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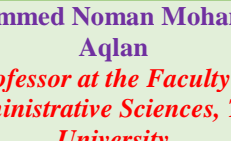
أثر أبعاد التسويق الشامل في اكتساب الميزة التنافسية: دراسة ميدانية في القطاع المصرفي بمدينة تيز

**Abstract:** This study explores the impact of comprehensive marketing dimensions on achieving competitive advantage within the banking sector of Taiz City, Yemen. It examines various marketing strategies, including product, price, place, promotion, and customer relationship management. Through a field study, the research highlights how these dimensions contribute to enhancing customer satisfaction, loyalty, and overall market positioning. The findings suggest that effective marketing practices are essential for banks in Taiz City to navigate the challenges of a competitive environment.

**Keywords:** *Marketing Dimensions, Competitive Advantage, Banking Sector, Customer Satisfaction, Taiz City.*

**الخلاصة :** تتناول هذه الدراسة تأثير أبعاد التسويق الشاملة على تحقيق الميزة التنافسية داخل القطاع المصرفي في مدينة تعز باليمن. وتتناول استراتيجيات التسويق المختلفة، بما في ذلك المنتج والسعر والمكان والترويج وإدارة علاقات العملاء. ومن خلال دراسة ميدانية، يسلط البحث الضوء على كيفية مساهمة هذه الأبعاد في تعزيز رضا العملاء وولائهم ومكانتهم في السوق بشكل عام. وتشير النتائج إلى أن ممارسات التسويق الفعالة ضرورية للبنوك في مدينة تعز للتغلب على تحديات البيئة التنافسية.

**الكلمات المفتاحية :** أبعاد التسويق، الميزة التنافسية، القطاع المصرفي، رضا العملاء، مدينة تعز.



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## المقدمة

In a rapidly evolving financial landscape, banks must adopt comprehensive marketing strategies to gain a competitive edge. The banking sector in Taiz City faces unique challenges, including economic instability and changing customer preferences. This study investigates how various marketing dimensions impact the competitive advantage of banks in this region, focusing on the significance of a well-rounded marketing approach.

في ظل المشهد المالي المتطور بسرعة، يتعين على البنوك تبني استراتيجيات تسويقية شاملة للحصول على ميزة تنافسية. ويواجه القطاع المصرفي في مدينة تعزز تحديات فريدة، بما في ذلك عدم الاستقرار الاقتصادي وتغير تفضيلات العملاء. وتبحث هذه الدراسة في كيفية تأثير أبعاد التسويق المختلفة على الميزة التنافسية للبنوك في هذه المنطقة، مع التركيز على أهمية اتباع نهج تسويقي شامل.

## النتائج والمناقشة

A bank's product offerings, including savings accounts, loans, and investment services, are crucial in attracting and retaining customers. Customizing products to meet local needs can enhance customer satisfaction and loyalty. Additionally, introducing innovative financial products can differentiate banks from their competitors.

Pricing is a critical factor influencing customer decisions. Competitive pricing strategies, such as lower interest rates or reduced fees, can attract price-sensitive customers. However, banks must balance affordability with profitability to sustain their operations. Offering value-added services can justify premium pricing and enhance customer perceptions of quality.

The accessibility of banking services is vital for customer convenience. Banks in Taiz City must ensure that their branches are strategically located and that they offer online banking options to accommodate a wider audience. Expanding physical and digital presence can significantly impact customer engagement and satisfaction.

Effective promotional strategies are essential for raising awareness and attracting new customers. Utilizing various channels, such as social media, traditional advertising, and community events, can enhance brand visibility. Tailoring promotional messages to resonate with local culture and values can further strengthen customer connections.

Building strong customer relationships is fundamental for sustaining competitive advantage. Implementing CRM systems can help banks understand customer preferences, track interactions, and personalize service offerings. Engaging with customers through feedback mechanisms and loyalty programs can foster trust and long-term relationships.

A field study was conducted involving surveys and interviews with customers and bank managers in Taiz City. The study aimed to assess the effectiveness of various marketing dimensions and their correlation with competitive advantage [1-3].

1. **Customer Satisfaction:** The study revealed that banks employing comprehensive marketing strategies reported higher levels of customer satisfaction. Customers appreciated personalized services and tailored product offerings.
2. **Market Positioning:** Banks that effectively communicated their unique value propositions through targeted promotions and community engagement were better positioned in the competitive landscape.
3. **Customer Loyalty:** Strong CRM practices were linked to increased customer loyalty. Banks that actively engaged with their customers through feedback and loyalty programs experienced higher retention rates.

## الخاتمة

The findings of this study underscore the importance of comprehensive marketing dimensions in gaining competitive advantage within Taiz City's banking sector. By focusing on product innovation, competitive pricing, accessibility, effective promotion, and robust customer relationship management, banks can enhance customer satisfaction and loyalty. As the banking landscape continues to evolve, adopting a holistic marketing approach will be essential for achieving sustained success in the competitive market.

وتؤكد نتائج هذه الدراسة على أهمية أبعاد التسويق الشاملة في اكتساب الميزة التنافسية داخل القطاع المصرفي بمدينة تعز. ومن خلال التركيز على ابتكار المنتجات، والأسعار التنافسية، وإمكانية الوصول، والترويج الفعال، وإدارة علاقات العملاء القوية، يمكن للبنوك تعزيز رضا العملاء وولائهم. ومع استمرار تطور المشهد المصرفي، فإن تبني نهج تسويقي شامل سيكون ضرورياً لتحقيق النجاح المستدام في السوق التنافسية.

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