

THE IMPACT OF IMPLEMENTING THE STRATEGIES OF THE BANKING SERVICES LIBERALIZATION AGREEMENT ON THE COMPETITIVENESS OF YEMENI BANKS (Applied to a sample of banks operating in Republic of Yemen)

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Abstract:

This study aimed to measure the impact of implementing banking services agreement strategies on improving the competitiveness of Yemeni banks. This study also sought to shed light on how banks can improve their performance and achieve sustainable progress in the quality of banking services in order to improve their competitiveness.

Methods: The researcher used the descriptive analytical method, and to collect data he relied on the questionnaire tool. The study community was the commercial banks operating in the city of Hodeidah, Yemen, and the sample was (100) employees, using the stratified random sample method. The data were analyzed and the results were presented with the help of the statistical program ((SPSS-27.

Results: The results confirmed that the implementation of the banking services liberalization agreement has a statistically significant positive impact on improving the competitiveness of banks. The study showed that the level of implementation of the banking services liberalization agreement in its dimensions (cost leadership strategy, excellence strategy, focus strategy, human capital, technical requirements) in commercial banks is (high) in general.

Keywords: agreement, liberalization, banking services, competitiveness.

Introduction:

Improving the quality of banking services is a primary goal of banking systems in all countries of the world. The global banking arena has witnessed many successive and rapid events and developments in the twentieth century, which

It aimed to ensure and stabilize the global banking systems (Majli, 2011, 1), the most important of which was the announcement of the agreement to liberalize financial and banking services, as banking services constitute a large and important sector in the economies of all countries, and the trade in banking services is witnessing a continuous increase due to a group of factors.

The most important of these is the phenomenon of globalization, as well as the use of new tools in the banking sector. The most important thing that distinguishes economies at the present time is that they are subject to the obsession of competition on the global level. Also, the economic transformations that the world is witnessing, especially after the emergence of globalization, have caused the economies of these countries to undergo tremors. And crucial stages, as it witnesses important transformations resulting from various data, the most prominent and important of which are technological developments, especially those related to remote communication systems, in addition to the information revolution and information technology that led to the transformation of many of the world's economies to benefit from the speed and effectiveness associated with it, and in light of this, the foundations upon which business entities were established to achieve excellence have changed, and the role of the service provider has changed with the emergence of the General Agreement on the Liberalization of Trade in Services, which addresses

barriers to entry into the financial and banking services industry and the differences between financial institutions, and is being presented An increasing number of competitive services and products by various types of banking and non-banking institutions where the criteria of sufficiency, cost reduction and diversity of available services become the norm (Qasimi, 2015, 274).

The concept of banking competitiveness refers to the way in which a financial institution or bank can distinguish itself from other banks and excel over them. A bank is considered capable of competing if it can maintain its share in the market or increase it over time (Al-Asaad, 2014, 59). This distinction is achieved in the field through a group of determinants, the most important of which are lower costs, quality and excellence in the product offered. Among the positive effects are:

The implementation of the banking services liberalization agreement aims to enhance competition in financial markets and improve the efficiency of managing services provided by banking institutions (Abbad and Manal, 2019, 6). A study (Addadi, 2021) confirmed that liberalizing the banking sector will contribute to the transfer of technology to banking practices and revitalize the local market, and that its implementation contributes to gaining a competitive advantage This is supported by a study (Dawood & Howard, 2017), which concluded that financial and banking services liberalization measures will activate the financial market and lead to improved banking operations.

Research Problem and Questions:

Competition among banks is one of the most important issues in the current era, in light of globalization and the liberalization of services. Yemeni banks are relatively new compared to banks in neighboring Arab countries and other developing countries. Advanced, making them more vulnerable to competition from foreign banks should the banking market open up. This is due to the banking experience, on the one hand, and the small size of Yemeni banks compared to foreign banks, on the other. The problem's questions can be formulated as follows:

- What is the level of implementation of the GATT (Global Trade Agreement on the Free Trade Agreement) in Yemen?
- To what extent has the Yemeni banks under study achieved competitiveness?
- What is the impact of implementing the banking services liberalization agreement as an independent variable, with its dimensions (cost leadership strategy, differentiation strategy, focus strategy, human resource, and technical requirements) on the competitiveness of Yemeni banks?

Theoretical background and hypotheses:

The Concept of Banking Services:It was difficult to find a precise definition of banking services, as the concept of banking services is no different from the concept of services in general. Banking services are considered an intangible activity that produces and consumes simultaneously and requires direct interaction with the customer receiving the service. Therefore, they differ in characteristics from products Of the goods (Bashir and Al-Warfali, 2022, 126), banking services express the group of services provided by banks to their customers related to their basic functions such as deposit and withdrawal services, providing banking credit and various investment services, and the distinguished banking service represents the focal point that adds a touch of distinction to the banking activity, and is defined as “one of the activities carried out by the commercial bank with the aim of helping its customersIn its financial activity, attracting new clients or increasing its financial resources, it is not exposed to commercial risks in its performance (Ali, 2017, 430).Quality of Banking

Services: The concept of quality of banking services is a modern concept in banking sciences, and it has become an important part of service provision, as it is a criterion for assessing the success or failure of banking institutions and a basic requirement for the success of any A banking or non-banking institution that provides services to customers. Providing high-quality banking services is of paramount importance to a bank, as it enables it to gain a competitive advantage, achieve profitability, increase the volume of its banking transactions, and ensure its continuity in the banking market (Hamdan, 2013, 261).

Competitive Strategies:

Cost leadership strategy: It is the ability of the organization to design, manufacture and market products at the lowest possible cost compared to its competitors, which enables it to achieve large profits. This strategy is based, according to Porter, on the idea of the organization's commitment to being the owner of the lowest-cost product in the sector in which it operates while maintaining Relatively average levels of differentiation. Cost leadership not only means charging prices significantly lower than competitors, but also improving service delivery to better meet customer needs (Nguyena, 2024, 3).

Differentiation strategy: The organization's ability to offer products that are distinct and different from everything else in the market.

This type of product is directed at customers who are relatively insensitive to price, because they are willing to pay a higher price than usual for premium products (Balousha, 2016, 36).

Focus strategy: It is the focus or specialization in building a competitive advantage and achieving a better position in the market, by satisfying the specific needs of a specific group of consumers, or by focusing on a specific location Limited geography, or focusing on specific uses of the product (Qasimi, 2015, 298), and thus it is a strategy that relies on providing services to a limited segment of the target market and focusing completely on that segment, rather than dealing with the market as a whole, as banks seek to benefit from achieving a competitive advantage In the target market segment, they offer services at lower prices and costs than competitors, or products that are superior in quality, specifications, or customer service.

Human capital: The group of individuals who possess skills, knowledge, and capabilities that contribute to increasing the economic value of business organizations and enhancing their productivity and profitability (Al-Awaj and Abu Tayeh, (2017, 116), meaning they are the group of employees within the organization who possess a wealth of knowledge and skills that help achieve better performance and offer suggestions using unconventional methods. They are the fundamental element in determining the true value of organizations in the modern era, and they are capable of development through continuous learning and training plans and programs.

Technical Requirements:

They are the tools, technologies and systems that can be used to obtain, process, store and disseminate information. These technologies include computers of various types, methods of storage, printing and reading, methods of receiving and transmitting, satellite, work networks, fax, software systems and their applications (Laradi, 2019, 169) that process, store, analyse and protect operations related to banking activity.

Competitiveness:

The existing literature provides valuable theoretical perspectives on competitiveness. Researchers in this field have developed numerous definitions of competitiveness, including:

Michael Porter defined competitiveness as "the value an organization creates for its customers, either materially, such as lower prices than competitors in the industry, or by offering unique product benefits that offset the price premium imposed" (Alia, 2021, 595).

Developing the hypothesis:

Based on a comprehensive literature review, the following hypotheses were developed to explore the impact of implementing the banking services liberalization agreement strategies on the competitiveness of Yemeni banks:

Main Hypothesis: There is a statistically significant impact of implementing the banking services liberalization agreement on the competitiveness of Yemeni banks. Previous studies have shown that implementing banking services liberalization strategies improves the quality of banking services and positively impacts banks' competitiveness. Implementing banking services liberalization strategies also creates competition between local and foreign banks in providing high-quality banking services, which improves banks' competitiveness (Al-Asaad, 2014).

The following sub-hypotheses emerge from the main hypothesis: Competitive strategies can improve the competitiveness of Yemeni banks. These can be formulated as follows:

- There is a statistically significant effect of the cost leadership strategy dimension on the competitiveness of Yemeni banks.
- There is a statistically significant effect of the differentiation strategy dimension on the competitiveness of Yemeni banks.
- There is a statistically significant effect of the focus strategy dimension on the competitiveness of Yemeni banks.
- There is a statistically significant effect of the human capital dimension on the competitiveness of Yemeni banks.
- There is a statistically significant effect of the technical requirements dimension on the competitiveness of Yemeni banks.

Competitive strategies play a crucial role in ensuring the provision of high-quality banking services that meet the needs of Customers, thus improving the competitiveness of Yemeni banks, as these strategies represent the main axes on which the bank relies in calculating its costs and measuring its customers' indicators and their various and diverse needs. They also represent the market sectors on which the bank can rely and through which it can obtain a high market share that helps it improve its competitiveness.

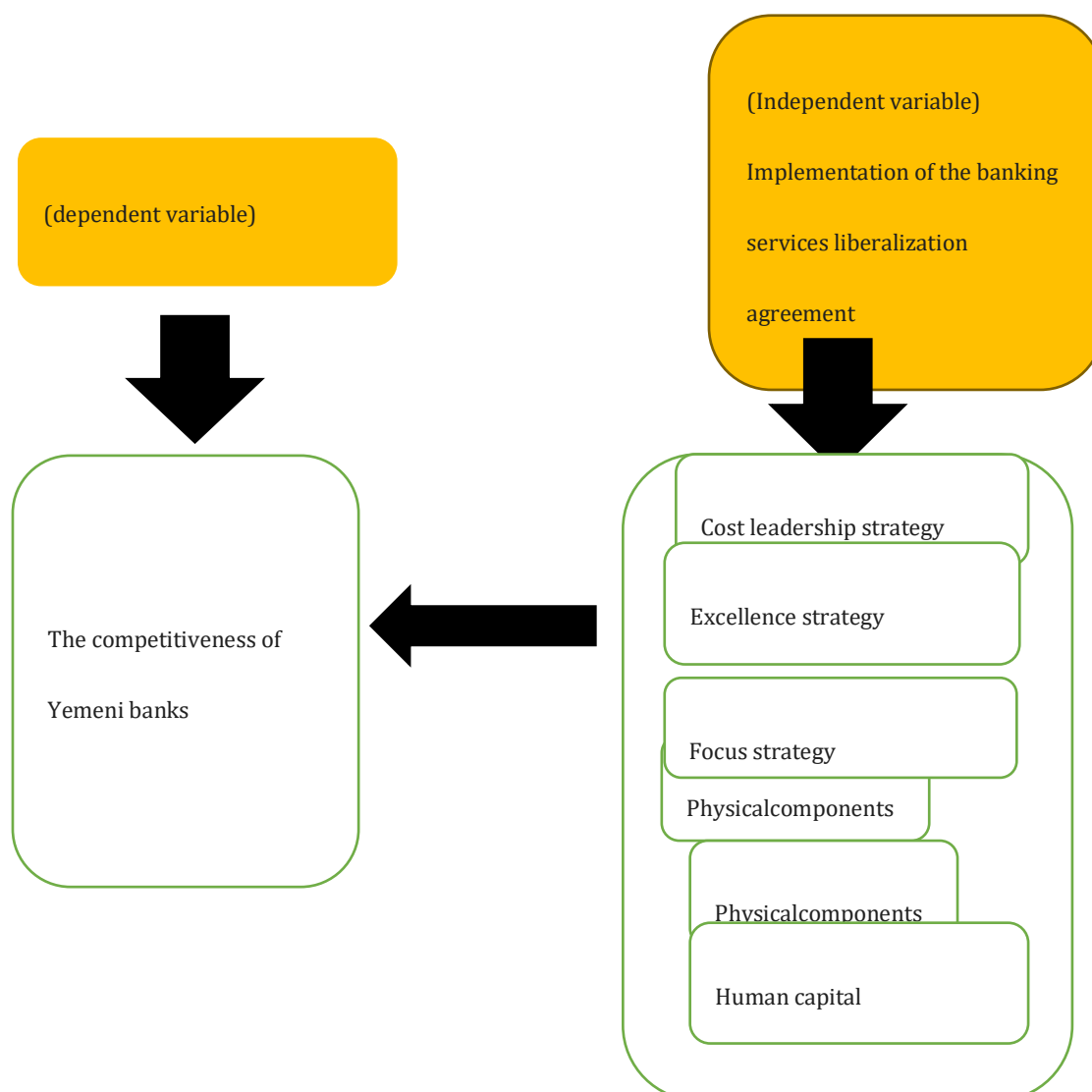
The implementation of the banking services liberalization agreement can create a positive impact and enhance the competitiveness of Yemeni banks, as studies such as (Ghawar, 2017) have confirmed that the implementation of the banking services liberalization agreement through competitive strategies and the presence of strong internal controls can contribute to raising the quality of banking services and thus improving the competitiveness of the banking system. Therefore, we assume that the joint implementation of the agreement Liberalizing banking services while focusing on competitive strategies will have a greater impact on banks' competitiveness than any single factor.

Methodology

Model and Tools

Considering the problem and objectives of the study, as well as a comprehensive review and analysis of previous studies, the goal is to Developing a cognitive model that studies the interactive impact of implementing the banking services liberalization

agreement on enhancing the competitiveness of Yemeni banks. A model was constructed on this basis, and the variables were identified as follows:



Study results and discussion:

First: Results of the descriptive analysis of the study variables:

Independent variable: Implementation of the Agreement on the Liberalization of Banking Services:

The first question states, "What is the level of implementation of the Agreement on the Liberalization of Banking Services (GATT)?" To answer In response to the question, the researcher found the arithmetic means and standard deviations for each dimension of the first axis, the Agreement on the Liberalization of Banking Services (GATT), in order to determine the order and type of each dimension and the importance of the study sample's responses to each dimension, as follows:

Table (1)
Arithmetic means, standard deviation, and percentages for the dimensions of the axis of the Agreement on the Liberalization of Banking Services

DimensionContent	Dimensions in order	Arithmetic Mean	Standard Deviation	Relative Weight	Response Level
HumanElement	4th	4.42	0.67	%88	Very high
Differentiation Strategy	2nd	4.28	0.68	%86	Very high
Cost Leadership Strategy	1st	4.12	0.64	%82	High
Technical Requirements	5th	4.06	0.72	%81	High
Focus Strategy	3rd	3.95	0.71	%79	High
Areas as a Whole		4.17	0.70	%83	High

Source: Prepared by the researcher based on the results of the statistical analysis.

It is clear from Table No. (1) that the general arithmetic mean for the axis of the Agreement on the Liberalization of Banking Services (GATT) reached (4.17) with a standard deviation of (0.70). This indicates that the level of implementation of the Agreement on the Liberalization of Banking Services (GATT) in Yemeni banks was high.

Answer and explanation of the second question:

The second question states, "To what extent have the Yemeni banks under study achieved competitiveness?"

To answer this question, the researcher calculated the arithmetic means and standard deviations for the second axis (competitiveness) to determine the type and significance of the study sample's responses to each axis item, as follows:

Table (2)

Arithmetic means, standard deviations, and percentages for the statements of the second axis: competitiveness

Phrase	Arithmetic mean	Standard deviation	Percentage	Order	Response
Competitiveness.	4.14	0.67	%83.	High	

Source: Prepared by the researcher based on questionnaire data 2420 AD.

It is clear from Table (2) that the arithmetic mean for all statements in the second axis (competitiveness) is greater than the hypothetical mean (3). This indicates that the sample members' responses to these statements are moving in a positive direction. It is also noted from Table (2) that the arithmetic mean of the total axis statements is equal to (4.14) with a standard deviation of (0.67) and a percentage of (83%), which indicates that the study sample agrees with the statements of the second axis and with a high response rate.

Answer and explanation of the third question:

The third question states: "What is the impact of implementing the banking services liberalization agreement as an independent variable in its dimensions?"

(Cost leadership strategy, differentiation strategy, focus strategy, human resource, and technical requirements) on the competitiveness of Yemeni banks?

To answer this question, the researcher tested the main study hypothesis and its sub-hypotheses as follows:

Hypothesis Testing:

Before beginning to test the study's hypotheses, the VIF and Tolerance tests were conducted on the dimensions of the independent variable to ensure the absence of overlapping correlations. The normal distribution was also confirmed by conducting skewness and kurtosis tests as follows:

First: Linear correlation tests for the dimensions of the independent variable (banking service quality)

Table (3)

Results of the Variance Inflation Factor (VIF) and Tolerance Test values for the dimensions of the independent variable (Banking Services Liberalization Agreement (GATTS))

Distance	Tolerance	VIF
Cost Leadership Strategy	0.68	1.48
Excellence Strategy	0.63	1.58
Focus Strategy	1.00	1.00
Human Resources	0.89	1.12
Technical Requirements	0.90	1.11

**Indicates that the correlation coefficient is statistically significant at the significance level (0.01)

*Indicates that the correlation coefficient is statistically significant at the significance level (0.05)

Table (3) shows that the variance inflation factor (VIF) test values did not exceed the upper limit of (10) for all dimensions, and the permissible coefficient of variation (Tolerance) test values were greater than (0.10), indicating the absence of linear correlation or overlap between the dimensions of the independent variable (Banking Services Liberalization Agreement).

Second: Testing the normal distribution of the data.

Table (4) Results of the normal distribution test

Variable	Coefficient of Skewness	Coefficient of Flattening
Cost Leadership Strategy	-.276	0.908
Excellence Strategy	-.608	0.625
Focus Strategy	-.018	-.197
Human Resources	-.337	-1.170
Technical Requirements	-.112	-.457
Independent Variable (Banking Services Liberalization Agreement)	-.404	0.597
Dependent Variable (Competitiveness)	-.610	2.127
The Survey as a Whole	-.574	1.397

Source: Prepared by the researcher based on the results of the statistical analysis.

Table (4) shows that the skewness coefficient ranged between (-2, 2), and the kurtosis coefficient was less than 7, which indicates that the data dimensions of the independent and dependent variables and the questionnaire as a whole follow a normal distribution and enhances the reliability of the results and their generalizability to members of society. That is, the normal distribution of the data indicates that The selected sample may be well representative of the population (Matore, Khairani, 2020).

The following is a review of the results of the hypothesis testing:

Main Hypothesis Test:

The main hypothesis stated, "There is a statistically significant effect of implementing the banking services liberalization agreement on the competitiveness of Yemeni banks."

To test the main hypothesis, multiple regression analysis was used. This is a statistical method used to measure the relationship between two variables in the form of a functional relationship. This relationship is represented by a straight-line equation, as illustrated in the following table:

Table (5)

Results of the multiple regression analysis to find the impact of the banking services liberalization agreement on the competitiveness of Yemeni banks.

Dependent variable (competitive ability)	Model Summary			Analysis of Variance	
	Correlation coefficient R	Coefficient of determination R ²	F	Degrees of freedom	Significance level
	.504 ^a	.254	6.321	5 93 98	.000 ^b
Independent variable (quality of banking services)	Transaction table				
	Regression Coefficient (B)	T-Test	Standard Error	Significance Level	
Cost Leadership Strategy	.143	.716	.199	.476	
Excellence Strategy	.068	.603	.112	.548	
Focus Strategy	.355	2.637	.135	.010	

Human Element	.397	3.073	.129	.003
Technical Requirements	.248	2.165	.115	.033

The researcher concludes that the first main hypothesis has been achieved and the hypothesis is accepted. In general, the results of this model indicate a significant and positive correlation between the implementation of the banking services liberalization agreement and competitiveness. These results confirm the importance of implementing the liberalization agreement in enhancing and improving the competitiveness of Yemeni banks.

To verify the impact of each dimension of the banking services liberalization agreement on the competitiveness of Yemeni banks, the sub-hypotheses of the first main hypothesis were tested as follows:

1- Testing the first sub-hypothesis:

Which states: "There is a statistically significant impact of the cost leadership strategy dimension on the competitiveness of Yemeni banks."

To test the hypothesis, simple linear regression analysis was used. This is a statistical method used to measure the relationship between two variables in the form of a functional relationship. This relationship is represented by a straight-line equation, as illustrated in the following table:

Table (6)

Results of simple regression analysis to measure the impact of the cost leadership

nt	ModelSummar ^b		Analysis of Variance ANOVAa			Independent Variable	Transaction table			
	Correlation coefficient R	Coefficient of determination R ²	F	Degrees of freedom	Significance level		Regression coefficient (B)	T-test	Standard error	Sig level
iveness	.217 ^a	.047	4.771	1 97 98	.031 ^b	Technica lRequirements Dimension	.396	2.18	.181	

strategy dimension on the competitiveness of Yemeni banks.

Source: Prepared by the researcher based on the results of the statistical analysis.

From the above, the researcher concludes that the first sub-hypothesis of the first main hypothesis has been verified and the hypothesis is accepted.

2- Testing the second sub-hypothesis:

Which states, "There is a statistically significant effect of the excellence strategy dimension on the competitiveness of Yemeni banks."

To test the hypothesis, simple linear regression analysis was used, as illustrated in the following table:

Table (7)

nt	ModelSummar^b		Analysis of Variance ANOVAa			Independent Variable	Transaction table			
	Correlation coefficient R	Coefficient of determination R ²	F	Degrees of freedom	Significance level		Regression coefficient (B)	T-test	Standard error	Sig level
iveness	.246 ^a	.061	6.258	1 97 98	.014 ^b	Technica lRequirements Dimension	.245	2.50	.098	

Results of a simple regression analysis to measure the impact of the excellence strategy dimension on the competitiveness of Yemeni banks.

source: Prepared by the researcher based on the results of the statistical analysis.

- It is clear that the excellence strategy has a positive and statistically significant impact on competitiveness, as a one-unit increase in the excellence strategy score is associated with a 0.245-unit increase in competitiveness.

From the above, the researcher concludes that the second sub-hypothesis of the first main hypothesis has been met and the hypothesis is accepted.

- Testing the third sub-hypothesis:

Which states, "There is a statistically significant effect of the focus strategy dimension on the competitiveness of Yemeni banks."

To test the hypothesis, simple linear regression analysis was used, as illustrated in the following table:

Table (8)
Results of simple regression analysis to measure the effect of the focus strategy dimension on the competitiveness of Yemeni banks

Source: Prepared by the researcher based on the results of the statistical analysis of

nt	ModelSummar ^b		Analysis of Variance ANOVA ^a			Independent Variable	Transaction table			
	Correlation coefficient R	Coefficient of determination R ²	F	Degrees of freedom	Significance level		Regression coefficient (B)	T-test	Standard error	Sig level
iveness	.224 ^a	.050	5.140	1 97 98	. .026 ^b	Technica IRequirements Dimension	.337	7.55	.149	

the 2024 questionnaire.
The researcher concludes that the third sub-hypothesis of the first main hypothesis has been verified and the hypothesis is accepted.
4- Testing the fourth sub-hypothesis:
Which states, "There is a statistically significant effect of the human element dimension on the competitiveness of Yemeni banks."
To test the hypothesis, simple linear regression analysis was used, as illustrated in the following table:

Table (9)
Results of a simple regression analysis to measure the impact of the human element dimension on the competitiveness of Yemeni banks.

nt	ModelSummar ^b		Analysis of Variance ANOVA ^a			Independent Variable	Transaction table			
	Correlation coefficient R	Coefficient of determination R ²	F	Degrees of freedom	Significance level		Regression coefficient (B)	T-test	Standard error	Sig level

iveness	.369 ^a	.136	15.30	1	.000 ^b	Technica lRequirements Dimension	.503	3.91	.129	
				97						
				98						

Source: Prepared by the researcher based on the results of the statistical analysis of the 2024 questionnaire.

The researcher concludes that the fourth sub-hypothesis of the first main hypothesis has been verified and the hypothesis is accepted.

5- Testing the fifth sub-hypothesis:

Which states, "There is a statistically significant effect of the technical requirements dimension on the competitiveness of Yemeni banks."

To test the hypothesis, simple linear regression analysis was used, as illustrated in the following table:

Table (10)
Results of a simple regression analysis to measure the impact of the technical requirements dimension on the competitiveness of Yemeni

nt	ModelSummar ^b		Analysis of Variance ANOVA ^a			Independent Variable	Transaction table			
	Correlation coefficient R	Coefficient of determination R ²	F	Degrees of freedom	Significance level		Regression coefficient (B)	T-test	Standard error	Sig level
iveness	.291 ^a	.085	8.978	1	.003 ^b	Technica lRequirements Dimension	.353	2.99	.118	
				97						
				98						

Source: Prepared by the researcher based on the results of the statistical analysis of the 2024 questionnaire.

The researcher concludes that the fifth sub-hypothesis of the first main hypothesis has been achieved and the hypothesis is accepted.

Conclusions:

1. Banking services are the fundamental element in achieving a competitive advantage for Yemeni banks. The study demonstrated a strong relationship between the implementation of the banking services liberalization agreement and improving the competitiveness of Yemeni banks.

2- There is a statistically significant effect of the banking services liberalization agreement as an independent variable with its dimensions (cost leadership strategy, excellence strategy, focus strategy, human element, technical requirements) on the competitiveness of Yemeni banks as a dependent variable.

3- The implementation of the banking services liberalization agreement strategies leads to the improvement and development of banking services for Yemeni banks and contributes effectively to attracting and retaining customers, which strengthens and improves the competitiveness of Yemeni banks.

4- The human element and technical requirements dimensions play a significant role in enhancing the competitiveness of Yemeni banks.

5- The study showed that the cost leadership and focus strategy dimensions are less important in enhancing competitiveness. The study demonstrated that they have a statistical impact, but to a lesser degree than the other dimensions. In other words, There is insufficient evidence to support the idea that improving the cost leadership and focus strategies will significantly improve competitiveness. This may be explained by the fact that other factors may play a greater role in improving the competitiveness of Yemeni banks.

Recommendations:

1- The need to support the implementation of the banking services liberalization agreement strategies to stimulate competition between local and international banks, thus enhancing the provision of diverse, high-quality banking services.

2- The need to improve the productivity and efficiency of Yemeni banks by providing services based on modern technology.

3- Focusing on the human resources of Yemeni banks and enhancing their professional competence by implementing training programs capable of developing their skills and enhancing their capabilities related to banking and customer service.

4- Utilizing resources and competencies effectively and efficiently leads to a high level of competitiveness.

5. Banks should focus on establishing research and development departments that conduct ongoing studies to keep abreast of new developments in banking services.

6. Restructuring the Yemeni banking sector and supporting and encouraging the merger process between Yemeni banks to create banking units with large financial centers capable of competing and providing modern and diverse services.

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