Dimensions of Service Quality and their Effects on Achieving Competitive Advantage: An Exploratory Study of Banking Organizations in Sulaimaniyah City-Iraq

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Abstract---The study purpose is to explore the service quality and its impact on achieving the competitive advantage of the banking organizations in Sulaimaniyah city in Iraq. The sample size of this study is 94 respondents among bank managers and clients of twelve banks in Sulaimaniyah. Descriptive analysis, factor analysis, Spearman correlation, multiple regression analysis and ANOVA respectively applied to determine the degree of the relationship and prediction of competitive advantage. Findings indicated agreement among the managers and banking clients that banking organizations in Sulaimaniyah adopted banking service quality and its dimensions. The study also found the significant positive relationship between service quality and the competitive advantage. Furthermore, the regression analysis outcomes establish that statistically there are significant impacts of banking service quality and all its dimensions towards the competitive advantage.

Keywords--- Service Quality, Competitive Advantage, Banking and Banking Services.

I. INTRODUCTION

The concept of quality is an intellectual and philosophical concept that pursued as gained the attention of academic researchers more than another field, as rapid changes in customer culture and sensitivities. As well as increasing global competition during the decades of the 1980s and the 1990s of the last century to make a quality competitive priority that every manager chooses the right path for the performance of production and service operations [7]. Which led to the emergence of several definitions of the concept [26].

While the origin of the word quality derives from the Latin word qualities and is meaning the thing realty or anything as it is really [8] as for the writers, their concept differed in their administrative literature. As they see quality as something 'relatively' concerned with improving the product, and different views differ according to the source of benefit. So, this confirms that trying to determine the contents and dimensions that explain the philosophy of quality is hard and complicated. However, this does not preclude some definitions presented by researchers in this field. Love defined it as the ideal value of the product but at times gave it a different concept [9].

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Although, Othman et al., (2019)[18] describe it as giving the customer or the next person to the organization a product that meets its own needs. In this regard, [10] and [15] considers that it conforms to specifications and this reflects what producers want to achieve in the product, which makes quality based on avoiding mistakes. However, [4] mentioned that Juran sees it as user-friendly, as the customer must be involved in determining the quality requirements of the products he/she needs.

As, Rosmayani, (2016)[21] argue the quality traditional means that getting the original version of a high-end product. [2] Considers it to be the product of high-quality excellence. However, [3] emphasis on core processes of output as well as the flexibility of vendor processing and competency development. American Society for Quality Control (ASQC) states that it is the set of characteristics and qualities of a product/service that affect its capability to meet specific needs [9,25].

Othman et al., (2019)[19] defines it as the overall features and characteristics of a product (a commodity, a service) that makes it skilled in satisfying the needs of the customer [23].Argues that it to be in the eyes of the viewer as he/she can identify it in the made object. Also, quality may have seen since ancient times as hopes and aspirations in the management of operations are now described as achieving the visions (Sigalas et al., 2013).

It is clear that services are the primary resource for employment as more than 80% of the non-agricultural labor force is employed in the service industry. According to the studies, the fastest growth rate of employment between 1996-2006 is in the services sector [12]. Moreover, the importance of services as a result of the increase in spending means increased demand for services, which prompted economists, authors, and researchers interested in this aspect. Moreover, the producers of the service in activating the work on the production of services of high quality.So, that they can compete (Davidson, 2001). Here and the importance of this concept we provide some definitions that illustrate the concept of service. While, (Hinterhuber, 2013) defined service as an intangible product offers the customer benefit through use effort on specific persons or objects and cannot acquire material.

However, [5] describes it as an intangible product that includes a working document to match the needs and effort of the service owner and does not necessarily contain something material owned by the service user. In the same context, [24] defines service as intangible products that are dealt with in specific markets aimed at satisfying the needs of the customer and desires, besides the industrial user to benefit from the service. While, [1] considers that these are identifiable and intangible activities that are the primary purpose of the transaction and are designed to satisfy customers' desires. However, the researcher argues that services are activities that are intangible and can provide separately or independently. Besides, satisfy the desires, needs and are not necessarily associated with the sale of a product and when the service offered, it may not require the transfer of ownership. The industry is vital due to its nature and level of competition. Acknowledging the lack of research conducted in the field of Banking as identified by Othman (2013) [17], thus this study aims to analyse the factors which influence competitive advantage of banking organizations in Sulaimaniyah City-Iraq.

II. LITERATURE REVIEW

A. COMPETITIVE ADVANTAGE

The competitive advantage as a theoretical concept can regard as a real revolution in the business world at the academic, scientific and applied levels. Management no longer viewed as a brief confrontation of immediate problems. Management realized as a dynamic process designed to address the organization's internal and external problems, to achieve its continued superiority over others [26].

That is, competitors, suppliers, buyers and other parties with whom the organization is dealing, such superiority will not be temporary or short-term, but is a constant attempt to maintain the balance of the organization towards the other parties in the business in which is located. So, comparative advantage is the cornerstone of international trade, specialization, and division of labor for both organizations and nations [26].

Hence the researcher believes that it is a characteristic of the organization's differentiation from the competing organizations because of its resources and auxiliary factors, which gives it a dynamic internal force that establishes a secure position towards the different parties of the beneficiaries to its target customers.

B. QUALITY OF BANKING SERVICE

The quality of banking service will be in both the actual and expected aspects, the first level of quality in any regular service. The second is the exceptional case the customer wishes to obtain, and the banking organizations should strive to narrow the gap between the two sides by building a quality system prepared to draw (plan Bs). For less than an ideal operating condition. In other words, each process divide into parts. The operations of these parts are carried out by precise scientific foundations characterized by the quality of non-errors so that they distinguished from their competitors. According to [14] managers specify ten dimensions for measuring the quality of banking service. That the main dimensions of quality service are ten dimensions, but most academics agree to integrate these dimensions into five dimensions of quality of service the reliability and responsiveness dimension is 100%, representing the ability of organizations to provide customer friendly services and willingness to deal with them.

While trust and affirmation ranked second with 95%, so, this indicates that the service completed in a time of communication and a proper and secure manner. The empathize for the third place at 90% refers to literature, respect, and affection through personal contact with the customer and emotional attire. While tangibility comes in the fourth rank, the percentage was 80%.

The researchers in the field of quality service believe that the importance of the five dimensions is the primary measure of customers in the governance of the quality of service by 100% as follows: 32% reliability, responsiveness 22%, trust and affirmation 19%, empathy 16% and tangible 11%. [16].
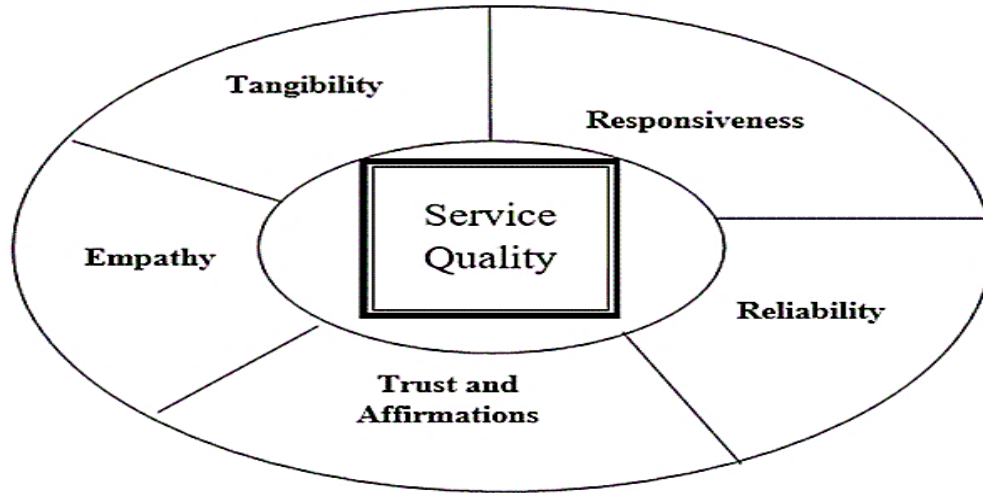
Figure 1: The Dimensions of Service Quality

Source: Russell and Wither, (2000).

Subsequent studies have shown the participation of service organizations in the strategic sense, adherence to high-quality standards, monitoring service performance and confirming customer satisfaction. Figure (1) illustrates the dimensions of quality of service and the importance of these dimensions in the customer's judgment on the quality of service. The researcher finds it appropriate to give a brief description of each of the five dimensions, which adopted on the field side of the study.

Reliability

According to Zalfa and Siew, (2017)[29] the reliability means performance dependability or consistency, i.e., the obligation to provide the service on time. It is committed to the promise [8]. describes it as the degree of the bank's commitment to the customer's direction. The bank that provides customers with a very well documented service. While, [24] argues that empathy refers to the personalized and caring attention paid by staff to bank clients.

However, [11] indicates that it is a natural means of the bank and its ability to provide a reliable and accurate service as per the date, and the banks provide services. According to a specific structure to observe at the time of delivery service, problem-solving and price, all of which have an impact on customer service quality perception. As the bank is committed to the business structure, especially those that are intrinsic to the core features of the service, banks need to be aware of customer expectations for reliability.

H1: There is a significant impact of the service reliability on achieving competitive advantage.

Responsiveness

It is intended to provide customers with the assistance they need (Being Willing to help a prompt customer) and provide them with service [6]. So, this reflected in the speed of completion of the service. Furthermore, how to deal with customer requirements (complaints and questions) because the excellent handling of service provision and problem-solving gives the customer a positive indicator to eliminate the state of doubt and anxiety that may be waiting for him [22].

According to Kranias & Bourlessa, (2013), responsiveness refers to the staff willingness to help clients and the ability to provide prompt service. More precisely, it relates to the nature of the human interaction between a bank, staffs and its clients.

Zalfa and Siew, (2017)[29] realize responsiveness as the willingness of the bank to provide service to the customer efficiently to excel in the response dimension. Banks should reduce the gap between their contexts and the client's expectations regarding the specific objective criteria in the speed of delivery and delivery procedures in a manner that achieves the objectives of both parties.

However, Kranias & Bourlessa, (2013) mentioned that responsiveness is crucial to enhancing customer service through four primary indicators of delivery of services to clients by staffs promptly; a willingness to support clients at all times by staffs, staffs' response to clients' queries despite being busy and the ease of obtaining service connection information from the service provider.

H2: There is a significant impact of the service responsiveness on achieving competitive advantage.

Trust and Affirmation

According to [20] all commercial banks and banking organizations pursue to win the trust of the clients to gain customer satisfaction and the ability of the service providers and their ability to inspire trust. Othman et al., (2019)[19] believes that it is the credibility and trustworthiness that the customer believes.

However, this dimension tends to be of apparent importance to the services the customer perceives as the risks or uncertainties about the ability to assess their benefits and outputs such as banking services and insurance services. Confidence or trust reflected in the way the client connects to the bank, such as securities brokers and insurance agencies [13].

In some banking policies, exchange seeks to build trust and loyalty among the people seeking the president and the customer. It is worth noting that the bank controls the relationship of trust between staffs and clients at different levels of management through communication and review. Thus, confidence can be the essence of their trade relations [13].

H3: There is a significant impact of the service trust and affirmation on achieving competitive advantage.

Empathy

The empathy refers to respect, and affection through personal contact with the client. The service provider (the bank) sets out general policies to strengthen the relationship with the client, staffs and interpersonal relationships. So, this is achieved by continually dealing with the service provider and the client. Particularly in banks that deal with a small number of clients [18]. However, according to Puluhulawa et al., (2018) [20] empathy means caring for the client and taking care of the problems may face in the bank and working to find solutions in a superior human way.

H4: There is a significant impact of the service Empathy on achieving competitive advantage.

Tangibility

According to Wang et al., (2013)[27] tangibility means the physical evidence service that defines by the official uniform of the bank's staff and the right place for staff to provide excellent client service promptly. Moreover, modern buildings with modern designs for banking organizations (eye banks) in various European countries. Wu, (2013)[28] argues that palpation means the material means of public utilities and staff Banks often rely on substantial distance to build good relationships with current and prospective clients.

H5: There is a significant impact of the service tangibility on achieving competitive advantage.

The Study Conceptual Model

Based on the theoretical framework of the variables and their applied field implications, methodological conduct requires designing a proposed model as revealed in a figure below. However, this conceptual model is a scheme that shows a set of logical relationships that may be in the form of quantity or how and combine the main features of the reality in which these relationships are concerned. So, the independent study variable is quality of service dimensions represented by reliability, responsiveness, trust and affirmation, empathy, and tangibility. While, the dependent variable is competitive advantage determinants are efficiency, quality, creativity, and customer response.
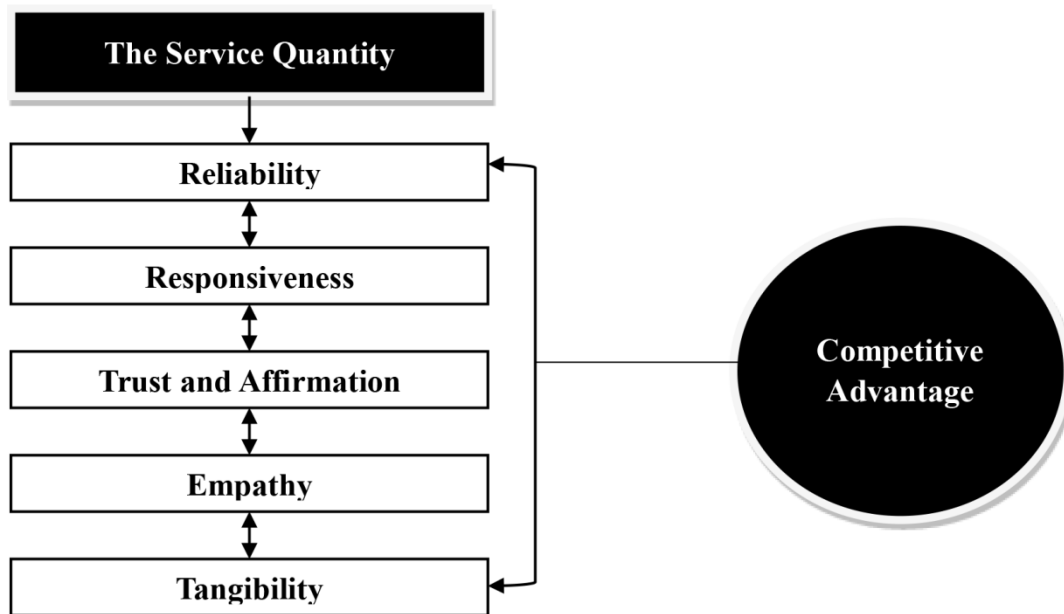
Figure 2: The Study Conceptual Model

Source: Prepared by the researcher based on the literature reviewed

III. METHODOLOGY

The purpose of this study which examines the quality of service and its impact on achieving competitive advantage: an exploratory study in a sample of banking organizations in Sulaimaniyah City-Iraq, involves two sorts of methods: a quantitative method and qualitative methods with convenience method used to gather the necessary

data from (40) questionnaire separated on the (12) bank managers and (54) forms separated among their clients. Hence, the result of the sample size will be (94) samples, Scale (Measure) of the Relative Response was (1 = Positive Response, 2 = Doubt, 3 = Negative Response). Besides the ANOVA test according to the demographic data for the variables have applied after that, correlation matrix test between the variables applied to classify the impact of the independent, dependent variables using Regression analysis coefficient tests. The tests conducted through SPSS software and the outcomes were offered using tables.

IV. RELIABILITY AND VALIDITY OF THE SCALE

A. Description of the demographic data

As revealed in a table (3) the 52.2% or 49 individuals of the overall survey sample who willingly contributed to this survey are female. While the male came at the rate 47.8% or (45) male contributors, consequently, the percentage and frequency of contributors age groups, 43.6% or (41) individuals aged between 21-30 years old. While 30.8% or (29) survey contributors are aged 31-40, however, 21.3% or (20) individuals of the total survey sample are aged 41-50. Lastly, 4.3% or (4) survey contributors are aged 51 years and above.

As the table (3) summaries that the percentage and frequency of the survey contributors' academic degree, 65.9% or (62)individuals or survey contributors are bachelor degree holders, where 15.9% or (15) individuals hold diploma degrees. Furthermore, the master and higher diploma degrees came at the tares of 9.6% and 8.6% respectively. Therefore, total survey sample were university certificates holders.

From the Table (3) it is clear that most survey participates' overall job experience is ten less than 15 years, at the rate of 80.8%, or (76) individuals of the total sample. Besides, 15 less than 20 years came at the rate of 10.6% or (10) contributors. Moreover, 8.6% or (8) individuals of whole study sample experienced more than 20.

Table 1: Frequencies Demographic Data

Demographic Data		Frequency	Percent
Gender **Valid**	**Male**	45	47.8
	Female	49	52.2
	Total	**94**	**100.0**
Age Groups **Valid**	**21-30**	41	43.6
	31-40	29	30.8
	41-50	20	21.3
	51 and above	4	4.3
	Total	**94**	**100.0**
Academic Degrees	**Diploma**	15	15.9
	Bachelor	62	65.9

Valid	Higher Diploma	8	8.6
	Master	9	9.6
	Total	94	100.0
Overall Job Experience Valid	10 Less than 15 years	76	80.8
	15 Less than 20	10	10.6
	More than 20.	8	8.6
	Total	94	100.0

B. The Reliability

Validity refers to the ability of the questionnaire to measure what designed for it. So, this is one of the most important conditions that should meet in the construction of the scale, and the loss of this condition means the lack of validity of the scale and the inability to adopt the results and to test the validity of the scale. Therefore, the validity of the scale tested through a range of ways. So, that nearly all of the statements in the scurvy scale reformed from similar analyses that were previously validity verified. However, as some of the statements restructured the researcher tested the validity of the questionnaire scale by making it tested and evaluated by experts who are called content or face validity. As indicated in a table (1) the questionnaire reliability tested to assure the quality of the collected data. Besides for this study, Cronbach's alpha managed to test the stability of the scale, which stated how well the items are measuring. Accordingly, the Cronbach's Alpha values for all the service quality indicators are (0.904>0.60). Besides, values of its dimensions namely: reliability, responsiveness, trust and affirmation, empathy, and tangibility are (0.806, 0.889, 0.805, 0.732, and 0.803) respectively, where all the load values higher than 0.60.

Nevertheless, the Cronbach's alpha value of competitive advantage indicators is (0.821>0.60), while values for all its dimensions, i.e., efficiency, the quality, innovation in services, and responding to customer needs are (0.821, 0.740, 0.812, and 0.897) respectively. Which presented a high level of reliability in the entire set of items the total values (0.901>0.60), thus, the questionnaire applied for data collection could restrain highly reliable.

Table 2: Reliability Test

Variables	Cronbach's Alpha	No. of Items	N	%
Service Quality	**0.904**	**25**	**94**	**100.0**
Reliability	0.806	5	94	100.0
Responsiveness	0.889	5	94	100.0
Trust and affirmation	0.805	5	94	100.0
Empathy	0.732	5	94	100.0
Tangibility	0.803	5	94	100.0
Competitive Advantage	**0.821**	**20**	**94**	**100.0**
Efficiency	0.821	5	94	100.0

The Quality	0.740	5	94	100.0
Innovation in Services	0.812	5	94	100.0
Responding to Customer Needs	0.897	5	94	100.0
Overall	**0.901**	**45**	**94**	**100.0**

C. Factor Analysis

Factor analysis tested to reduce components that presences at survey replies to various variables, as well as their dimensions and analyses them into complex variables. However, identify as factors that make weighing. Accordingly, service quality has a total of 25 statements under five dimensions. Moreover, the competitive advantage has a total of 20 statements or items, which is mainly compound to take and relate the results.Furthermore, to do the further valuation and examine easier the factor analysis test has used and presented in the following subcategories.

The KMO and Bartlett's Test for Service Quality

As a Table (2) summarizes the Kaiser-Meyer-Olkin (KMO) is applied to test the load of factor analysis. So, the higher load values are (between 1.000 and 0.5) which identify that the factor analysis is appropriate. Accordingly, values lower than 0.5 demonstrate that the factor analysis may not be appropriate. The KMO measure of sample adequacy is (0.733) that means offered high value and significant at (p0.000<0.05). Although, Bartlett`s test of sphericity (Approx. Chi-Square) is (745.274) *df* (277). Therefore factor analysis is appropriate for strategic planning.

Table 3: The KMO and Bartlett's Test for the Service Quality

KMO and Bartlett's Test	
	Service Quality
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	**0.733**
Bartlett's Test of Sphericity (Approx. Chi-Square)	**745.274**
Df	**277**
Sig.	**.000**

Rotated Component Matrix for Service Quality

According to the researchers within social sciences, the factor configuration can simplify through rotating the factors in component matrix space. So, the rotated component matrix used; therefore, the rotation is essential once extraction procedure intends two or more factors. Consequently, the rotation of factors measured to give information of how the factors primarily extracted vary from each other and to deliver a precise amplification of which component loads on which factor. However, the whole variable has the factor taking values the lower value is 0.454, about the client, has the support of the staff to meet the needs. Besides, the higher value is 0.944, regard to the technologies and devices in the bank are at a level superior to other banking organizations, as revealed in a table below (3).

Table 4: Rotated Component Matrix for Service Quality

Items	Component						
	1	2	3	4	5	6	7
Q4	0.886						
Q3	0.783						
Q6	0.773						
Q2	0.633						
Q1	0.562						
Q5	0.473						
Q24		0.944					
Q20		0.717					
Q25		0.557					
Q19		0.544					
Q21			0.748				
Q22			0.581				
Q23			0.493				
Q7				0.833			
Q10				0.759			
Q8				0.672			
Q11				0.563			
Q9				0.454			
Q17					0.842		
Q16					0.738		
Q18					0.523		
Q13						0.873	
Q15						0.728	
Q14							0.698
Q12							0.675
Extraction Method: Principal Component Analysis.							

The KMO and Bartlett's Test for Competitive Advantage

In the same framework, the table (5) reveals the Kaiser-Meyer-Olkin(KMO) measure of sample adequacy applied to check the significance of factor analysis. So, the KMO test outcome is (0.692), confirm that competitive advantage as a dependent variable deliver high load value and significant at (p0.000<0.05). While Bartlett's Test of Sphericity (Approx. Chi-Square) is (594.944) *df* (221), thus factor analysis is appropriate for competitive advantage.

Table 5: The KMO and Bartlett's Test of the Competitive Advantage

KMO and Bartlett's Test	
	Competitive Advantage
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	**0.692**
Bartlett's Test of Sphericity (Approx. Chi-Square)	**594.944**
Df	**221**
Sig.	**.000**

Rotated Component Matrix for Competitive Advantage

As summarized in a Table (6) the rotated component matrix also used for the competitive advantage as the study dependent variable. Accordingly, the rotation essential when extraction procedure recommends two or more factors. Consequently, the factors rotation considers giving 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 0.449, about the bank's services that characterized by low cost compared to the cost of competing banks. Besides, the higher value is 0.898, regards the bank staffs as a result of their training and increase their skills to complete their tasks on time.

Table 6: Rotated Component Matrix for Competitive Advantage

Items	Component						
	1	**2**	**3**	**4**	**5**	**6**	**7**
Q20	0.898						
Q19	0.678						
Q17	0.661						
Q18	0.559						
Q7		0.826					
Q6		0.659					
Q5		0.654					
Q4		0.449					

Q14			0.705			
Q13			0.629			
Q15			0.602			
Q16			0.469			
Q3				0.730		
Q2				0.728		
Q8					0.774	
Q10					0.621	
Q9					0.576	
Q1						0.900
Q11						0.629
Q12						0.620
Extraction Method: Principal Component Analysis.						

D. *Variance Analysis (ANOVA)*

As revealed in a table (7) ANOVA test used to decide if there is a variance between survey sample responses, according to demographic data namely: gender, age, academic degree, and overall job experience. While, the ANOVA test results clarify that for all demographic data in regards the service quality as a study independent variable (Sig>0.05), accordingly, there isn't variance in the values among male and female, whereas, *F* (1.900; Sig0.160> 0.05).

Though, for ages *F* (1.366; Sig0.236>0.05), where academic degree *F* (0.471; Sig0.669>0.05), However, overall job experience *F* (0.336;Sig0.808> 0.05) **therefore, hypothesis (*Ho*) accepted, so, there is no variance among surveyed banking organizations in the implementation of the dimensions of service quality according to demographic data.**

Table 7: To the Demographic Data for Service Quality

Service Quality			*Sum of Squares*	*DF*	*Mean Square*	*F*	*Sig.*
By Gender							
		Between Groups	0.244	1	0.245	*1.900*	*0.160*
		Within Groups	11.782	93	0.122		
		Total	12.033	94			
By Age Groups							

			Between Groups	0.550	3	0.183	*1.366*	*0.236*
			Within Groups	11.483	90	0.125		
			Total	12.033	94			
		By Academic Degree						
			Between Groups	0.145	2	0.073	*0.471*	*0.669*
			Within Groups	11.888	92	0.127		
			Total	12.033	94			
		By Overall Job Experience						
			Between Groups	0.129	3	0.043	*0.336*	*0.808*
			Within Groups	11.904	91	0.128		
			Total	12.033	94			

However, the ANOVA test results simplify that for all demographic data in regards the competitive advantage as a study dependent variable (Sig>0.05), hence, there isn't variance in the values between male and female, whereas, F (1.701; Sig0.262> 0.05). Though, for ages F (1.266; Sig0.436>0.05), where academic degree F (0.0.371; Sig0.776>0.05), However, overall job experience F (0.236;Sig0.908> 0.05) **therefore, hypothesis (Ho.$_1$) accepted, so, there is no variance among surveyed banking organizations in the implementation of the dimensions of competitive advantage according to demographic data.**

Table 8: ANOVA Test Results According to the Demographic Data for Competitive Advantage

Competitive Advantage			*Sum of Squares*	*DF*	*Mean Square*	*F*	*Sig.*
By Gender							
		Between Groups	0.248	1	0.149	*1.701*	*0.262*
		Within Groups	10.700	93	0.128		
		Total	11.031	94			
By Age Groups							
		Between Groups	0.555	3	0.133	*1.266*	*0.436*
		Within Groups	11.555	90	0.125		
		Total	11.031	94			
By Academic Degree							
		Between Groups	0.148	2	0.061	*0.371*	*0.779*
		Within Groups	10.800	92	0.117		

		Total	11.031	94			
	By Overall Job Experience						
		Between Groups	0.131	3	0.041	*0.236*	*0.908*
		Within Groups	10.909	91	0.127		
		Total	11.031	94			

E. Correlation Analysis

As presented in a table (9) the correlation coefficient highlighted that all study variables correlated with each other. Although, the service quality significantly correlated with the competitive advantage through (**r**=0.775**; p0.000<0.05).Also, the reliability, responsiveness, trust and affirmation, empathy, and tangibility positively correlated with the service quality of the banking organizations in Sulaimaniyah city.

Moreover, table(9) explains that empathy, reliability, and trust and affirmation, through (r=0.870**, 0.783**, and 0.671**) respectively, have strong positive correlations with competitive advantage, where a p-value of (0.000, 0.000 and 0.000)respectively. While tangibility has the weak correlation with competitive advantage, compared to other four dimensions.

Table 9: Correlation of Service Quality Dimensions and the Competitive Advantage

Independent Variables	*Dependent Variable Competitive Advantage*			
	Correlation Coefficient	*Sig. (2-tailed)*	*N*	*Correlation's Type*
Service Quality	**0.775****	**0.000**	94	Strong
Reliability	**0.783****	**0.000**	94	Strong
Responsiveness	**0.575****	**0.000**	94	Medium
Trust and Affirmation	**0.671****	**0.000**	94	Strong
Empathy	**0.870****	**0.000**	94	Strong
Tangibility	**0.474****	**0.000**	94	Weak

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

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

F. Regression Analysis

As shown in the table (10) a multiple and simple linear regression tested with a purpose to test the impact of the service quality and its dimensions on the competitive advantage. Accordingly, the service quality dimensions as the independent's variables represent (0.720) of the competitive advantage as apparent through the R Square. Therefore,

this recognizes that the reliability, responsiveness, trust and affirmation, empathy, and tangibility perceives for 72% of the banking organization's service quality in Sulaimaniyah city.

However, the F-test of significance used to decide on the model's significance, while p-value is (Sig 0.000<0.05), therefore, the F-test measured is (432.267), and *DF* (1, 93), which defines that the model is significant. Accordingly, the model has statistical significance in valuing how service quality and its dimensions' impacts in the competitive advantage of the banking organizations in Sulaimaniyah city.

Table 10: Model Summary and F-test of Significance Analysis

Model	*R*	*R Square*	*Adjusted R Square*	*Std. The error of the Estimate*	
1	0.799[a]	0.720	0.688	.39132	
Model	Sum of Squares	df	Mean Square	F-test	
				F	Sig.
Regression	4.616	1	4.616	432.267	.000b
Residual	10.009	93	.103		
Total	11.626	94			

a. Dependent Variable: Service Quality

b. Predictors: (Constant), Competitive Advantage

The regression coefficient of independent variables revealed in a table (11) identifies that there are significant impacts of service quality and its dimensions as; the reliability, responsiveness, trust and affirmation, empathy, and tangibility, on competitive advantage as specified by the coefficients (0.770, 0.703, 0.580, 0.688, 0.855, and 0.461) respectively. Whereas the p-values (0.000, 0.000, 0.000, 0.000, 0.000 and 0.000<0.05) respectively, further as revealed the t-test values are (23.001, 18.090, 8.945, 17.088, 32.101, and 6.784) respectively.

Table11: Regression Coefficients Analysis

Model		*Standardized Coefficients*	*T-test*		*Collinearity Statistics*	
		Beta	*t*	*Sig.*	*Tolerance*	*VIF*
1	(Constant)		4.416	0.000		
	Service Quality	0.770	23.001	0.000	1.000	1.000
	Reliability	0.703	18.090	0.000	1.000	1.000
	Responsiveness	0.580	8.945	0.000	1.000	1.000
	Trust and Affirmation	0.688	17.088	0.000	1.000	1.000

Empathy	0.855	32.101	0.000	1.000	1.000
Tangibility	0.461	6.784	0.000	1.000	1.000

a. Dependent Variable: Competitive Advantage

Regards the collinearity statistics, if VIF value less than 5 and tolerance value is above 0.1, it means that it is not collinearity among independent variables. However, the tolerance and VIF values for service quality as independent study variable is (1.000 and 1.000) respectively, also the same values (1.000 and 1.000) respectively, for each of reliability, responsiveness, trust and affirmation, empathy, and tangibility. The all **hypotheses (H_1 H_2, H_3, H_4, and H_5,)** accepted.

V. CONCLUSIONS

The current ~~thesis~~ study purpose is to explore the dimensions of service quality and its effects on achieving the competitive advantage of the banking organizations in Sulaimaniyah city. Hence, to explore it as the study purpose, the researcher analyzed the relationship between service quality and the competitive advantage by taking perspectives from a survey sample of the banking organizations managers and their clients in Sulaimaniyah city. Accordingly, the researcher engaged the impact of service quality in this relationship to aid achieving the competitive advantage.

Based on the finding that customer service and client satisfaction are important factors that influence achieving the competitive advantage, that it can expect the service quality and its dimensions exercise significant impacts on achieving the competitive advantage according to the survey sample's perspectives. Consequently, there are reasonable levels of banking service quality and the competitive advantage in surveyed banks in Sulaimaniyah. While the majority of the sample responses from bank's managers and clients agreed on that the banks adopt reliability, however, the responses of the bank's clients indicated that the bank's management is keen to complete the banking service accurately for the first time.

The results on responsiveness revealed the availability of clients services responsiveness in these organizations according to the manager's perspectives, although they agreed that the banks adopted responsiveness as the service quality dimension.

However, the results found that the surveyed banking organizations in Sulaimaniyah adopted trust and affirmation, empathy, and service tangibility, so, it is essential for the bank's managers and their clients agreed on the adaptations of those dimensions.

In this regard, the results of manager's perspective analysis revealed that banking organizations in Sulaimaniyah city used the competitive advantage for their banking services at a higher rate of agreement. However, bank's customers quantified that banking organizations in Sulaimaniyah city adapted the competitive advantage and its dimensions for their banking services at a lower rate of agreement.

Consequently, the results show that efficiency, quality, and innovation riches the banking organizations competitive advantage or supports to achieves it. Nevertheless, the bank's clients disagreed or not sure the banks

adopted innovation in their banking services besides they did not support customer service response to the client needs a competitive advantage. The variances analysis (ANOVA) test showed that there aren't significant variances among respondents' replies toward service quality and the competitive advantage, according to survey sample's characteristics.

Furthermore, the regression analysis outcomes establish that statistically there are significant impacts of banking service quality and all its dimensions in the competitive advantage, however the high impacts of the empathy, reliability, and trust and affirmation, while the lower one was service tangibility between dimensions of banking service quality. Then, the conclusions agree on that. Banking service quality and its dimensions play a dynamic role in achieving competitive advantage.

This study recommends that future studies could reproduce this study in other cities or other industries to determine whether the study would produce similar findings using similar specific objectives. However, it would be interesting to find out whether banking organizations clients in different cities would place similar importance to participate in a survey similar to the current study.

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