank's internal environment analysis are (3.573, and 0.503) respectively, whereas 71.46% of the total answers clarified that bank's internal environment analysis as a dimension of the strategic planning is significance.

Though, the outcome reveals that X_{21} riches this dimension "Internal analysis contributes to the development of a vision for the future of the bank by revealing the reality and potential of the bank and its available resources." Nevertheless, the smallest frequent compared to others is X_{17} , where the values of the mean and standard deviation are (3.63, and 0.651) respectively. The rate of agreement is 72.6%.

Lastly, the mean and standard deviation score of the bank's external environment analysis is (3.705, and 0.602) respectively, while 74.1% of the whole managers' replies stated that the bank's external environment analysis is significant. Besides, the results clarified that strategic planning's external environment analysis with a rate of 74.1% riches the highest rate among other four dimensions.

The Promotional Process

The Table below (18) clarified that the descriptive statistics outcomes mean and standard deviation values of the promotional process as the study dependent variable are (3.550, and 0.382) respectively. So, it means that 71% of the general responses specified that the promotional process of the commercial banks is significance.

From the same Table (18) the mean and deviation values of advertisement as a first dimension of the promotional process are (3.462, and 0.564) respectively, whereas 69.24% of the managers' responses revealed that advertisement as a promotion tool is significant. Then the results recommend that Y_3 riches the advertisement "The bank's management focus on all the necessary information about its offers, in addition to instruction how to benefit from its services." However, the smallest frequent compared to others is Y_5 "The use of modern technology contributes to raising the efficiency of promotional advertising design." At the rate of agreement 73.2%.

Consequently, the mean and deviation values personal selling as a second dimension of the promotional process are (3.381, and 0.557) respectively, although 67.62% of the overall survey sample, stated that personal selling is essential too. Y₈ riches personal selling “Personal banking service providers important moral support to the clients.” At the rate of agreement 67.62%

Table 18: Result of Descriptive Statistics of the Promotional Process

No. of items	N	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation	Rate of Agreement
		1	2	3	4	5			
Y1	128	-	-	46	63	19	3.76	0.696	75.2
Y2	128	4	3	40	62	19	3.79	0.683	75.8
Y3	128	-	1	37	63	27	3.91	0.726	78.2
X4	128	-	3	48	65	12	3.67	0.677	73.4
Y5	128	-	2	50	65	11	3.66	0.655	73.2
Advertisement							3.462	0.564	69.24%
Y6	128	-	1	55	58	14	3.66	0.679	73.2
Y7	128	6	4	40	68	10	3.68	0.627	73.6
Y8	128	-	1	48	62	17	3.74	0.690	74.8
Y9	128	-	-	51	65	12	3.70	0.634	74
Y10	128	-	-	52	66	10	3.67	0.616	73.4
Personal Selling							3.381	0.557	67.62%
Y11	122	-	-	46	56	26	3.84	0.736	76.8
Y12	122	-	2	50	61	15	3.70	0.694	74
Y13	122	-	1	39	69	19	3.83	0.677	76.6
Y14	122	-	-	43	67	18	3.80	0.665	76
Y15	122	-	-	52	54	22	3.77	0.726	75.4
Sales Promotion							3.478	0.559	69.56%
Y16	128	-	2	45	62	19	3.77	0.715	75.4
Y17	128	-	-	38	64	26	3.91	0.704	78.2
Y18	128	2	1	36	59	30	3.92	0.749	78.4
Y19	128	-	-	28	68	32	4.03	0.687	80.6
Y20	128	-	-	43	59	26	3.87	0.725	77.4
Public Relations							3.671	0.591	73.42%
Y21	128	-	1	28	65	34	4.03	0.720	80.6
Y22	128	3	1	30	67	27	3.94	0.707	78.8
Y23	128	-	-	33	61	43	4.01	0.726	80.2
Y24	128	5	2	38	58	25	3.83	0.754	76.6
Y25	128	-	1	39	59	29	3.91	0.747	78.2
Publishing							3.759	0.572	75.18%
Promotional Process							3.550	0.382	71%

As the outcomes revealed in a Table above (18) the mean and deviation values of the sales promotion are (3.478, and 0.559) respectively, though 69.56% of the total survey sample indicated that sales promotion is significant. Nevertheless, Y₁₁ riches this dimension “The bank will provide souvenir gifts to the

customer such as (special calendar for the bank or some kinds of advertisements).”
At the rate of agreement 69.56%.

From the Table above (18) the mean and standard deviation values of public relations are (3.671, and 0.591) respectively, yet 73.42% of the entire managers’ responses stated that the bank's public relations are significant.

Subsequently, the results approve that Y₁₉ riches the bank's public relations “The bank contributes to awareness and education campaigns that contribute to protecting citizens from some financial risk and improving their financial situation.” However, the smallest frequent compared to others is Y₁₆ “The bank’s employees will endeavor to consolidate and enhance the bank's reputation in the minds of the entire community.”

As the outcomes revealed in a Table above, mean and standard deviation values for publishing as the promotional process are (3.759, and 0.572) respectively. However, 75.18% of the total answers clarified that publishing is significance.

3.3.2.2. ANOVA Test

The ANOVA test applied to clarify if there is a significant variance between survey sample replies, with demographic data (*gender, age, academic degree, management position, and overall job experience*).

The ANOVA test outcomes explain that for all demographic data in regards the strategic planning (Sig>0.05), consequently, there isn’t variance in the values among male and female managers, while, F (1.983; Sig0.162> 0.05). However, for age groups F (1.468; Sig0.226>0.05), where academic degree F (0.571; Sig0.566>0.05), management position, and overall job experience F (1.220, and 0.336; Sig0.299> 0.05, and Sig0.800>0.05) respectively. Therefore, there isn’t variance in the values between them. As revealed in the Table below (19).

Table 19: ANOVA Test Results According to the Demographic Data for Strategic Planning

Strategic Planning	Sum of Squares	DF	Mean Square	F	Sig.
<i>By Gender</i>					
Between Groups	.248	1	.248	1.983	.162
Within Groups	15.785	126	.125		
Total	16.033	127			
<i>By Age Groups</i>					
Between Groups	.550	3	.183	1.468	.226
Within Groups	15.483	124	.125		
Total	16.033	127			
<i>By Academic Degree</i>					
Between Groups	.145	2	.073	.571	.566
Within Groups	15.888	125	.127		
Total	16.033	127			
<i>By Management Position</i>					
Between Groups	.307	2	.153	1.220	.299
Within Groups	15.726	125	.126		
Total	16.033	127			
<i>By Overall Job Experience</i>					
Between Groups	.129	3	.043	.336	.800
Within Groups	15.904	124	.128		
Total	16.033	127			

The ANOVA Test outcomes demonstrate that for all demographic data in regards the promotional process (Sig>0.05), hence, there isn't variance in the values between male and female managers, F (1.448; Sig0.231> 0.05), while, for other groups (Sig>0.05). Moreover, for other groups such as (age groups, academic degree, management position, and overall job experience) respectively, there isn't a variance in the values among them, (Sig0.996>0.05, Sig0.221>0.05, Sig0.270>0.05, and Sig0.987>0.05) respectively, While, F (0.220, 1.530, 1.322, and 0.046) respectively

Table 20: ANOVA Test Results According to the Demographic Data for Promotional Process

Promotional Process	Sum of Squares	DF	Mean Square	F	Sig.
<i>By Gender</i>					
Between Groups	.212	1	.212	1.448	.231
Within Groups	18.414	126	.146		
Total	18.626	127			
<i>By Age Groups</i>					
Between Groups	.009	3	.003	.220	.996
Within Groups	18.616	124	.150		
Total	18.626	127			
<i>By Academic Degree</i>					
Between Groups	.445	2	.222	1.530	.221
Within Groups	18.181	125	.145		
Total	18.626	127			
<i>By Management Position</i>					
Between Groups	.386	2	.193	1.322	.270
Within Groups	18.240	125	.146		
Total	18.626	127			
<i>By Overall Job Experience</i>					
Between Groups	.021	3	.007	.046	.987
Within Groups	18.605	124	.150		
Total	18.626	127			

3.3.3. Correlation Matrix Between Variables

As it is shown in a Table (21) the correlation coefficient highlighted that there is a significant correlation among the independent variable that strategic planning and the promotional process dependent variable, and specified a positive and significant relationship while ($R=0.597$, $Sig.0.000<0.05$). **Therefore, the hypothesis (H_1) accepted.**

Table 21: Correlation of Strategic Planning and the Promotional Process

			Strategic Planning	Promotional Process
Spearman's rho	Strategic Planning	Correlation Coefficient	1.000	.597**
		Sig. (2-tailed)	.	.000
		N	128	128
	Promotional Process	Correlation Coefficient	.597**	1.000
		Sig. (2-tailed)	.000	.
		N	128	128

** . Correlation is significant at the 0.01 level (2-tailed).

However, it is revealed from the correlation coefficient matrix that there are positive and significant correlations between strategic planning dimensions namely; mission, vision, planning, internal environment analysis, external environment

analysis and the promotional process dependent variable through ($r=0.326, 0.340, 0.312, 0.479$ and 0.475) respectively.

Therefore, all strategic planning dimensions have positive correlations with the promotional process, where ($\text{Sig}0.000 < 0.05$). Moreover, the Table below (22) indicates that internal and external environment analysis reached the strongest positive relationship with the promotional process. Thus, the hypotheses ($H_{1.1}, H_{1.2}, H_{1.3}, H_{1.4},$ and $H_{1.5}$) are accepted.

Table 22: Correlation of Strategic Planning Dimensions and the Promotional Process

		Mission	Vision	Planning	Internal Environment Analysis	External Environment Analysis	Promotional Process
Spearman's rho	Mission	Correlation Coefficient Sig. (2-tailed)					.326** .000
	Vision	Correlation Coefficient Sig. (2-tailed)					.340** .000
	Planning	Correlation Coefficient Sig. (2-tailed)					.312** .000
	Internal Environment Analysis	Correlation Coefficient Sig. (2-tailed)					.479** .000
	External Environment Analysis	Correlation Coefficient Sig. (2-tailed)					.475** .000
	Promotional Process	Correlation Coefficient Sig. (2-tailed)					1.000

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

c. Listwise N = 128

3.3.4. Regression Analysis of the Variables

As revealed in the Table (23) this study tested a multiple linear regression with an aim to exam the effect of the strategic planning and its dimensions in the promotional process. So, the strategic planning dimensions as the independent's variables represent (0.446) of the promotional process as defined through the R^2 Square. Hence, this identifies that mission, vision, planning, internal environment

analysis, and external environment analysis perceives for **44.6%** of the commercial bank's strategic planning.

As showed in a Table (24) the **F-Test** of significance also tested to decide on the model's significance, although p-value is (**Sig** 0.000<0.05), so, the **F-Test** measured is (54.394), and **DF** (1, 127), which describes that the model is significant. Consequently, the model has it been statistical significance in estimating how strategic planning and its dimensions' effects in the promotional process of the commercial banks operating in Erbil city.

Table 23: Regression Analysis (Model Summary)

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.549 ^a	.446	.396	.32132

a. Predictors: (Constant), Strategic Planning

b. Dependent Variable: The Promotional Process

Table 24: F-Test of Significance Analysis

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.616	1	5.616	54.394	.000b
	Residual	13.009	126	.103		
	Total	18.626	127			

a. Dependent Variable: Strategic Planning

b. Predictors: (Constant), The Promotional Process

Nevertheless, as the regression coefficient of independent variables presented in a Table (25) specifies that there are significant effects of strategic planning and its dimensions namely; mission, vision, planning, internal environment analysis, and external environment analysis in the promotional process, as indicated by the coefficients (0.549, 0.314, 0.283, 0.294, 0.438 and 0.458) respectively. While the p-values (0.000, 0.000, 0.001, 0.001, 0.000 and 0.000<0.05) respectively, besides as revealed the t-test values are (7.375, 3.708, 3.308, 3.458, 5.471, and 5.784) respectively.

Further, regards the multi-collinearity test, if VIF value less than 5 and tolerance value is above 0.1, it means that it isn't multi-collinearity between independent variables. While, the tolerance and VIF values for strategic planning (1.000 and 1.000) respectively, besides the same values (1.000 and 1.000)

respectively, for each of mission, vision, planning, internal environment analysis, and external environment analysis. Which is $VIF < 5$ and tolerance value > 0.1 , therefore, the hypotheses ($H_2, H_{2.1}, H_{2.2}, H_{2.3}, H_{2.4},$ and $H_{2.5}$) could be accepted.

Table 25: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.444	.287		5.029	.000		
Strategic Planning	.592	.080	.549	7.375	.000	1.000	1.000
Mission	.236	.064	.314	3.708	.000	1.000	1.000
Vision	.198	.060	.283	3.308	.001	1.000	1.000
Planning	.221	.064	.294	3.458	.001	1.000	1.000
Internal Environment Analysis	.333	.061	.438	5.471	.000	1.000	1.000
External Environment Analysis	.291	.050	.458	5.784	.000	1.000	1.000

a. Dependent Variable: Promotional Process

Furthermore, the normality test used, and the result revealed that there is normality distribution in study contributions answers regards the effects of strategic planning and its dimensions in the promotional process. See Figure below (2).

Additionally, the Figure (3) shows the linearity test and the results indicate that there is linearity relationship between strategic planning and the promotional process.

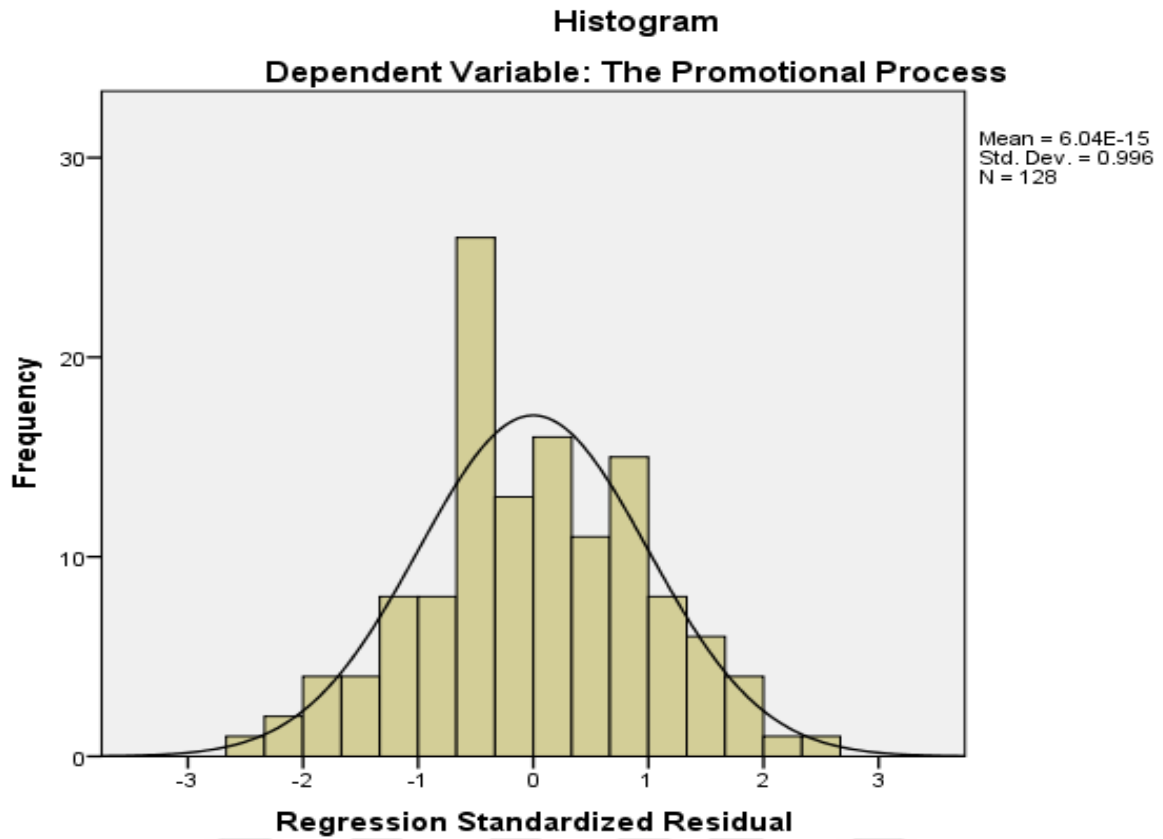


Figure 2: Normality Test Result

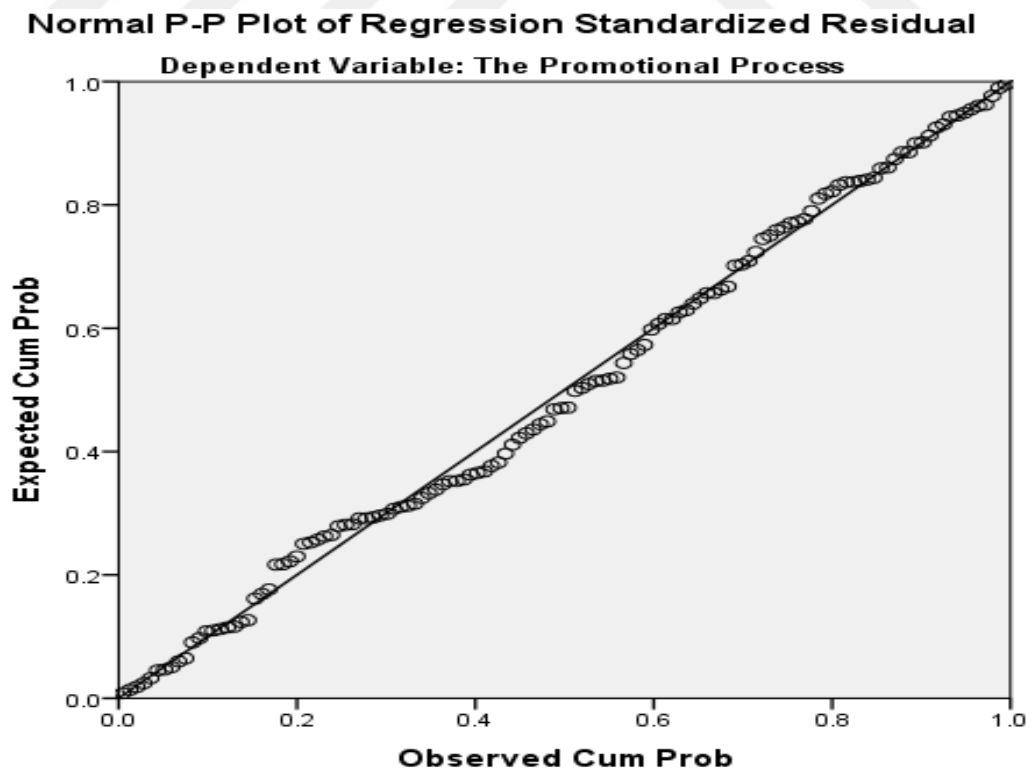


Figure 3: Linearity Test Result

3.3.5. The Result of Hypotheses Testing

As shown in the Table below (26) the results reviewed of the scheduled hypotheses that all the hypotheses in regards to relationships between the strategic planning and its dimensions namely; mission, vision, planning, internal environment analysis, and external environment analysis with the promotional process and the effects of independent variables on dependent variable are accepted.

Table 26: Result of Hypotheses

Hypotheses		Result
<i>H₁</i>	There is a positive relationship between strategic planning and the promotional process of the commercial banks in Erbil city.	Accepted
<i>H_{1.1}</i>	There is a positive relationship between bank's mission and promotional process.	Accepted
<i>H_{1.2}</i>	There is a positive relationship between bank's vision and promotional process.	Accepted
<i>H_{1.3}</i>	There is a positive relationship between bank's planning and promotional process.	Accepted
<i>H_{1.4}</i>	There is a positive relationship between bank's internal environment analysis and promotional process.	Accepted
<i>H_{1.5}</i>	There is a positive relationship between bank's external environment analysis and promotional process.	Accepted
<i>H₂</i>	There is a statistically significant effect the of strategic planning and the promotional process of the commercial banks in Erbil city.	Accepted
<i>H_{2.1}</i>	There is a significant effect of the bank's mission in the promotional process.	Accepted
<i>H_{2.2}</i>	There is a significant effect of the bank's vision in the promotional process.	Accepted
<i>H_{2.3}</i>	There is a significant effect of the bank's planning in promotional process.	Accepted
<i>H_{2.4}</i>	There is a significant effect on the bank's internal environment analysis in promotional process.	Accepted
<i>H_{2.5}</i>	There is a statistically significant effect of the bank's external environment analysis in promotional process.	Accepted

CONCLUSIONS AND RECOMMENDATION

1. Conclusions

This study is carried out to examine the role of strategic planning on the success of the promotional process. Subsequently, to comprehend the study purpose, the researcher examined the relationship between strategic planning and the promotional process by taking signs from a survey sample of the commercial banks in Erbil. Thus, the researcher absorbed the effect of strategic planning in this relationship.

Based on the findings of descriptive statistics, that it can be predicted the strategic planning and its dimensions exercises significant impacts on the promotional process according to the survey sample's viewpoints, accordingly, there are reasonable levels of strategic planning and the promotional process in surveyed banks in Erbil. Likewise, the outcomes clarified that strategic planning's external environment analysis with a rate of 74.1% riches the highest rate among other four dimensions, however, 75.18% of the total answers simplified that publishing is significance and riches the promotional process.

The Anova Test displayed that there aren't significant variances among respondents' replies toward strategic planning and the promotional process, according to survey sample's characteristics.

Though the findings also revealed that positive and significant relationship occurs between strategic planning and the promotional process besides, bank's internal and external environment analyses reached the most substantial positive relationship with the promotional process.

Additionally, the results of regression analysis established that statistically, the strategic planning affects the promotional process, However, bank's internal and external environment analyses have the most substantial effect on the promotional process.

2. Recommendations

For the commercial banks in Erbil to have effective strategic planning, the promotional process, as well as banking services growth, and constancy, managers should practice effective strategic planning and its dimensions as mission, vision, planning, internal environment analysis, and external environment analysis, that will approve the success of the promotional process.

Thus, it is important to practice effective strategic planning and keep high levels of its dimensions, accordingly, the researcher recommends that the management of commercial banks should employ less individual ways of setting goals, banks also take efforts to bring all employees to present new ideas to the success of the promotional process. However, increasing attention in the search for some new ways to achieve the success of the promotional process.

The surveyed commercial banks, should increase and implement the strategic planning's internal and external environment analysis, based on their significant properties on banking plans and the promotional process. Besides accurately encourage staffs to involve in targets setting, share information and work more freely to achieve the success of the promotional process. The researcher also recommends that the commercial banks should employ and more invest the positive relationships between strategic planning and the promotional process.

3. The Study Contributes and Suggestions

This study will contribute to the strategic planning and promotion literature by providing theoretical context, besides offer implications for the commercial bank's literature through presenting potentially effective planning which is probably helpful to banking financial performance.

Furthermore, the study outcomes are collective the present procedure of study literature which has practiced to find the statistically significant association between strategic planning and promotional process. Also, the researcher suggests that the upcoming studies should apply a more substantial number of issues to investigate for significance in a different business than commercial banks.

REFERENCES

1. Periodicals and Journals:

- Aldehayyat, Jehad & Anchor, John (2010) strategic planning implementation and creation of value in the firm, *strategic change*, vol.19, pp.163-176.
- Al-Hindi, Hindi Bin Abdullah, (2001). Proposed Experience System for Strategic Planning, *Journal of Business Research*, (Faculty of Commerce, Zagazig University, Vol (23). Issue (1).
- Andersen, T. J. (2004). Integrating decentralized strategic making and strategic planning process in dynamic environments, *Journal of management studies*.
- Ansoff, Hinery, and Sullivan, P.A. (1993). Optimizing profitability in a turbulent environment: a formula for strategic success, *long-range planning*, vol. (26), no. (5). p.11-23.
- Asgher, Zomorrodian (2011) new approach to strategic planning: the impact of leadership culture on plan implantation via the three Cs; cooperation, collaboration, and coordination, *ASBB annual conference*, Vol. (18), No. (1), p .1121-1132.
- Babin, Barry J., William R. Darden, and Mitch Griffin (1994), "Work and Fun: Measuring Hedonic and Utilitarian Shopping Value," *Journal of Consumer Research*, Vol. (20), p.644-656.
- Bakri, Thamer Yasser, (2000). The Dimensions of Marketing in Non-Profit Organizations concerning Universities as an Applied Model. *Journal of Economic and Administrative Sciences*, Vol. (9), Issue (30).
- Eadie, D.C., (2004). Putting a powerful tool to practical use; an application of strategic planning in the public sector. *Public Admin Rev.*, p.443: 448.
- Fraser, Larry & Stupak, Ronald (2002)" a synthesis of the strategic planning process with the principles of andragogy, learning, leading, and linking. *International journal of public administration*, vol. (25), p.1199-1220.
- Ghezzi, Antonio., Balocco, Raffallo and Rangone, Andrea. (2010). How to get strategic planning and business model design wrong: the case of a mobile technology provider, *strategic change*, vol. (19), p.213-238.
- Grankvist, Anna., Kollberg, Carolina and Persson, Anna. (2004). Promotion Strategies for Banking Services Case Study of Nordea in Estonia, ISSN: 1404-5508 ISRN: LTU SHU - EX 04/ 152.

- Gray, Daniel H. (1986). Uses and Misuse of Strategic Planning, *Harvard Business Review*, Vol. (46), No.(I), p.22-49.
- Hendrick, Rebecca (2003)" strategic planning environment process and performance in public agencies: a comparative study of departments in Milwaukee. *Journal of public administration research and theory*, vol. (13), No. (4), p.491-519.
- Hoffman, Richard (2007)" the strategic planning process and performance relationship: does culture matter, *a journal of business strategies*, Vol. (24), No. (1), p.27-44.
- Ketokivi, Mikko, and Castaner, X. (2004). Strategic planning as an integrative device, *administration science quarterly*, Vol. (49). p.315-344.
- Korosec, Ronnie. (2006) Is department-based strategic planning more effective than organization-wide strategic planning? *Public performance and management review*, Vol. (30), No. (2), p.221-244.
- Kotler, P and Murphy (1981) Strategic planning for higher education, *The Journal of higher education*, Vol. (52), No. (5), p. 470-489.
- Laycock, Kerry. (1990). Are you ready for strategic planning? *Nonprofit World*, Vol. (8), No. (5). p.25-27.
- Li, Lan., Tse, Eliza ching-yick and Gu, Bao-yan. (2006). The relationship between strategic planning and entrepreneurial business orientation, *The Chinese Economy*, Vol. (39), No. (6), p.70-82.
- Martin, Elli, F. (1999). Strategic Planning in Nonprofit and Public-Sector Organization, the center for skills Training.
- McAdam, R. and Bailie, B. (2002). Business Performance Measures and Alignment Impact on Strategy, *International Journal of Operations & Production Management*, Vol. (22), No. (9), p.972-996.
- Mintzberg, Henry. (1994). Reorganization of Design: Fashion or Fit. *Harvard Business Review*, Vol. (27), No. (3), p.60-82.
- Nagar, K. (2009). Evaluating the effects of consumer sales on brand loyalty and brand switching segments. *VISSION-Journal of Business Perspective*, Vol. (13), No. (4), p.35-48.

- Notarantonio, Elaine & Quigley, Charles (2001) the importance of marketing in the strategic planning process: a parish example, *journal of ministry marketing and management*, Vol. (6), No. (2), P.1-17.
- Novak, David, (2011). Promotion as Instrument of Marketing Mix, *International Symposium Engineering Management, and Competitiveness*, Zrenjanin, Serbia. p.505-510.
- Owolabi, S. Ajao, and Makinde, O. Grace, (2012). The effects of strategic planning on corporate performance in university education: a study of Babcock University, *Kuwait Chapter of Arabian Journal of Business and Management Review* Vol. (2), No. (4), p.27-44.
- Paul, Nadler; (2000). Strategic planning is all about knowing your goals. *Bank Management American Banker*, Vol. (165) Issue (194), P.9.
- Poister, Theodore (2005). Strategic planning and management in state departments of transportation. *Journal of public administration*, Vol. (28), p.1035-1056.
- Poku, D. Kwame, (2012). The effect of strategic planning on the performance and operations of the agricultural development bank. *Published Master Thesis*. Commonwealth executive masters of business administration.
- Raman jam, Rasuderam, and Venkatraman, N. (1987). Planning system characteristics and planning effectiveness, *strategic management journal*, vol. (8), p.453-468.
- Ridwan S. Mohammad, and Marti, John. (2012). The Study on Strategic Planning and Organizational Performance in the Regional Government Owned Banks in Indonesia, *International Journal of Humanities and Applied Sciences (IJHAS)*, Vol. (1), No. (3), p.98-103.
- Rizk, Adel, (2007). The concept of strategic management to improve competitiveness, a seminar on improving the competitiveness of public and private institutions. Cairo: *Arab Organization for Administrative Development*.
- Schaffer, Utz and Willauer, Bianc. (2003) strategic planning as a learning process, *schmalenbach business review*, Vol. (55), p.86-107.
- Shapiro, J. (2001). Strategic Planning Toolkit. CIVICUS: World Alliance for Citizen Participation", retrieved from <http://www.civicus.org>.

- Smith, Howard A., Bushey, Brent, Johnson, Charlene & New Comer, Kathryn, (2004), Perception of the Strategic Management of Human Capital in Federal Community: A Research Project Prospectus, Centre for Innovation in Public Service.
- Taiwo A. Samuel, and Idunnu, F. O. (2010). Impact of Strategic Planning on Organizational Performance and Survival, *Research Journal of Business Management*, Vol. (4), No. (1), p.73-82.
- Thwaites, D, and Glaister, K. (1992) Strategic responses to environmental turbulence. *International journal of bank marketing*, Vol. (10), No. (3). P.33-40.
- Wagner, W. P. (2006). The strategic alliance of small firms in knowledge industries: consulting perspective. *Business Process Management Journal*, Vol. (12), No. (2), p.206-233.
- Wendy, K. S. (1997). Managing strategic contradictions: a top management model for managing innovation streams. *Organization Science*, Vol. (16), No. (5), p.522-536.
- Wilkerson, Tricia. (2007). All about strategic planning, a resource of the hart health resource center.
- Williams, Abiodun (2010) strategic planning in the executive office of the UN secretary-general, *global governance*, Vol. (16).
- Williams, Sandra. (2002). Strategic planning and organizational values: links to alignment. *Human resource development international*, Vol. (5), No. (2). p.217-233.

2. Books:

- Abdel Fattah, Mohamed Saad, (1992). *Marketing Administration*, University House, Cairo, Egypt.
- Abu Bakr, Mustafa Mahmoud, (2000). *A guide to strategic thinking and the preparation of the strategic plan*, University Press, printed publication distribution, Alexandria. Egypt.
- Abu Farah, Yousef Ahmed, (2001). *Marketing Audit*, literary publishing Amman, Jordan.
- Al-Alaq, Bashir Abbas, (1996). *Modern Marketing: Principles, Management, and Research*, First Edition, Al-Jamaiya Publishing House, Distribution, and Advertising.

- Al-Alaq, Bashir Abbas and al-Tai, Hamid Abdul-Nabi, (1999). *Marketing Services, Strategic Approach, Functional, Applied*, First Edition, Dar Al-Aql, Amman.
- Aldua Gee, Abe Saad, (1999). *Marketing Management*, Second Edition, Dar Al-Kutub for Printing and Publishing, Mosul, Iraq.
- Al-Musaad, Zaki Khalil, (1998). *Marketing Health Services*, First Edition, Dar Al Hamed Publishing House, Jordan.
- Al-Saad, Ismail Mohamed, (2000). *Strategic Management: Concepts and Applied Situations*, First Edition, Wael Publishing, Amman.
- Al-Sakarna, Bilal Khalaf, (2010). *Strategic Planning*, Amman: Dar Al-Messayra for Publishing and Distribution.
- Arens, William F. (1999). *Contemporary Advertising*, 7th Ed, The McGraw-Hill Companies, Inc., U.S.A.
- Badeian, S. O. (2007). *Strategic planning*, London: Vikas Publication, UK.
- Baker, Michael J. (2000). *Marketing Strategy and Management*, 3rd Ed, Macmillan Press Ltd, Great Britain.
- Bakri, Thamer Yasser, (2005). *Health Administration*, Dar Al -Yazouri Scientific Publishing and Distribution, Amman, Jordan.
- Beni, Hamdan Khalid Mohammed, and Idris, Wael Mohamed Subhi (2007). *Strategy and Strategic Planning - Contemporary Approach*, Dar Al Yazuri Scientific Publishing, and Distribution. Amman, Jordan.
- Berry, B.W., (1997). *Strategic Planning Work Book for Nonprofit Organizations*. Amherst, H. (Ed.), Publishers, Wilder Foundation.
- Blattberg, Robert C and Scott A. Neslin (1993), *Sales Promotion: Concepts, Methods, and Strategies*. Englewood Cliffs, NJ: Prentice Hall.
- Boone, Louis E. & Kurtz, David L. (1998). *Contemporary Marketing*, 9th Ed, The Dryden Press, U.S.A.
- Certo, S, C., Peter, J. and Paul, Ottensmyer Edward. (1995). *The Strategic Management Process*. 3 Ed. Richard D, Irwin, INC, U.S.A.
- Diwa-Jie, Abi Said, (1999). *Marketing Management*, Second Edition, Dar Al-Kut Books and Publishing House – Mosul, Iraq.
- Ezeokonkwo, R. O. (2010). *Essentials of managerial economics*, Enugu: Fountain Publishers.

- Ghalebi, Tahermehn Mansour, and Idris Wael Mohamed Subhi (2007). *Strategic Management Integrated System Perspective*, Dar Wael Publishing. Amman, Jordan.
- Ghunaim, Othman (2005), *Planning Principles and General Principles*, Second Edition, Dar Reza Publishing and Distribution, Amman, Jordan
- Gravens, David, W. (2003). *Strategic Marketing*, 6th ed. Irwin McGraw-Hill. The USA.
- Habtoor, Abdelaziz Saleh. (2004). *Strategic Management, New Management in a Changing World*, First Edition, Dar Al Masirah Publishing, Distribution and Printing, Amman, Jordan.
- Haddad, Shafiq, and Suwaidan, Nizam (1998). *Essentials of Marketing*, First Edition, Dar Al-Hamed Publishing House, Jordan.
- Ivancevich, Johan M. Iorenzi P. Skinner, S.J. Crosby, P.B. (1997). *Management Quality and Competitiveness*, 2nd Ed, McGraw-hall Co, Inc, U.S.A.
- Jain, S.C. (2001). *Marketing Planning & Strategy*. By south-western, college publishing Cincinnati, Ohio.
- Johnson & Scholes, K., (1997). *Exploring Corporate strategy* 4th Ed., Prentice –Hall Europe.
- Johnson, G., Scholes, K., and Whittington, R. (2008) *Exploring corporate strategy: text & cases*. 8th Ed. Pearson Education Limited: Essex, UK.
- Kotler, Philip, (1997). *Marketing Management: Analysis, Planning, Implementation, and control*. 9th Ed, Prentice-Hall, Inc., New Jersey.
- Kotler, Philip, (2000). *Marketing Management*, The Millennium Edition, Prentice-Hall, Inc., New Jersey.
- Kotler, Philip, and Armstrong, Gary, (1999). *Principles of Marketing*", 8th Ed, Prentice-Hall, Inc., New Jersey. The U.S.A.
- Kotler, Philip & Armstrong, Gary, (2000). *Marketing an Introduction*", 5th Ed, Prentice-Hall, Inc., New Jersey.
- Kotler, Philip & Armstrong, Gary (2008) *Principles of Marketing*, 12th Ed, Pearson Prentice-Hall.
- Lovelock, Christopher & Wright, Lauren, (1999). *Principles of Service Marketing and Management*, Prentice-Hall, Inc., New Jersey.

- Maala, Naji, Tawfiq, Raef, (2003). *The Origins of Marketing*, Third Edition, Dar Wael Publishing, Jordan.
- Maher, Ahmed (1999). *The Director's Guide Step by Step in Strategic Management*, University House, Print Publishing and Distribution, Alexandria, Egypt.
- Mondy, R. Wayne, and Premix, Shaner. (1995). *Management Concepts, Practices, and Skills*, 7th Ed. Prentice-hall, Inc, New Jersey, U.S.A.
- Narayana, P. S. & Rao, P.C.K., (1993). *An Introduction to Marketing Management*, Surjeet Publications, New Delhi.
- Nickels, W.G., McHugh, J.M., McHugh, S.M., and Berman, P.D. (2000). *Understanding Canadian Business*, McGraw-Hill Ryerson Limited. Canada.
- Nikols (2008) *Strategy, Strategy Management and Strategy Thinking*, McGraw-Hill Ryerson Limited. Canada.
- Obeidat, Mohamed Ibrahim, (1992). *Principles of Marketing: Behavioral Approach*, Second Edition, University of Jordan, Amman.
- Parker, Barbara. (1998). *Globalization and Business Practice Management Boundaries*, Sage publication, Inc, London, Great Britain.
- Payne, Adrian, (1995). *The Essence of Services Marketing*, Prentice, Hall of India, 2nd Ed, New Delhi.
- Pitts, R.A. and Lei, D. (2003) *Strategic Management: Building and Sustaining Competitive Advantage*, 3rd ed. Ohio, Thomson Learning.
- Pride, William M. & Ferrel, O.C., (2000). *Marketing: Concepts and Strategies*, Houghton Mifflin Co., U.S.A.
- Robbins, S.P., & Coulter, M. (1999). *Management*, 5h Ed., Prentice-Hall, Inc., New Jersey. The U.S.A.
- Schermerhorn, John (2001) *Management*, 6th Ed, John Wiley & Sons Inc.
- Smith, Garry D., Arnold Danny R. and Bissell, Bobby G, (1985). *Strategy and Business Policy*. Houghton Mifflin COM, Boston, the U.S.A.
- Stanton, William, (1984). *Fundamental of Marketing*", McGraw-Hill, Inc., Auckland.
- Stanton, William J., Etzel, Michael J. & Walker, Bruce J., (1997). *Marketing*, 11th Ed, The McGraw – Hill Co., the U.S.A.
- Stanton, William J., Etzel, Michael J. & Walker Bruce J., (2001). *Marketing*, 12th Ed, The McGraw – Hill Co., the U.S.A.

Stoner, J. A. F. (2010). *Management*, New Delhi: Practice Hall of India Publishers. India

Sweeny H. W., Gardner, James R. and Rachlin Robert. (1986). *Handbook of Strategic Planning*. John Wiley & Sons International Publication, the U.S.A.

Thompson, Jr., Gamble, A.A., J.E. and Strickland III, A.J. (2004) *Strategy: Winning in the Marketplace: Core Concepts, Analytical Tools, Cases*. New York, McGraw-Hill.

Yassin, Saad Ghaleb. (2002). *Strategic Management*, Dar Al-Yazuri Scientific Publishing, and Distribution, Arabic Edition, Amman, Jordan.

3. Internet:

Anderson, Eric T. & Simester, Duncan I., (2004). Long-Run Effects of Promotion Depth on New Versus Established Customers, available online at <https://pubsonline.informs.org>, Accessed 01.12.2017.

Behary, Robert., Lewis, Leslie, and Euliano, Bridget, (2013). Implementing a Promotional Process for Academic Librarians, *Collaborative Librarianship*: Vol. (5), Issue (3), Article 7, available at <https://digitalcommons.du.edu>, Accessed 01.12.2017.

APPENDIXES

Appendix (1): Questionnaire Form



T.C
BİNGÖL UNIVERSITY
SOCIAL SCIENCE INSTITUTE
BUSINESS ADMINISTRATION DEPARTMENT

Dear: Respondent

This questionnaire form is a part of the master study entitled “**THE ROLE OF STRATEGIC PLANNING IN THE SUCESS OF THE PROMOTIONAL PROCESS OF THE COMMERCIAL BANKS IN ERBIL CITY**” in partial fulfillment of the requirements for the degree of master in the business administration.

Accordingly, I would be pleased if you accept to contribute to the study over replying the study questions that conferring to experiences and knowledge. Please response as honestly as possible to the following questions by mark (√) in the correct place inferring to your view. All the data and information will remain confidential. Also, the outcomes will be combined by categories and reported only by statistical summaries.

Thanks in Advance.

Supervisor

Prof. Dr. Muammer ERDOĞAN

Researcher

Hazhar Sherzad HAMAD
Master Student

First Section: General Information

1. **Y Gender:** Male () Female ().
2. **Age:** 21-30 (), 31-40 (), 41-50 (), 51-60 (), 61 and above ().
3. **Academic Degree:** Bachelor (), Higher Diploma (), Master Degree (), PhD ().
4. **Position in the bank:** Senior Manager (), Middle Manager (), Administrative staff ().
5. **Overall job experience:** Less than 5years (), 5-10 (), 11-15(), 16-20 (), More than 20 years ().

Second Section: The Scale of Strategic Planning

Q	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A. The Mission:						
1	The bank had an articulated and agreed upon purpose (a statement that describes the ultimate result of the commercial bank working to achieve.					
2	There is a consensus on the primary businesses, first services that the bank should provide.					
3	There are shared values and beliefs that guide the bank and its staff.					
4	The bank formulated its mission to stimulate the employees' work and creativity.					
5	Bank's mission can be transformed into precise plans, programs, and mechanisms.					
6	The bank's mission will serve as the general guide for the managers in taking the various strategic decisions within the bank.					
B. The Vision:						
7	There is clear and agreed upon vision of what the bank is trying to accomplish and what it will take to make the vision happen.					
8	The bank's vision for development and change during work contributes to achieving the bank's strategic objectives.					
9	The bank's vision delivers a competitive advantage through which to excel in other banks.					
10	The bank's vision directs its choice of banking activities and events.					
11	The bank's vision will help in achieving the bank's strategic objectives and determine the role played by the bank in the future.					
C. Planning.						
12	There are shared and explicit values and beliefs which serve as the foundation on which the organization and its members do their work.					
13	A three to five-year strategic plan is in place, the plan is reviewed yearly and modified as needed to reflect trends in the environment, current, and future client needs, and the bank's capacity to meet those needs.					
14	There is an annual process to set program goals and budget					
15	There is a written annual operational plan that includes timelines and identification of who is responsible for which outcomes or activities.					
16	There is an agreement on overall significant strategies that the					

	bank uses for the allocation of resources. (Strategies are priority responses that a commercial bank will use to accomplish its purpose best.)					
D. The Bank's Internal Environment Analysis						
17	The internal analysis helps identify the bank's strengths and weaknesses.					
18	The internal analysis helps the bank management to benefit from its human capital.					
19	The internal analysis helps the bank management to use the material resources available to implement the bank plan.					
20	Internal analysis clarifies the position of the bank compared to other banks.					
21	Internal analysis contributes to the development of a vision for the future of the bank by revealing the reality and potential of the bank and its available resources.					
22	Internal analysis helps the bank management to distribute the tasks among the employees according to their abilities and potentials.					
E. The Bank's External Environment Analysis						
23	The bank's external environment analysis helps identify opportunities and invest them if possible.					
24	The external analysis identifies the challenges and risks that may be exposed to the bank and work to avoid them.					
25	External analysis services in analyzing trends of clients.					
26	External analysis helps the bank's management to achieve the objectives that customers are demanding.					
27	The bank's external environment analysis assistance in determining the types and quantities of resources that the bank can obtain.					
28	External analysis increases the bank's ability to adapt to the environmental changes.					

Questionnaire References:

- Nouralddin, Mazen Selim Mahmoud. (2008). The role of strategic planning in increasing the effectiveness of school administration in Gaza Governorates. Unpublished Master Thesis, Educational Administration, Faculty of Education, Islamic University / Gaza.
- Poku, D. K. (2012). The effect of strategic planning on the performance and operations of the agricultural development Bank. Unpublished Master Thesis. The Institute of Distance Learning, Kwame Nkrumah University of Science and Technology.

Third: The Scale of the Promotional Process

Q	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
A. Advertisement						
29	The bank's advertisements are bright and attractive.					
30	The advertisement of the bank is a significant tool in promoting its banking services.					
31	The bank's management focuses on all the necessary information about its offers, in addition to instruction how to benefit from its services.					
32	The bank will allocate appropriate amounts for its advertising within its promotional budget.					
33	The use of modern technology contributes to raising the efficiency of promotional advertising design.					
B. Personal Selling						
34	The banking service providers are quick to respond to client					

	requirements.					
35	There are specialized teams in the field of promotion to carry out emergency and challenging tasks.					
36	Personal banking service providers crucial moral support to the clients.					
37	The bank is characterized by providing all the service requirements.					
38	The availability of qualified human resources stands in front of the success of promotional campaigns.					
C. Sales Promotion						
39	The bank will provide souvenir gifts to the customer such as (different calendar for the bank or some kinds of advertisements).					
40	The bank is keen to provide a particular percentage discount when the purchase of the service is repeated to enhance client loyalty.					
41	The bank offers some free banking services to specific social groups such as the families' financial assistance.					
42	The bank's analysis of the trends of the competing banks strengthens its position in the market.					
43	Sales motivation tools contribute to building a right image of the bank.					
D. Public Relations						
44	The bank's employees will endeavor to consolidate and enhance the bank's reputation in the minds of the entire community.					
45	The bank will attempt to respond to the inquiries or proposals of the parties to which it relates (suppliers, contributors, investors) and to put the useful ones into practice.					
46	The bank is characterized by positive relations between its employees in a way that makes them work in a team spirit.					
47	The bank contributes to awareness and education campaigns that contribute to protecting citizens from some financial risk and improving their financial situation.					
48	The bank is keen to evaluate the opinions and suggestions of all its employees regarding the problems of work and ways of developing it.					
E. Publishing (publicity)						
49	The bank's management believes that the publishing works to expand the circle of knowledge and the nature of services provided to its clients.					
50	The use of the internet as a promotional tool has a significant impact on increasing the bank's profits.					
51	The bank's management is keen to formulate a publication program that reflects the expansions that are being carried out and what it intends to do in the future.					
52	The bank contributes to the issuance of detailed articles that reflect the quality of the banking services it provides and the equipment used in its operations.					
53	The bank seeks to hold banking conferences that contribute to the introduction of advanced banking equipment					

Questionnaire Reference:

Trezia, Mayadah G. N. (2006). The impact of health promotional mixture on achieving some of the marketing objectives of health organizations: A field study of a sample's opinions of private hospitals managers in Baghdad. *Unpublished Master Thesis*. Al-Mustansiriya University. Baghdad, Iraq.

Appendix (2): List of Questionnaire Arbitrators

S	Name	Scientific Title	Experts	Workplace
1	Dr. Darman Suleiman Alnmr	Professor	Marketing Strategy	Duhok University The College of Administration and Economics
2	Dr. Khalid Hama- Amin Mirkan	Professor	Strategic Management	Salahaddin University The College of Administration and Economics
3	Dr. Ahlam Ibrahim Wali	Assistant Professor	Strategic Management	Salahaddin University The College of Administration and Economics
4	Dr. Omid Saber Abdullah	Lecturer	Statistics	Salahaddin University The College of Administration and Economics
5	Mhabat Nuri Abdullah	Assistant Professor	Marketing Management	Salahaddin University The College of Administration and Economics
6	Mr. Mudafar Hamad Ali	Assistant Professor	Human Resource Management	Salahaddin University The College of Administration and Economics

Appendix (3): The Study Population and Sample (Commercial Banks)

S	Commercial Bank's Name	Participated Managers	Valid Responses
1	(AIB) ASHUR INTERNATIONAL BANK FOR INVESTMENT	4	4
2	(ADIB) ABU DHABI ISLAMIC BANK	3	3
3	(CBI) CREDIT BANK OF IRAQ	4	4
4	(IBL) INTERNATIONAL BANK OF LEBANON	3	3
5	(KIB) KURDISTAN INTERNATIONAL BANK	13	12
6	AL-BARAKA BANK	11	10
7	ASHUR BANK	4	4
8	BANK AUDI	4	4
9	BANK MED	9	8
10	CIHAN BANK	11	10
11	CREDIT BANK OF LEBANON	5	5
12	DIJLAH & FURAT BANK FOR DEVELOPMENT AND INVESTMENT	4	4
13	FRANSA BANK	3	3
14	INVESTMENT BANK OF IRAQ	3	3
15	IRAQI ISLAMIC BANK FOR INVESTMENT & DEVELOPMENT	3	3
16	ISLAMIC COOPERATION BANK FOR INVESTMENT	3	3
17	MANSOUR BANK	5	5
18	MOSUL BANK FOR DEVELOPMENT & INVESTMENT	5	5
19	NATIONAL BANK OF IRAQ	6	6
20	RT BANK	11	10
21	SUMER COMMERCIAL BANK	4	4
22	TRANS IRAQ BANK	3	3
23	UNITED BANK FOR INVESTMENT	4	4
24	ZIRAAT BANK	9	8
Sample		134	128

Appendix (4): Curriculum Vitae

Personal Information			
Name & Surname	Hazhar Sherzad HAMAD		
Date of Birth	01.01.1991		
Nationality	Iraq		
Contact			
Place & Address	Erbil		
E-mail	hazharbarzani@yahoo.com		
TELEPHONE	+964750 3577151		
Education Level			
Degree	Field	University	Year
Undergraduate	Business Administration	Salahaddin University- Erbil	2013
Postgraduate	Business Administration	Bingol University	2018
Work Experience:			
Work place	Position	Year	
Erbil	Small Business Owner	2016 ongoing	