

رضا العملاء على جودة الخدمات المصرفية -

دراسة تطبيقية على المصارف التجارية بمدينة طرابلس

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Customer Satisfaction with the Quality of Banking Services

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الملخص:

هدفت هذه الدراسة لقياس رضا العملاء على جودة الخدمات المصرفية في المصارف التجارية بمدينة طرابلس ؛ وذلك من خلال إشكالية البحث والتي تتمثل في التعرف على أبعاد جودة الخدمات المصرفية: (الجوانب المادية الملموسة، الموثوقية، الاستجابة، الثقة، التعاطف) واثرها على رضا عملاء المصارف التجارية في طرابلس أما الجانب الميداني للبحث فقد تم تطبيقه على المصارف التجارية بمدينة طرابلس حيث تم اختيار عينة مكونة من (310) من عملاء المصارف التجارية في طرابلس وقد تم توزيع (310) استبانة وتم استرداد (290) استبانة وجميعها صالحة لأغراض التحليل الإحصائي والتي تمثل 93.5%. وقد توصلت هذه الدراسة الى عدد من النتائج أهمها:

1- وجود فروق ذات دلالة إحصائية بين جودة الخدمات المصرفية المقدمة ورضا عملاء المصارف التجارية

2- يوجد أثر إيجابي وذو دلالة إحصائية لجودة الخدمات المصرفية الفعلية التي تقدمها المصارف التجارية على رضا عملائها

وقد اوصت الدراسة ببعض التوصيات منها:

1- ضرورة قيام إدارة المصارف التجارية بالعمل على تضيق الفجوة بين توقعات العملاء لمستوى الجودة وما يقدمه لهم من خدمات فعلية من أجل تحقيق رضا العملاء.

2- العمل على اعتماد أقسام المصارف محل الدراسة فلسفة التوجه للسوق والعميل، بحيث يكون هدف المصارف كسب العملاء والمحافظة عليهم وإشباع رغباتهم كوسيلة لتحقيق رضا العملاء.

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Abstract

This study aimed to measure customer satisfaction with the quality of banking services in commercial banks in the city of Tripoli, through the research problem, which is represented in identifying the dimensions of the quality of banking services (tangible physical aspects, reliability, responsiveness, trust, empathy) and their impact on customer satisfaction of commercial banks in Tripoli. As for the field aspect of the research, it was applied to commercial banks in the city of Tripoli, where a sample of (310) customers of commercial banks in Tripoli was selected. (310) questionnaires were distributed and (290) questionnaires were retrieved, all of which are valid for the purposes of statistical analysis, which represents 93.5%. This study reached a number of results, the most important of which are

- 1- There are statistically significant differences between the quality of banking services provided and the satisfaction of commercial banks' customers
- 2- There is a positive and statistically significant effect of the quality of actual banking services provided by commercial banks on the satisfaction of their customers

The study recommended some recommendations including:

- 1- The need for the management of commercial banks to work to narrow the gap between customers' expectations for the level of quality and the actual services provided to them in order to achieve customer satisfaction.
- 2- Work on adopting the bank departments under study as a market- and customer-oriented philosophy, so that the banks' goal is to gain and retain customers and satisfy their desires as a means of achieving customer satisfaction.

1- Introduction

Quality is important and vital topics that interest has increased, especially in the recent period, with the increasing of local, regional and global competition, so companies are working in industry and services is interested in upgrading the quality of its products and services to protect itself under stiff competition at the global level, whereas the quality management of modern intellectual entries should organizations adopt and provide opportunities for success and progress, So it can improve quality and tangible success in global competition to offer high quality products and low costs due to the final consumer at the lowest price.

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Quality is becoming the biggest advantage of the service provided and a strong competitive weapon for service organizations generally. The quality of service is one of the key elements for success in the current competition environment. The researchers have defined it as a shift in the way of managing of the organization, which includes focusing the energies of the Organization on the continuous improvement of all processes and functions and foremost in the different stages of the customer, since quality is not more than the attainment of the needs of the client.

2- The problem of the study

The problem of the study on what is the quality of the services provided by Libyan banks and what is customer satisfaction of banks performance. All banks provide services to clients with a high degree of similarity and stereotypical in nature and quality and the customer responsiveness towards such services approximately one making banks offer a range of similar services in terms of performance, quantity and price, distribution and promotion.

The problem of the study lies in the answer to the following questions:

- 1- What are the expectations of the clients of banks to the level of the quality of banking services(tangible physical aspects reliability respond trust and security-sympathy) provided to them from operating banks in Libya?
- 2- What is the evaluation of bank clients for quality banking services already offered by operating banks in Libya?

3- The hypotheses of the study

Through access to the literature and based on the nature of the problem and through the survey sample was selected from the clients of commercial banks of Tripoli the following hypotheses were developed:-

The first hypothesis:

There are significant differences and statistically significant differences between client's expectations of commercial banks in Tripoli about the availability of quality banking service offered by banks and the actual level of performance, and there are five hypotheses ramify of this hypothesis:

- 1- There are significant differences and statistically significant differences between customers' expectations about the availability of the tangible physical aspects of the banks provided to them and the actual performance.
- 2- There are significant differences and statistically significant differences between customers' expectations about the availability of

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- the reliability provided to them from banks and the actual performance.
- 3- There are significant differences and statistically significant differences between customers' expectations about the availability of the responsiveness provided to them from banks and the actual performance.
 - 4- There are significant differences and statistically significant differences between customers' expectations about the availability of confidence and trust given to them by the banks and the actual performance.
 - 5- There are significant differences and statistically significant differences between customers' expectations about the availability of sympathy for them from banks and the actual performance.

The second hypothesis:

The hypothesis that there is a difference in the order of the dimensions of service quality (tangible physical aspects – reliability – respond – trust and security-sympathy) in terms of the gap between the levels of expected performance and actual performance.

4- The objectives of the study:

1. Identify the evaluation of banks customers for the quality of banking services provided to them.
2. Test the relationship between the quality of banking services and customer satisfaction.
3. Clarifying the benefits that can be obtained from the Libyan banks behind the measure the quality of banking services and the level of work on the development of services in order to increase market share and maximize profitability.
4. Determine the relative importance of the factors used by the Libyan banking customers in their evaluation of the level of quality banking services.

5- The study population and the study sample

The study population represented in commercial banks in Tripoli and it has been selected a sample of (336) client, depending on the schedule (Sckaran, 2003, p294) and (336) questionnaires were distributed and (290) questionnaires have been recovered and all valid for the purposes of statistical analysis by 86.3%.

Table 1; Number of questionnaires distributed, recovered and recoverable for statistical analysis

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Institute Number of Forms	Forms distributed	Forms recovered and are valid for statistical analysis	Forms no refundable
National Commercial Bank tajura Branch	48	42	6
National Commercial Bank Tarhona Branch	48	42	6
National Commercial Bank Almeena Branch	48	42	6
National Commercial Bank Alazezeya Branch	48	42	6
National Commercial Bank Alesteklal Branch	48	41	7
National Commercial Bank jinzur Branch	48	42	6
National Commercial Bank Alswani Branch	48	43	5
Total	336	294	42

Source Commercial Bank Management

6- The importance of the study

1. The importance of the current study stems from the need for a scientific scale to provide a base of information on banks customers to assess the quality of what is offered to them from banking services, and the extent of satisfaction with those services.
2. The findings of the study will help banks and departments to improve and develop their banking services in order to strengthen its competitive position.
3. The importance of this study stems from the importance of the banking marketing, which the quality of banking services is provided to its customer's as one of the main pillars that help banks to improve profits by improving their services and gain new market share.

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4. Knowing the trends toward banking customers of these banks provided banking services in order to develop them.
5. Keen on the continuity of the banks deal with their customers, and not leaving the competition to deal with banks and by working continuously to measure the quality of services provided to customers from their point of view and to seek to develop these services commensurate with their needs and aspirations.

7- keywords

- **Quality of service:** is a measure of the degree to which it promoted the customer service level to meet their expectations.
- **Reliability:** is the ability of the service provider to perform the service which has promised reliably and with a high degree of accuracy.
- **Response:** is the ability to deal effectively with all customer requirements and to respond to complaints and work to resolve them quickly and efficiently.

Thereby convince customers that they are appreciated and respected by the organization

- **Trust and Security:** is reassurance that the service provided to customers free of error or danger or doubt in addition to the psychological and physical reassurance.
- **Tangible physical aspects:** They are physical means available to the service organization such as equipment and appearance of the service and the tools and means of communication with providers.
- **Empathy:** it is to express the spirit of friendship and concern for the customer and notified its importance and the desire to provide the service according to his needs.
- **Customer:** Every individual who is willing to pay when receiving a product or service.
- **Satisfaction:** is the individual's sense of saturation when you get what you expect from a good or service and satisfaction varies between the different levels.

8- Previous studies

1- Study (Bahia and Nantel, 2000) entitled the customer attitudes towards the quality of banking services in the Canadian banks. This study aimed to identify the trends of customers in banks towards quality in the services offered by Canadian banks, has been the study through the distribution of 350 questionnaire form sent by mail to the Canadian banking customers has been attributed (110) questionnaire, and the researchers used the analytical descriptive approach which is based on the collection of

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scientific material through access to references and previous studies as well as the compilation and analysis of newspaper questionnaire distributed to a sample study. They found a weakness in the quality of service provided by the Canadian banks. The researchers have concluded to a set of recommendations, the most important proposal model to measure the quality of service perceived in banks consists of the following dimensions (efficiency, price, tangibility, credibility).

2- Study (Wikowski and Wolfinger, 2002) titled compared to the quality of service through the provision of service in both the United States and Germany. This study aimed to identify the quality of the service through a comparison between the provision of services in both the United States and Germany, using the dimensions of quality of service, a physical aspects concrete response and reliability, empathy and safety and has the study on five service companies which banks and clothing, mail and restaurants, medical services and used the researchers measure, (Servqual) which contains (22) items amounted study sample study (575) customers in Germany and (455) agent in the United States were selected at random from the previous Institutions service clients, this study has come to the most important results of the post-reliability ranked first among the dimensions in terms of important dimensions in both the United States and Germany was the order of importance of the dimensions in terms of importance in the United States follows after the reliability and responsiveness and safety and intangible aspects of the banquet, while the importance of the order of deportation in Germany were as follows after reliability, empathy, safety and response and physical aspects of concrete.

3- Study (Allred and Addams, 2000) and was entitled "Service quality at banks and credit unions: what do their customers say". This study aimed to identify the quality of banking services in banks and credit institutions, and try to identify the differences between banks and credit institutions in the overall quality in the banking provided the service. The application has the study through the distribution of 143 questionnaire on banks and credit institutions, researcher has used the descriptive analytical method which is based on the collection of art theory of references and previous studies, as well as analysis of the views of the study sample and comment on them and I've researcher concluded that credit institutions better than banks in the (11) (14) a question concerning the banking service quality a) free access to the service, courtesy, communication, credibility, security, empathy, tangible things, basic services, justice, modify errors, guarantees). The study showed that no banks or credit institutions renew its

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customers' needs. Add to that the 50% of respondents replied that he stopped to take advantage of the service given the weakness of the service provided, and most respondents said that due to lack of banks' ability to provide a suitable service and quality.

The theoretical aspect of the study:

The concept of quality banking service

There are multiple definitions cited by writers and researchers on the concept of quality which include: -

- The American Society for Quality rationing identified it as the ability of a set of characteristics and features essential to satisfy the stated or implicit requirements for a group of clients (Dalal Aisha 2011)
- World Organization identified it as ISO standards for quality as the ability of a set of core features capable of satisfying the needs (Baharat, 1994).
- Jiang identified it as the ability to meet the needs of customers, and to achieve what exceeds these needs and requirements (Jiang, 2002).
- Baharat identified it as a quality of excellence in performance to achieve the desires of consumers through the work of managers and staff with each other in order to provide consumers with high quality and value through the performance of work in a timely and proper manner (Baharat, 1994.).

The importance of quality banking service

The banking services as other services has gone through many stages of development where the activity of just doing the lending process and check-in within the boundaries of the State designated, the investment banks and owned for many industrial and service trade, as well as its export services outside State borders and the proliferation of many branches of banks in most countries of the world, and the emergence of multinational banks. Etc. There is no doubt that this great transformation and diversification in banking or the banking industry make lots of writers and researchers at banks, they see that the real problem facing bankers is how to manage and cope with change and the rapid growth in economic and social areas successfully. In addition to the change and development of the banking industry has become a market characterized by fierce competition. Some may feel that development in itself, as an ingredient quality, in addition to other objectives for the development of the most important banking (Tawfik Abdul Mohsen, 2001).

- The quality of service is the key to achieve customer satisfaction

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- Increased competition among banks
- Service quality source of competitive advantage
- Good service contribute to the preservation of employment
- Good service attracts new customers.

The levels of quality banking service

It can distinguish between five levels of quality banking services and can be identified as follows (Abdullah bin Rashoud, 2008):

1. The quality expected by customers, which represent the quality of banking services they expect to receive from the Bank to deal with.
2. Perceived quality is recognized by the Bank's management on the quality of service to its customers, which it believes saturated needs and desires with high level.
3. Technical quality, is how that claim by banking by bank workers, subject to the specifications of the quality of service provided.
4. Actual quality and are claiming the service which is the compatibility and the ability to use methods of providing service well satisfied customers.
5. The desired quality for customers, i.e. the extent of satisfaction and acceptance that can get bank customers from receiving these services.

The dimensions of quality banking service:

The dimensions of quality banking service are as follows:

1- Tangible physical aspects

Shaikh and Rabbani think that physical aspects refer to the appearance of physical facilities and equipment, communication equipment, buildings and technologies, internal facilities and equipment for service delivery and internal organization and design of buildings (Shaikh and Rabbani, 2005).

Al-Bakri thinks that the tangible physical aspects of capacity and physical facilities, equipment, personnel and communications equipment that dimension represents (11%), as the relative importance compared to other dimensions (Al-Bakri, 2005,).

2- Reliability

Reliability is the ability of a service provider to perform the promised service is reliable and highly accurate. (Cronin and Tylor, 1992, p55) and (Al-Bakri, 2005), think that the reliability in service means the ability to perform in complete mourning already selected and accurately. This dimension represents (32%), as the relative importance of quality compared to other dimensions.

3- Responsiveness

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The ability to effectively deal with all customer requirements and respond to the problems is working to resolve them quickly and efficiently to the satisfaction of the customers that they appreciate and respect by the organization which dealt with. (Omar Harahash, 2009) and (Al-Bakri, 2005) think that the responsiveness means real assistance in providing this dimension represents (22%) of the service, as the relative importance of quality compared to other dimensions.

4- Warranty

It is reassuring that the service provided to clients free of mistakes or endangered or doubt comprehensive psychological and physical reassurance. (Omar Harahash, 2009), (Al-Bakri, 2005), think the meaning of insurance is confirmation. It means the attributes that characterize the working knowledge and ability and confidence in providing service and this dimension represents (19%), as the relative importance of quality compared to other dimensions.

5- Empathy

It is to demonstrate a spirit of friendship and concern for the customer and notified its importance and the desire to provide service according to his needs. (Omar Harahash, 2009, p. 101), (Al-Bakri, 2005) think that Empathy means the degree of care and personal attention to the beneficiary and this dimension represents (16%), as the relative importance of quality compared to other dimensions.

The concept of customer satisfaction

There were many different views on the definition of satisfaction, so will present most of these definitions with a view to the general concept of customer satisfaction for service quality, as follows:

- (Kotler, 2003) defined the individual's sense of satisfaction when you get saturation on what you expect from a good or service and satisfaction varies between different levels.
- (Monique, 2009,) defined the satisfaction as a judgment on the quality of the resulting product for comparison between customer expectations and actual service performance
- (John, 2002) defined the degree of satisfaction with customer perception which represents the effective processing by the service provider when outfitted for service, and that meet the customer's needs and desires when it is used for the required service
- (Wael Rashid) defined the satisfaction as the situation, which correspond to their customer's expectations with his perceptions related to the product or service provided.

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- (Alhasinh 2009) defined the satisfaction as the feeling of happiness and euphoria that gets them the client as a result of the desire to satisfy a need.
- (Khalidi, 2006) defined the satisfaction as the experience is a pre-consumption which compares the customer service envisaged with the expected quality.

The importance of customer satisfaction:

The service organizations are working to meet the actual and projected customer needs and then be able to achieve its objectives in order to constantly work on the growth and progress in the work of service organizations To achieve this, you must always link between quality of service and satisfaction, and is customer satisfaction are important factors that enable service organizations to survive and continue in the market, especially if you put customer satisfaction as the goal of the strategic objectives (Kotler 2003) and the following points can be highlighted which determines the importance of customer satisfaction:

- 1- The customer satisfaction with the services provided reduces the likelihood of customers went to the competition institutions
- 2- The client who feels good about the organization and management of its employees because of their responsiveness to the needs and excellence in the provision of services becomes a tool of good relations, leading to attract new customers (Hayes and Gedge, 2007)
- 3- When the client is satisfied with the services provided, it will repeat the procurement process, making it easier to keep it (John and Reed, 1997)
- 4- The customer satisfaction as a feedback to the Foundation regarding the services provided to him and that determine the prevailing and potential problems, making the institution always the evolution of services provided to customers (Hoffman and Baston, 1997)

Measure the quality of service and satisfaction

1- Attitudinal Approach

Attitudinal Approach defined as the scale of actual performance; where based this approach on the grounds that the service quality is a concept directional connection with complacency, but it is not synonymous with him, as it is linked to realize customers' actual performance of the rendered service. This method is credited to (Gronin & Taylor, 1992), as that service quality is the concept of directional connection with the consent of the client; but it is not synonymous with him, in addition to its association with the actual performance of the service provided, the researchers who have

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adopted this method is that the service quality and customer satisfaction two different concepts: the first (Quality of Service): hosted and perceived by the customer in the form of built direction the process of assessing the cumulative long-term, while satisfaction is the psychological state of transient and ephemeral, and to consider the satisfaction and mediator between the previous perceptions of the quality of service and the current understanding of the quality factor, and in the light of this is actually the customer evaluation of the quality of service provided (El-Kaseh, 2013,)

2- The quality measurement according to the gap model (Servqual)

The gap model appeared during the eighties through studies carried out by each of the (Zismal - Barracoroman - Perry) is based in this model to measure the quality of service on a comparison between what is understood by customers of the service recipient and expectations prior service can be expressed as the following equation:

Quality of Service = expectation - perception

Due to quality service model (Servqual) or the so-called gaps model has a high degree of credibility and stability from the perspective of who demanding to application headed several studies to be used to measure the quality of service provided in many service sectors, including the banking sector so it is this measurement of more standards commonly used in the field of measuring the quality of service (George Iskandar 2003)

Therefore the researcher has adopted the model (Servqual) to measure the quality of banking service to use the results to improve the performance of banks operating in the city of Tripol

Data analysis

Table 2; The following table shows the results of the quality of service provided and projected data analysis by the Libyan commercial banks:

Paragraphs	The expected service			The provided Service		
	Weighted average	The degree of approval	Ranking	Weighted average	The degree of approval	Ranking
Bank building and parlors are well positioned	4.70	Strongly agree	1	1.90	Disagree	1

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for customers						
The appearance of the bank employees in mobilization	4.12	Agree	3	1.63	Strongly disagree	4
Models and data used for easy packing	4.46	Strongly agree	2	1.80	Disagree	2
The bank provides adequate parking cars to its customers	4.70	Strongly agree	1	1.79	Disagree	3
The Bank provides its services in times promised by	4.53	Strongly agree	3	2.01	Disagree	1
Show serious attention to resolve customers' problems	4.43	Strongly agree	2	1.62	Strongly disagree	3
To perform the service properly from the first time	4.12	Agree	1	1.92	Disagree	2
Employees are trained	4.19	Agree	3	1.59	Strongly	4

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and qualified to do their jobs					disagree	
Employees respond to customer service quickly	4.50	Strongly agree	1	2.20	Disagree	1
Employees understand customer needs and seek to achieve them	4.26	Strongly agree	2	2.00	Disagree	2
Workers explaining to clients time to implement the required service	4.13	Agree	4	1.43	Strongly disagree	4
No clients are busy working their own work	4.25	Strongly agree	3	1.70	Strongly disagree	3
Staff behavior generates trust and confidence of customers	4.70	Strongly agree	1	2.20	Disagree	1
A sense of security in	4.26	Strongly agree	2	1.70	Strongly	3

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the performance of banking operations					disagree	
Tranquility in the use of electronic services	4.22	Strongly agree	4	1.76	Strongly disagree	2
The bank responds quickly when the client for the loss of one of his business cards	4.23	Strongly agree	3	1.52	Strongly disagree	4
Working hours suitable for clients	4.64	Strongly agree	1	2.01	Disagree	1
The employees Gives a personal interest in their customers	4.40	Strongly agree	3	1.77	Strongly disagree	2
Customer appreciation and sympathy conditions	4.53	Strongly agree	2	1.52	Strongly disagree	3
Employees show the spirit of	4.26	Strongly agree	4	1.32	Strongly disagree	4

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friendship to customers						
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The test of first major hypothesis

To study and test this hypothesis, which states that "no significant and relevant differences statistically significant between customer expectations about the availability of quality provided banking services to them from commercial banks and the actual level of performance", has been used t-test for two samples linked (tested before - after). Paired -Samples T-test shows the result of the analysis in the following table:

Table 3 ;Test (t) to know the differences between customer expectations for the availability of quality of banking service provided to them from commercial banks and the actual level of performance

Quality of banking service	Sample size	Arithmetic mean	Standard deviation	(t)-value	p-value
Expected	290	4.35	0.203	100.53	0.00
Actual	290	1.77	0.393		

The results showed in the table evidenced that there are differences between customer expectations about the availability of quality provided banking services to them from commercial banks and the actual level of performance, where he found that the average quality expected banking service level at commercial banks clients (4.35) and standard deviation (0.203), while the average level the actual performance of quality banking service commercial banks (1.77) and standard deviation (0.393), and the value of t calculated (100.53), a significance and statistically significant at the level of significance (0.01) as the level of significance value scenes $0.000 = P\text{-value}$ which is smaller than the significance level $\alpha = 0.01$, which indicates the presence of significant differences and statistically significant differences between customers' expectations about the availability of quality provided banking services to them from commercial banks and the actual level of performance, and in which it is clear that there is a gap between the expected and the level of actual performance, where the actual less than expected

The test of first sub-hypothesis

To study and test this hypothesis, which states that "no significant and relevant differences were statistically significant between customer

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expectations about the availability of the physical aspects of the concrete provided to them from commercial banks and the actual level of performance", it has been used t-test for two samples linked (tested before - after). Paired -Samples T-test shows the result of the analysis in the following table:

Table 4 ;Test (t) to know the differences between customer expectations about the availability of the material provided to them tangible aspects of commercial banks and the actual level of performance

Quality of banking service	Sample size	Arithmetic mean	Standard deviation	(t)-value	p-value
Expected	290	4.31	0.539	42.16	0.00
Actual	290	1.78	0.647		

The results showed in the table evidenced that there are differences between customer expectations for the availability of the physical aspects of the concrete provided to them from commercial banks and the actual level of performance where he found that the average availability of the physical aspects of the tangible expected to be submitted at commercial banks clients (4.31) and standard deviation (0.439), while the average the actual performance level (of 1.78) and standard deviation (0.647), and the value of t calculated (42.16), a significance and statistically significant at the level of significance (0.01) as the level of significance value scenes 0.000 = P-value which is smaller than the level of significance $\alpha = 0.01$, which indicates the presence of significant differences and statistically significant differences between customers' expectations about the availability of the physical aspects of the concrete provided to them from commercial banks and the actual level of performance, and in which it is clear that there is a gap between the expected and the level of actual performance, where the actual less than expected.

The test of second sub-hypothesis

To study and test this hypothesis, which states that "no significant and relevant differences were statistically significant between customer expectations about the availability of reliability provided to them from commercial banks and the actual level of performance", it has been used t-test for two samples linked (tested before - after). Paired -Samples T-test shows the result of the analysis in the following table:

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Table 5 ;Test (t) to know the differences between customers' expectations for reliability, availability provided to them from commercial banks and the actual level of performance

Quality of banking service	Sample size	Arithmetic mean	Standard deviation	(t)-value	p-value
Expected	290	4.32	0.487	69.479	0.00
Actual	290	1.79	0.511		

The results showed in the table evidenced that there are differences between customer expectations about the availability of reliability provided to them from commercial banks and the actual level of performance, where he found that the average level of availability of reliability expected to be submitted at commercial banks clients (4.32) and standard deviation (0.487), while the average actual performance level (1.79) and standard deviation (0.511), and the value of t calculated (69.479), a significance and statistically significant at the level of significance (0.01) as the level of significance value scenes $0.000 = P\text{-value}$ which is smaller than the significance level $\alpha = 0.01$, which indicates the presence of and significant differences were statistically significant between customers' expectations for reliability, availability provided to them from commercial banks and the actual level of performance, and in which it is clear that there is a gap between expected and actual performance level, where the actual less than expected.

The test of third sub-hypothesis

To study and test this hypothesis, which states that "no significant and relevant differences were statistically significant between customer expectations about the availability of the responsiveness provided to them from commercial banks and the actual level of performance", has been used t-test for two samples linked (tested before - after). Paired -Samples T-test shows the result of the analysis in the following table.

Table 6 ;Test (t) to know the differences between customer expectations about the availability of the responsiveness provided to them from commercial banks and the actual level of performance

Quality of banking service	Sample size	Arithmetic mean	Standard deviation	(t)-value	p-value
Expected	290	4.29	0.235	62.538	0.00
Actual	290	1.83	0.625		

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The results showed in the table evidenced that there are differences between customer expectations for the availability of the responsiveness provided to them from commercial banks and the actual level of performance, where he found that the average level of availability expected to be submitted at commercial banks clients responding (4.29) and standard deviation (0.235), while the average actual performance level (1.83) and standard deviation (0.625), and the value of t calculated (62.538), a significance and statistically significant at the level of significance (0.01) as the level of significance value scenes $0.000 = P\text{-value}$ which is smaller than the significance level $\alpha = 0.01$, which indicates the presence of and significant differences were statistically significant between customer expectations about the availability of the responsiveness provided to them from commercial banks and the actual level of performance, and in which it is clear that there is a gap between expected and actual performance level, where the actual less than expected.

The test of fourth sub-hypothesis

To study and test this hypothesis, which states that "no significant and relevant differences statistically significant between customer expectations about the availability of confidence and security provided to them from commercial banks and the actual level of performance", has been used t-test for two samples linked (tested before - after). Paired -Samples T-test shows the result of the analysis in the following table:

Table 7 ;Test (t) to know the differences between customer expectations about the availability of confidence and security provided to them from commercial banks and the actual level of performance

Quality of banking service	Sample size	Arithmetic mean	Standard deviation	(t)-value	p-value
Expected	290	4.36	0.264	89.009	0.00
Actual	290	1.80	0.465		

The results showed in the table evidenced that there are differences between customer expectations about the availability of confidence and trust given to them by commercial banks and the actual level of performance, where he found that the average level of availability of confidence and trust expected to be submitted at commercial banks clients (4.36) and standard deviation (0.264), while the average level Actual performance (1.80) and standard deviation (0.465), and the value of t calculated (89.009), a significance and

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statistically significant at the level of significance (0.01) as the level of significance value scenes $0.000 = P\text{-value}$ which is smaller than the significance level $\alpha = 0.01$, which shows the existence of significant differences and statistically significant differences between customers' expectations about the availability of confidence and security provided to them from commercial banks and the actual level of performance, and in which it is clear that there is a gap between expected and actual performance level, where the actual less than expected.

The test of fifth sub-hypothesis

To study and test this hypothesis, which states that "no significant and relevant differences were statistically significant between customer expectations about the availability of sympathy offered to them from commercial banks and the actual level of performance", it has been used t-test for two samples linked (tested before - after). Paired -Samples T-test shows the result of the analysis in the following table:

Table 8 ;Test (t) to know the differences between customer expectations about the availability of sympathy offered to them from commercial banks and the actual level of performance

Quality of banking service	Sample size	Arithmetic mean	Standard deviation	(t)-value	p-value
Expected	290	4.46	0.251	118.353	0.00
Actual	290	1.66	0.254		

The results showed in the table evidenced that there are differences between customer expectations about the availability of sympathy offered to them from commercial banks and the actual level of performance, where he found that the average level of availability expected sympathy presented at commercial banks clients (4.46) and standard deviation (0.251), while the average actual performance level (1.66) and standard deviation (0.254), and the value of t calculated (118.353), a significance and statistically significant at the level of significance (0.01) as the level of significance value scenes $0.000 = P\text{-value}$ which is smaller than the significance level $\alpha = 0.01$, which indicates the presence of and significant differences were statistically significant between customer expectations about the availability of sympathy offered to them from commercial banks and the actual level of performance, and in which it is clear that there is a gap between expected and actual performance level, where the actual less than expected.

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The fourth major hypothesis

This hypothesis states that "there are differences in the order of dimensions of the quality of banking service (Tangible physical aspects - reliability - responsiveness - confidence and safety - Empathy) in terms of the gap between the expected level of performance and the level of actual performance", and to study this hypothesis, the researcher used test Friedman of the average of associated ranks, and the result of this analysis shows in the following table:

Table 9 ; Friedman test ranks to see the differences in the order of both the quality of banking service in terms of the dimensions of the gap between the expected level of performance and the level of actual performance (n = 290)

The dimensions of the quality of banking service	Average of ranks	The value of K^2	Degree of freedom	Probability value
The gap between the expected and actual Empathy	3.54	77.465	4	0.00
The gap between the physical aspects of the concrete and the actual expected	3.21			
The gap between confidence and trust expected and actual	2.89			
The gap between the expected and actual reliability	2.79			
The gap between the expected and the actual responsiveness	2.56			

The results of the table evidenced that the calculated value of K^2 (77.465), have significance value and significant statistically at the significance level of 0.05, because the probability value is (0.000) and smaller than (0.05), indicating the presence of statistically significant differences between the mean ranks of the gap between the expected level of performance and the actual level of performance. The dimensions of quality banking service, where we find that the gap between the expected and the actual in the top of ranks (the gap between expected and the actual) for Empathy with average (3.54) and occupies first place, while coming in second place (the gap between the tangible physical aspects of the expected and actual) with

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average (3.21). Then the third rank (the gap of confidence and trust between the expected and the actual) average (2.89), while (the gap between the expected and the actual reliability) comes in fourth position with an average (2.79), and finally came in the fifth hypothesis and the last (the gap between the expected and the actual responsiveness) with average (2.56).

The results of the study

1- The results related to the dimensions of the independent variable (Quality of Service)

- The dimension of the expected and provided tangible physical aspects

- 1- The value of the arithmetic average of the dimension of the tangible physical aspects which expected by clients of commercial banks is equal to (4.31) and with agreed degree and suggesting that customer expectations for quality of service was high in terms of dimension of the tangible physical aspects.
- 3- The value of the arithmetic average of the dimension of the tangible physical aspects which provided by clients of commercial banks in Tripoli equal to (1.78) which shows the actual performance was in the low level of service quality in terms of dimension of the tangible physical aspects.

- The dimension of the expected and provided reliability

- 1- The value of the arithmetic average of the dimension of the reliability which expected by clients of commercial banks is equal to (4.32) and with strongly agreed degree and suggesting that customer expectations for quality of service was high in terms of dimension of reliability.
- 2- The value of the arithmetic average of the dimension of the reliability which provided by clients of commercial banks in Tripoli equal to (1.79) which shows the actual performance was in the low level of service quality in terms of dimension of the reliability.

- The dimension of the expected and provided responsiveness

- 1- The value of the arithmetic average of the dimension of the responsiveness which expected by clients of commercial banks is equal to (4.29) and with strongly agreed degree and suggesting that customer expectations for quality of service was high in terms of dimension of responsiveness.
- 2- The value of the arithmetic average of the dimension of the responsiveness which provided by clients of commercial banks in

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Tripoli equal to (1.83) which shows the actual performance was in the low level of service quality in terms of dimension of the responsiveness.

- **The dimension of the expected and provided trust and confidence**

- 1- The value of the arithmetic average of the dimension of the trust and confidence which expected by clients of commercial banks is equal to (4.36) and with strongly agreed degree and suggesting that customer expectations for quality of service was high in terms of dimension of trust and confidence.
- 2- The value of the arithmetic average of the dimension of the trust and confidence which provided by clients of commercial banks in Tripoli equal to (1.80) which shows the actual performance was in the low level of service quality in terms of dimension of the trust and confidence.

- **The dimension of the expected and provided Empathy**

- 1- The value of the arithmetic average of the dimension of the Empathy which expected by clients of commercial banks is equal to (4.46) and with strongly agreed degree and suggesting that customer expectations for quality of service was high in terms of dimension of Empathy.
- 2- The value of the arithmetic average of the dimension of the Empathy which provided by clients of commercial banks in Tripoli equal to (1.83) which shows the actual performance was in the low level of service quality in terms of dimension of the Empathy.

The second major hypothesis

Through the test of the second major hypothesis the following results have been concluded:

- The existence of a gap between the client's expectations of commercial banks and the actual performance of the service provided to them from their banks, and with regard to the five dimensions of the quality of banking service, which includes (tangible physical aspects, reliability, responsiveness, trust and confidence, Empathy).
- 1- There is a different in contribution degree of explained dimensions of the quality of banking service in determining the scope of the gap between customer expectations and the actual performance level of banking service provided to them from their banks. It has been arranged in descending order according to the average gap for each dimension.

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- 2- The gap between the expected quality of banking service and provided with respect to Empathy dimension is equal to (3.74).
- 3- The gap between the expected quality of banking service and provided with respect to the tangible physical aspects dimension is equal to (3.21).
- 4- The gap between the expected quality of banking service and provided with respect to trust and confidence dimension is equal to (2.89).
- 5- The gap between the expected quality of banking service and provided with respect to reliability dimension is equal to (2.79).
- 6- The gap between the expected quality of banking service and provided with respect to the responsiveness dimension is equal to (2.76).

Recommendations

1. Need for the National Commercial Bank's management to work to narrow the gap between customer expectations The level of quality and offers them even already achieved satisfaction.
2. Work on the adoption of the bank departments under study philosophy orientation of the market and the customer, so that the goalbank win customers, maintain them and satisfy their desires as a means to achieve the bank's goals.
3. The attention should be on the bank personnel departments, understand the proper entrance to ensure the quality of services Banking through the creation of an appropriate work environment, and motivate them financially and morally.
4. Bank need to be careful to pick the best workers, and lay the foundations for their choice in accordance with the most important skills, which proved the importance of the availability of bank employees who have direct contact with customers.
5. Need for systems to deal with customer complaints, and encourage customers to progress in the case of complaints Its existence, and to make the channels of communication with officials at the bank centers open to customers in the event of the existence of a complaint.
6. Need for the bank to stand on the reasons for the modest degree of satisfaction with the performance level of services Banking offered to its customers

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