

Ministry of Higher Education  
Salahaddin University -Erbil  
College of Administration & Economics  
Department of Finance & Banking



## **The impact of the behavior of bank employees on customer confidence (A case study of the Kurdistan International Bank and Cihan Islamic Bank for the period 2023-2024)**

A Study submitted to finance and banking department/ college of Administration and Economic / the University of Salahaddin-Erbil as partial fulfillment of requirements for the degree of the bachelor in finance and banking sciences.

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## AC knowledgements

I wish to register my profound gratitude to almighty allah for the guidance and grace throughout my life. I would also like to extend special regards to my amazing parents who are the source of any success in my life. May allah continue showering them with blessings,Ameen. In addition ,my special gratitude goes to the immediate past Head of Department of Science Finance and Banking ,University of Salahaddin-Erbil, late Assistant Proof Dr.Idrees.R.Haji

**Dedication :** I dedicate this Research affectionately to the following:

- My parents
- My university
- My supervisor

### **Certificate by the supervisor**

This is to certify that the research entitled (**The impact of the behavior of bank employees on customer confidence A case study of the Kurdistan International Bank and Cihan Islamic Bank**) being submitted by(**Dalal ziwer muhammed sideq ,Dalda amad abdulla,Rayan tahir hassan**),in partial fulfilment of requirements for the award of the degree of Bachelor in (**Science Finance and Banking Department** ),is a record of Bona-fide work carried out by

**Signature:**

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**Date :**

### **Certificate by the Department**

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**Signature:**

**Date :**

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**Abstract:**

The main aim of conducting this research paper is to find out the impact of the employees behavior of banks and the costumer’s confidence. To explore whether the positive behavior increase the rate of costumer’s confidence or decrease when they show positive behavior, and how they react to their behavior. The problem is costumers deal with some banks while avoid dealing with some others. Therefore, a questionnaire was distributed to be answered by the costumers in two banks (Jihan and Kurdistan). The questions mostly were about the behavior of bank employees and how they deal with their customers. After the data collection, it was analyzed by SPSS program. In addition, the finding was positive according to the responses of majority of the costumers (participants) confirming that they are satisfied with the employees of these two banks, and such good behavior attracts them to visit these banks and then leads to inincrease in loans and deposits as well as in profitability. The 40 participants were randomly chosen and it shows that there is an impact of the employees on the customers confidence, which leads, in turn to increase the number of the costumers. Thus, it can be concluded from this research that the null hypothesis (there is no relationship between employees’ behavior and customer’s confidence) was rejected in advantage of alternative hypothesis (there is a relationship between employees’ behavior and customer’s confidence).

**Key words:** Employee behavior, banks, customer confidence, customer reaction.

## Chapter 1:Introduction

### 1.1 Introduction:

Complexities that have rendered the banking sector subject to many risks that may occur from the external or internal environment in which you work, particularly in light of the risk escalation that banks are seeking. Achieving high rates of profitability following the crises that hit major international banks, which pushed it to preserve its position as the center of financial support for banks, as well as improving depositors' confidence in them from a deeper viewpoint of bank solvency. Customers' trust in banks is critical to continuing a strong banking relationship. Customers' trust in their banks is greatly influenced by the behavior and actions of bank workers. This study is being conducted to better understand the relationship between bank employee behavior and customer confidence from the perspective of Cihan Bank and Kurdistan International Bank clients. Additionally, the phenomenon of client interest in the banking sector has become the subject of considerable attention. A wide range of economic analysts and bankers are interested. The use of it in banks being able to hold many conferences and seminars, as well as the publication of a large amount of scientific literature on this phenomena, has created an interest in it as a viable reality, given some of the environmental and economic challenges. . Achieving high rates of profitability in the course of a series of worldwide bank crises, which pushed it to preserve its position as the center of financial support for banks, as well as improving depositors' confidence in them from a deeper viewpoint of bank solvency. It is one of the most critical internal control criteria in the service industry. Financial impression and reputation; therefore, banks in general must be conscious of the significance of the function allocated to her, particularly the Moral role. It is apparent here that the human element is the foundation of bank success and advancement, as it may be a reason for their delay or raise concerns about its actions, causing individuals interacting with it to lose faith in it. And it went worse. The significance of banking work that is suitable with consumer needs And gain their trust for those interested in financial stability, particularly international financial institutions such as the International Monetary Fund and the World Bank Development banks, as well as supervisory authorities in countries where these banks operate, particularly after the global financial crisis, which harmed the performance of all banks without exception. As a result, this phenomenon was chosen as the subject of research to determine the impact of bank workers' behavior on client confidence.

## 1.2 Problem of the study:

Given that customer confidence effects the decision and amount of savings deposited in banks and that the continued existence and sustainability of banks is linked with the amount of customer savings, struggling and inappropriate employee behavior results in customers being refusing to do business with the bank, which then results in an overall decrease in loans and deposits and a decline in profitability, forcing the search for causes. It influences both depositors' perceptions of depositors' perceptions of banks' reputation and consumer confidence, as it is a promising research area. the following questions have been investigated by the current research:

## 1.3 Questions of the study:

**First question:** Is there a general positive impression (trust, quality, and customer satisfaction) about Kurdistan and Cihan Bank?

**Second question:** Are there positive attitudes among the customers of both Kurdistan and Cihan Banks regarding the possibility of providing services to customers and receiving them well and empathizing with them?

**Third Question:** Are there positive attitudes among the clients of these two banks regarding the method of service provision and confidentiality in dealings?

**Fourth Question:** Are there positive attitudes among the clients of these two banks regarding transparency and speed of delivery?

**Fifth Question:** Is there an impact of employees' behavior on customer confidence from the point of view of the customers of these two banks?

## 1.4 Study goals:

This investigation seeks to accomplish the following goals:

1. Figure out the overall level of general opinion about the bank (customer satisfaction and trust quality).
2. Clearly mentioning the possibility that clients will accept and sympathize with your products or services.
3. Bringing to light how much of secrecy and service delivery in Dealing.
4. Figure out the transparency and time required for completion.
5. Simply describing how consumer confidence is affected by bank employees behavior. Understanding the differences in employee behavior levels that banks attribute to social variables.

## 1.5 Hypotheses of the study:

1- H0 Null hypothesis); The is no relationship between the employee's behavior and the customer' confidence.

2- H1 (Alternative hypothesis); the behavior of employees has a relationship with the customer's confidence.

### 1.5 Significance of the study:

The study's significance arises from the importance of human capital working. The impact of staff behavior in encouraging bank confidence, customer trust, and the positive effects of this behavior Negative influence on bank success, expansion, and spread. As a result, this study is critical for all bank divisions. Whichever you strive to assure the success of its institutions and clients, they always want their money to be secure. It also demonstrates the significance of this study and the advantage sought after obtaining conclusions and recommendations on the need of building trust bridges between bank staff and clients, as well as the value of increasing customer satisfaction and bank profits.

The more management was successful in incorporating the concept of employee behavior in banks into their plans and goals, the better the results. It works to provide bank departments with up-to-date data and information, constantly informing customers about their needs and interests, which is reflected in the development of the bank's relationship with its customers in ways that allows the bank to gain the trust of its existing customers and attract new ones. Banking institutions, in specific, are experiencing high levels of competition. This is why there is an urgent need to do research into behavioral aspects that must be considered, as well as the availability of human resources working in banks and their statements for both employees and managers. This study, as expected, will assist researchers in carrying out more investigations in other related fields.

## Chapter 2: Theoretical framework

### 2.1 Literature review (Previous studies)

Below is a review of some studies related to the subject of the study current, whether directly or indirectly:

Relationship between service quality perception and customer satisfaction: A SEM approach towards Malaysian Islamic banking This methodology starts with the SERVQUAL assessment scales, which are composed of six dimensional structures: tangibles, dependability, responsiveness, confidence and understanding, as well as compliance features, and are used to evaluate Malaysian Islamic banking service quality. Customers (both Muslim and non-Muslim) who visit bank counters are considered respondents. They must have an account with a fully functional Islamic banking or dual-banking system. The findings showed that, in comparison to non-Muslim clients, a higher percentage of Malaysian Muslims were aware of Islamic banking services and products. The overwhelming majority of Islamic banking clients expressed satisfaction with the general level of service given by their institutions. The results indicate that the six dimensions and strong predictors of satisfaction should make up the standard model for Islamic banking quality of services dimensions. Customer happiness and service quality had a strong relationship. (Muslim Amin and Zaidi Isa, 2008)

Identifying and analysing components of customer relationship management influencing customer-oriented behaviour of employees: the case of Bank Mellat branches of Khouzestan Province The aim of The purpose of this study is to identify and evaluate the elements of relationship management with customers that affect workers' customer-oriented behavior. Two active elite societies in the banking system—managers and employees of Bank of Mellat in the Iranian province of Khouzestan—are the subjects of this study. First, the constituents of managing customer relationships and the forming factors of employee customer-oriented behaviors were identified through the use of a local questionnaires and the Delphi approach. Ten experts chosen by the snowball method were questioned. Then, a 36-question questionnaire was put together and data was collected from a sample of 246 customers. Using all of this data, the responsibilities of each component were identified, and employee customer-oriented behaviors were analyzed. The quality of the services provided coming up with different strategies for consumers, and maintaining strong social networks with the customers were found to play the biggest roles in customer satisfaction

among the six components of recognized customer interactions. (Seyed Fathollah Amiri Aghaie and Bahman Sasani, 2017)

Factors influencing customer satisfaction in the retail banking sector in Pakistan For most marketers, client satisfaction is a crucial concern. Various elements that affect customer satisfaction in the retail banking sector in Western nations have been discovered by prior research. The current study presents the results of a survey that examined Pakistani retail banking's customer satisfaction factors. Customers of a particular bank in Pakistan received a total of 300 surveys at random. The findings show a significant correlation between customer happiness and service quality. However, there was no connection between client happiness and observable elements of the service environment. (Ahmad Jamal and Kamal Naser, 2003)

Relationship marketing: customer commitment and trust as a strategy for the smaller Hong Kong corporate banking sector. Smaller banks in Hong Kong were able to carve out a place for themselves within the corporate market following the Chinese takeover by adopting relationship-marketing techniques as a means of doing business. Investigates the relationship marketing paradigm's commitment-trust factor in the context of corporate banking in Hong Kong. The results indicate that customer commitment and trust were positively correlated with the marketing strategies and long-term orientation of the Hong Kong banks; customer commitment and trust were positively correlated with communications and relational norms; customer commitment and relationship benefits were positively correlated with relationship benefits; and customer commitment and trust were negatively correlated with the banks' reputation. Smaller banks need to make investments in long-term relationship marketing structures that support a customer-oriented strategy in order to be competitive in the business sector. In order to increase the confidence of their corporate clients, banks need to establish additional lines of communication, show flexibility in their interactions, and optimize the benefits of their mutual relationships by minimizing the need for harsh recovery measures. (Ivana Adamson et al, 2003)

Customer trust as relationship mediation between customer satisfaction loyalty at Bank Rakyat Indonesia (BRI) Southeast Sulawesi. The main objective of this study is to investigate and validate the impact of customer satisfaction and trust on customer loyalty. More specifically, the study aims to examine how customer satisfaction acts as a mediator in the relationship between customer trust and customer loyalty. The research utilized a survey methodology, collecting data through questionnaires. A total of 150 respondents were chosen using convenience sampling from customers of the Belt and Road Initiative branch

in Kendari, Southeast Sulawesi, which is one of the prominent government banks in Indonesia. Data analysis was carried out using variance-based methods (Scanning Electron Microscope) with Partial Least Square analysis (Primary Latent Sclerosis).

The findings of the study indicate that customer satisfaction significantly influences customer trust and loyalty. Additionally, customer trust has a positive and significant impact on customer loyalty. It was also found that customer trust partially mediates the relationship between customer satisfaction and customer loyalty. The practical implications of this research offer valuable insights to the Belt and Road Initiative branch in Kendari, Southeast Sulawesi, for enhancing customer loyalty through the application of relationship marketing principles. It should be noted that satisfaction and customer trust were assessed using single-item measures, even though they demonstrated strong face validity. Future research should aim to replicate these findings using multiple-item measures. Furthermore, future studies could explore the differentiation between transaction-specific satisfaction and cumulative satisfaction. The originality of this research lies in confirming the model configuration that integrates customer satisfaction and trust as drivers of increased customer loyalty. The study underscores the significant role of customer satisfaction as a mediator in enhancing customer loyalty. (Majid, 2013)

Effect of service quality and customer satisfaction on loyalty of bank customers. Service quality and customer satisfaction are integral factors that play a crucial role in influencing customer loyalty towards banking services. Meeting both of these aspects is essential for securing customer loyalty, which, in turn, ensures the long-term survival of an organization. This study aims to achieve three main objectives: (1) to investigate how service quality impacts customer loyalty, (2) to explore how customer satisfaction influences customer loyalty to the bank, and (3) to analyze the combined effects of service quality and customer satisfaction on customer loyalty. The research design employed in this study is a survey, and respondents were purposefully selected from the population of banking organizations in Indonesia. The data were analyzed using path analysis and One-Way Analysis of Variance.

The study's findings reveal that service quality alone does not have a significant direct impact on customer loyalty. However, it plays a crucial role in influencing customer satisfaction, which, in turn, has a significant impact on customer loyalty. In essence, service quality indirectly affects customer loyalty through its influence on customer satisfaction. Future research is encouraged to delve deeper into this model and explore its relationships with other variables.

In summary, this study underscores the importance of both service quality and customer satisfaction in driving customer loyalty within the context of banking services. While service quality may not directly impact loyalty, it remains a critical factor in shaping customer satisfaction, which ultimately leads to higher levels of customer loyalty. (Wiyono Bambang Budi and Burhanuddin, 2021)

Relationship between Customer Satisfaction and Customer Loyalty in the Retail Banking Sector of Ghana Understanding the causes of customer loyalty is essential for the efficient design and execution of loyalty programs to guarantee customer retention and loyalty as competition heats up in Ghana's retail banking market. This study aims to investigate the correlation between customer satisfaction and loyalty, along with the impact of socio-economic determinants on customer loyalty within Ghana's retail banking industry. 160 retail bank clients in Ghana were personally interviewed and given a questionnaire to complete in order to gather data. Regression multiplex ,as Assurance and 'Age groups' when formulating strategies for developing customer loyalty in the retail banking sector of Ghana.t-test and analysis of variance for a single sample To investigate the link between the dependent and independent variables, statistical techniques were used. The study discovered that assurance the staff's expertise, manners and capacity to instill confidence and trust— was a key factor in retaining customers. Additionally, the study identified a significant relationship between consumer loyalty and age classifications. The report advises relationship managers to give these factors more thought. (Ernest Yaw Tweneboah-Koduah and Augustine Yuty Duweh Farley, 2016)

## 2.2 Theoretical framework

First: Employees behavior

People act in specific ways depending on what is happening. No two people have the same behavior patterns. There are people out there who struggle with managing stress, whereas there exist those who can cheerfully confront unanticipated events. An employee's response to a specific situation at work is referred to as their behavior. Workers must act responsibly in the workplace in order to preserve a positive work environment as well as the respect and admiration of their coworkers. Respecting the procedures and rules of the workplace is required. Keep in mind that the workplace is not the place for you to yell at coworkers, start rumors, degrade your boss, or engage in other such behavior. You just cannot afford to treat each other badly. Talk quietly and with grace. (Juneja, 2015)

## 2.3 Factors affecting banks employees

**Organizational Culture:** Employee development and performance will rise if the culture of the organization encourages worker involvement in decision-making.

**Top Management Attitude:** - The mindset of upper management also has a significant impact on employee development initiatives. Whether or not the upper management is sincere and committed will determine this.

**Minimal Promotional potential customers:** Employees won't take part in employee development initiatives if there are few prospects for advancement.

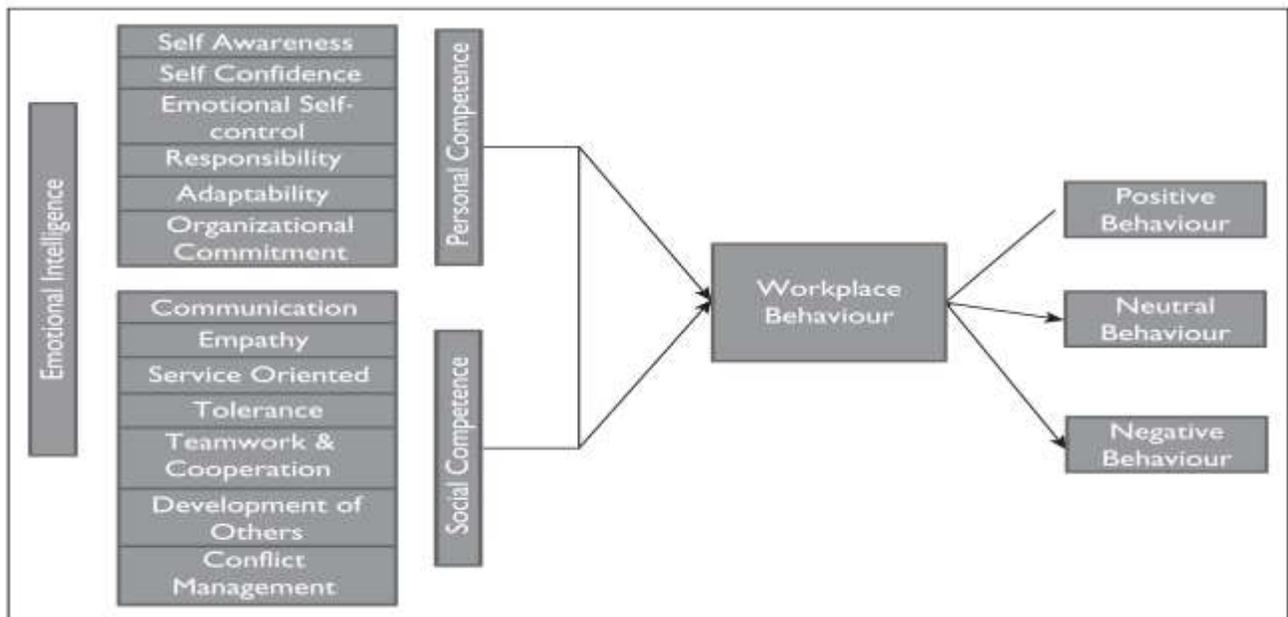
(Abdul Hameed and Aamer Waheed, 2011)

### Impact of Employee Behavior in Banking

The impact of emotional intelligence on work place behavior:-



A study of bank employees in Indian Banking sector .



Employee behavior in the banking industry is strongly correlated with emotional intelligence (EI), yet the effect of EI on behavior at work differs between private and public banks. Important conclusions for future study as well as bank management policy are drawn from the research. (Simarjeet Makkar and Sriparna Basu , 2017)

Second: Customers and customer confidence:

Every successful business is built on the foundation of customer trust. Here are four explanations for reasons maintaining trust is crucial to supporting growing the business.

### 2.3.1 A shortage of trust means less customers

Trust is a multiple social phenomenon, consisting of expectations of participants and the pursuit of gain. Trust is a value that influences the formation of cooperation between a customer and a bank. Trust is a part of an intangible property of organization, which Transforms itself to real value upon effective management.

According to researches the unstable financial situation has caused a decrease of customers trust in banks. Therefore it is important to strengthen customers' confidence in banks at the moment. The factors that influence the level of trust in banks were identified and divided into three groups that form three stages towards the formation of trust. The first stage of trust formation consists of receiving the information about a certain commercial bank. Within the second stage, a favourable cooperation between a bank and a customer has to be ensured and leads to the emergence of satisfaction with the bank, which is the third stage of trust formation in a financial institution. According to these three stages the theoretical model of formation of confidence in banks was designed. (Daiva Jurevičienė and Viktorija Skvarciany, 2013)

### 2.3.2 Contented clients offer valuable perspectives for your advertising plan.

Most businesses desire methods that result in better visibility, more clients, and higher revenue when considering hiring an advertising company to help them expand. Even if building trust is a requirement for business growth, it won't really matter if you haven't done the necessary preparation. Stressing customer satisfaction is one of your top marketing methods. Begin by earning their trust in your business and your offerings. 81% of consumers in 2019 stated that before making a purchase from a brand, they must be ready to trust it. This indicates that customers are prepared to give companies a break when they make an effort to earn their trust. (Raner, 2021)

### 2.3.3 competitive advantage

Competitive advantages generate greater value for a firm and its shareholders because of certain strengths or conditions. The more sustainable the competitive advantage, the more difficult it is for competitors to neutralize the advantage. The two main types of competitive advantages are comparative advantage and differential advantage.

A comparative advantage is when a firm can produce products more efficiently and at a lower cost than its competitors.

A differential advantage is when a firm's products or services differ from its competitors' offerings and are seen as superior. Advanced technology, patent-protected products or processes, superior personnel, and strong brand identity are all drivers of differential advantage. These factors support wide margins and large market shares. (Twin, 2023)

### 2.3.4 strengthened reputation

Building a successful business depends on your reputation. Developing a negative reputation will drive away clients and halt business activities completely. However, a company with a stellar reputation will be seen as having more value, draw in more clients, and advance to new heights. Having said that, trust is the most effective strategy to establish a good reputation for your business. Customers find you genuine and prefer to do work with you when they have faith in your company. Increased customer advocacy, loyalty, and involvement are the results of this. Customers who are prepared to invest in a firm will be drawn to it as a result of this setting the tone for the enterprise. (Raner, 2021).

## Chapter 3: Methodology:

### 3.1 Tools and data collection:

This research is conducted to find out how bank employees deal with customers. Thus, questionnaire is used as a tool and distributed among participants to be answered then after asking the permission from bank administration and the employees to let the customers participate in this survey. A questionnaire consisting of 5 demographical questions and 20 close ended questions was given to them. The participants had been given plenty of time to answer the question freely, deliberately and honestly. Furthermore, after two days the questionnaire papers were collected to be checked for the pervious of classification and data entry to be analyzed.

### 3.2. Participants:

40 bank customers where participated from Kurdistan and Chihan banks of both genders,19 males and 21 females in this survey with different ages of less than 30 to above 50 years.

### 3.3. Method:

Quantitative method has been used. as only one tool was used to collect data which was a questionnaire survey. Although, this questionnaire contains only close ended questions which needs Likert scale responses (agree, disagree, neutral, strongly agree, strongly disagree). Therefore, quantitative method is suitable for such research that deals with numbers.

### 3.4 data analyses:

The data were collected and checked for correction, and then SPSS program 26 is used for the purpose of data analyses. This program is an advanced program that is widely used in statistic affairs. One sample t-test was used to check the percentage, mean, standard deviation and the significant level.

## Frequency Table

### Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	19	47.5	47.5	47.5
	female	21	52.5	52.5	100.0
	Total	40	100.0	100.0	

This table shows the gender of the participants. The number of males is 19 which equals to 47.5 percent. In addition, the number of females is 21 which equals to 52.5 percent. This table explains that both genders participate in this research, and the number of females is more than the number of male.

### Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	<30	18	45.0	45.0	45.0
	30-40	19	47.5	47.5	92.5
	40-50	3	7.5	7.5	100.0
	Total	40	100.0	100.0	

This table show the age of participants. Which calcified into three ages, the number of age of those people that less than 30 are 18 which equal to 45percent. In addition the number of those between 30 to 40 years old is 19 which it is equal to 47.5 percent. In the other hand, the number of those between 40 to 50 years old is 3 which it is equal to 7.5 percent.

### Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	high school	3	7.5	7.5	7.5
	BA	36	90.0	90.0	97.5
	MA	1	2.5	2.5	100.0
	Total	40	100.0	100.0	

The number of high School is 3 which equal to 7.5 percent, and the number of BA is 36 that equal to 90 percent, and the number of master is 1 which equal to 2.5 percent. ; this table show that Most of the participants hold BA degree.

**The bank's employees consider customer service one of their most important priorities.**

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	neutral	2	5.0	5.0	5.0
	agree	26	65.0	65.0	70.0
	strongly agree	12	30.0	30.0	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**The bank's employees consider customer service one of their most important priorities.**) 2 of participants have chosen (neutral) which mean they don't have ideas while (26) of them responded (agree) and (12) of them responded (strongly agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

### **Bank employees provide banking services without complaining or slowing down.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	natural	8	20.0	20.0	20.0
	agree	23	57.5	57.5	77.5
	strongly agree	9	22.5	22.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees provide banking services without complaining or slowing down.**) (8) Of participants have chosen (neutral) which mean they don't have ideas while (23) of them responded (agree) and (9) of them responded (strongly agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

### **Bank employees make every effort to avoid accounting and clerical errors.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dis agree	1	2.5	2.5	2.5
	natural	10	25.0	25.0	27.5
	agree	16	40.0	40.0	67.5
	strongly agree	13	32.5	32.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees make every effort to avoid accounting and clerical errors.**) (10) Of participants have chosen (neutral) which mean they don't have ideas while (16) of them responded (agree) and (13) of them responded (strongly agree) and (1) of them responded (dis agree). Therefore, it's obvious that majority of participants responded to this question positively that means most of them with this statement.

**Bank employees need training in specialized functional areas.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dis agree	1	2.5	2.5	2.5
	natural	9	22.5	22.5	25.0
	agree	17	42.5	42.5	67.5
	strongly agree	13	32.5	32.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees need training in specialized functional areas.**) (9) Of participants have chosen (neutral) which mean they don't have ideas while (17) of them responded (agree) and (13) of them responded (strongly agree) and (1) of them responded (dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**The bank management is interested in complaints submitted about the performance of bank employees**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	5.0	5.0	5.0
	natural	8	20.0	20.0	25.0
	agree	20	50.0	50.0	75.0
	strongly agree	10	25.0	25.0	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**The bank management is interested in complaints submitted about the performance of bank employees.**) (8) Of participants have chosen (neutral) which mean they don't have ideas while (20) of them responded (agree) and (10) of them responded (strongly agree) and (2) of them responded (strongly disagree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**Bank employees explain the necessary and comprehensive procedures for services and transactions requested by customers.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5

natural	4	10.0	10.0	12.5
agree	23	57.5	57.5	70.0
strongly agree	12	30.0	30.0	100.0
Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees explain the necessary and comprehensive procedures for services and transactions requested by customers.**) (4) Of participants have chosen (Neutral) which means they don't have ideas while (23) of them responded (agree) and (12) of them responded (strongly agree) and (1) of them responded (strongly disagree). Therefore, it's obvious that the majority of students responded to this question positively which means most of them with this statement.

**The bank's employees provide sufficient flexibility in the service delivery mechanism to meet the exceptional needs of some customers.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	neutral	9	22.5	22.5	22.5
	agree	22	55.0	55.0	77.5
	strongly agree	9	22.5	22.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**The bank's employees provide sufficient flexibility in the service delivery mechanism to meet the exceptional needs of some customers.**) (9) Of participants have chosen (Neutral) which mean they don't have ideas while (22) of them responded (agree) and (9) of them responded (strongly agree) . Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**The bank's employees have a good level of kindness in dealing with customers.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5
	dis agree	1	2.5	2.5	5.0
	Neutral	5	12.5	12.5	17.5
	agree	23	57.5	57.5	75.0
	strongly agree	10	25.0	25.0	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**The bank's employees have a good level of kindness in dealing with customers.**) (5) Of participants have chosen (Neutral) which mean they don't have ideas while (23) of them responded (agree) and (10) of them responded (strongly agree) and (1) of them responded (strongly dis agree) and (1) of them responded (dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**Bank employees respond to customers' inquiries honestly and honestly.**

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Neutral	7	17.5	17.5	17.5
	agree	15	37.5	37.5	55.0
	strongly agree	18	45.0	45.0	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees respond to customers' inquiries honestly and honestly.**) (7) Of participants have chosen (Neutral) which mean they don't have ideas while (15) of them responded (agree) and (18) of them responded (strongly agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**I feel good respect and initiative for my service as a customer from the employees of the bank.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5
	dis agree	1	2.5	2.5	5.0
	Neutral	9	22.5	22.5	27.5
	agree	16	40.0	40.0	67.5
	strongly agree	13	32.5	32.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**I feel good respect and initiative for my service as a customer from the employees of the bank.**) (9) Of participants have chosen (Neutral) which mean they don't have ideas while (16) of them responded (agree) and (13) of them responded (strongly agree) and (1) of them responded (strongly dis agree) and (1) of them responded (dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**The bank's employees provide, develop and improve the banking service based on considerations of the service's suitability to customers' needs.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5
	Neutral	5	12.5	12.5	15.0
	agree	17	42.5	42.5	57.5
	strongly agree	17	42.5	42.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**The bank's employees provide, develop and improve the banking service based on considerations of the service's suitability to customers' needs.**) (5) Of participants have chosen (Neutral) which mean they don't have ideas while (17) of them responded (agree) and (17) of them responded (strongly agree) and (1) of them responded (strongly dis

agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**Bank employees need training in behavioral areas.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dis agree	2	5.0	5.0	5.0
	Neutral	6	15.0	15.0	20.0
	agree	23	57.5	57.5	77.5
	strongly agree	9	22.5	22.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees need training in behavioral areas**). (6) Of participants have chosen (Neutral) which mean they don't have ideas while (23) of them responded (agree) and (9) of them responded (strongly agree) and (2) of them responded (dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**Bank employees treat customer information privately .**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5
	neutral	5	12.5	12.5	15.0
	agree	21	52.5	52.5	67.5
	strongly agree	13	32.5	32.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees treat customer information privately**.) (5) Of participants have chosen (Neutral) which mean they don't have ideas while (21) of them responded (agree) and (13) of them responded (strongly agree) and (1) of them responded (strongly dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**Bank employees adapt the service to meet customer demand as much as possible**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	9	22.5	22.5	22.5

agree	19	47.5	47.5	70.0
strongly agree	12	30.0	30.0	100.0
Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees adapt the service to meet customer demand as much as possible.**) (9) Of participants have chosen (Neutral) which mean they don't have ideas while (19) of them responded (agree) and (12) of them responded (strongly agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

### The behavior of the bank staff can be described as rude.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	5.0	5.0	5.0
	dis agree	5	12.5	12.5	17.5
	Neutral	9	22.5	22.5	40.0
	agree	19	47.5	47.5	87.5
	strongly agree	5	12.5	12.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**The behavior of the bank staff can be described as rude.**) (9) Of participants have chosen (Neutral) which mean they don't have ideas while (19) of them responded (agree) and (5) of them responded (strongly agree) and (2) of them responded (stronglydisagree) and (5) of them responded (dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

### Bank employees provide advice and suggestions to customers.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5
	dis agree	1	2.5	2.5	5.0
	Neutral	1	2.5	2.5	7.5
	agree	20	50.0	50.0	57.5
	strongly agree	17	42.5	42.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees provide advice and suggestions to customers.**) (1) Of participants have chosen (Neutral) which mean they don't have ideas while (20) of them responded (agree) and (17) of them responded (strongly agree) and (1) of them responded (strongly dis agree) and (1) of them responded (dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

### Bank employees provide documents and references related to the service to customers.

		Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Neutral	3	7.5	7.5	7.5
	agree	17	42.5	42.5	50.0
	strongly agree	20	50.0	50.0	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees provide documents and references related to the service to customers.**) (3) Of participants have chosen (Neutral) which mean they don't have ideas while (17) of them responded (agree) and (20) of them responded (strongly agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

### **I always trust the procedures performed by bank employees.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5
	Neutral	5	12.5	12.5	15.0
	agree	19	47.5	47.5	62.5
	strongly agree	15	37.5	37.5	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**I always trust the procedures performed by bank employees.**) (5) Of participants have chosen (Neutral) which mean they don't have ideas while (19) of them responded (agree) and (15) of them responded (strongly agree) and (1) of them responded (strongly dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

### **Bank employees provide all information regarding any new services to all customers.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	dis agree	1	2.5	2.5	2.5
	Neutral	7	17.5	17.5	20.0
	agree	18	45.0	45.0	65.0
	strongly agree	14	35.0	35.0	100.0
	Total	40	100.0	100.0	

These table indicates that how the participants responded to the question (**Bank employees provide all information regarding any new services to all customers.**) (7) Of participants have chosen (Neutral) which mean they don't have ideas while (18) of them responded (agree) and (14) of them responded (strongly agree) and (1) of them responded (dis agree). Therefore, it's obvious that majority of students responded to this question positively that means most of them with this statement.

**Bank employees respond to customers' inquiries honestly and honestly.**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	2.5	2.5	2.5
	Neutral	5	12.5	12.5	15.0
	agree	16	40.0	40.0	55.0
	strongly agree	18	45.0	45.0	100.0
	Total	40	100.0	100.0	

This table indicates how the participants responded to the question (**Bank employees respond to customers' inquiries honestly and honestly.**) (5) Of the participants chose (Neutral) which means they don't have ideas while (16) of them responded (agree) and (18) of them responded (strongly agree) and (1) of them responded (strongly disagree). Therefore, it's obvious that the majority of students responded to this question positively which means most of them with this statement.

**One-Sample Statistics**

	N	Mean	Std. Deviation	Std. Error Mean
The bank's employees consider customer service one of their most important priorities.	40	4.25	.543	.086
Bank employees provide banking services without complaining or slowing down.	40	4.03	.660	.104
Bank employees make every effort to avoid accounting and clerical errors.	40	4.03	.832	.131
Bank employees need training in specialized functional areas.	40	4.05	.815	.129
The bank management is interested in complaints submitted about the performance of bank employees	40	3.90	.955	.151

Bank employees explain the necessary and comprehensive procedures for services and transactions requested by customers.	40	4.13	.791	.125
The bank's employees provide sufficient flexibility in the service delivery mechanism to meet the exceptional needs of some customers.	40	4.00	.679	.107
The bank's employees have a good level of kindness in dealing with customers.	40	4.00	.847	.134
Bank employees respond to customers' inquiries honestly and honestly.	40	4.28	.751	.119
I feel good respect and initiative for my service as a customer from the employees of the bank.	40	3.98	.947	.150
The bank's employees provide, develop and improve the banking service based on considerations of the service's suitability to customers' needs.	40	4.22	.862	.136
Bank employees need training in behavioral areas.	40	3.98	.768	.121
Bank employees treat customer information privately .	40	4.13	.822	.130

Bank employees adapt the service to meet customer demand as much as possible	40	4.08	.730	.115
The behavior of the bank staff can be described as rude.	40	3.50	1.038	.164
Bank employees provide advice and suggestions to customers.	40	4.28	.847	.134
Bank employees provide documents and references related to the service to customers.	40	4.43	.636	.101
I always trust the procedures performed by bank employees.	40	4.18	.844	.133
Bank employees provide all information regarding any new services to all customers.	40	4.13	.791	.125
Bank employees respond to customers' inquiries honestly and honestly.	40	4.25	.870	.138

## One-Sample Test

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
The bank's employees consider customer service one of their most important priorities.	43.676	39	.000	3.750	3.58	3.92

Bank employees provide banking services without complaining or slowing down.	33.792	39	.000	3.525	3.31	3.74
Bank employees make every effort to avoid accounting and clerical errors.	26.807	39	.000	3.525	3.26	3.79
Bank employees need training in specialized functional areas.	27.551	39	.000	3.550	3.29	3.81
The bank management is interested in complaints submitted about the performance of bank employees	22.507	39	.000	3.400	3.09	3.71
Bank employees explain the necessary and comprehensive procedures for services and transactions requested by customers.	29.000	39	.000	3.625	3.37	3.88
The bank's employees provide sufficient flexibility in the service delivery mechanism to meet the exceptional needs of some customers.	32.583	39	.000	3.500	3.28	3.72
The bank's employees have a good level of kindness in dealing with customers.	26.125	39	.000	3.500	3.23	3.77

Bank employees respond to customers' inquiries honestly and honestly.	31.806	39	.000	3.775	3.53	4.02
I feel good respect and initiative for my service as a customer from the employees of the bank.	23.208	39	.000	3.475	3.17	3.78
The bank's employees provide, develop and improve the banking service based on considerations of the service's suitability to customers' needs.	27.332	39	.000	3.725	3.45	4.00
Bank employees need training in behavioral areas.	28.634	39	.000	3.475	3.23	3.72
Bank employees treat customer information privately .	27.879	39	.000	3.625	3.36	3.89
Bank employees adapt the service to meet customer demand as much as possible	30.979	39	.000	3.575	3.34	3.81
The behavior of the bank staff can be described as rude.	18.283	39	.000	3.000	2.67	3.33
Bank employees provide advice and suggestions to customers.	28.190	39	.000	3.775	3.50	4.05
Bank employees provide documents and references related to the service to customers.	39.032	39	.000	3.925	3.72	4.13

I always trust the procedures performed by bank employees.	27.542	39	.000	3.675	3.41	3.94
Bank employees provide all information regarding any new services to all customers.	29.000	39	.000	3.625	3.37	3.88
Bank employees respond to customers' inquiries honestly and honestly.	27.270	39	.000	3.750	3.47	4.03

It can be concluded from the result of one sample t-test is the following:

- 1- The mean difference is close to 3.500 of all questions.
- 2- T-value is 0.05.
- 3- Standard deviation is around 0.800 as average of all questions
- 4- Significant level is 0.000

So, we can reject the null hypothesis H<sub>0</sub> (there is no relationship between employees' behavior and customer's confidence).

The Alternative hypothesis H<sub>1</sub> (there is a relationship between employees' behavior and customers confidence).

#### Chapter 4: Findings and Discussion:

According to gender, the data shows a balanced gender distribution among the participants, with 47.5% male and 52.5% female. The higher percentage of female participants indicates a relatively greater representation of women in the study. While, the age of the participants indicates that the majority of participants fall within the age range of 30-40, constituting 47.5% of the total. Participants under the age of 30 constitute 45%, while those between 40-50 make up 7.5%. The distribution suggests a concentration of participants in the middle-age range.

Moreover, the occupation of the samples is as follows; All participants are customers of the banks under study. This indicates a homogeneous sample in terms of occupation. Meanwhile, their education the majority of participants (90%) hold a Bachelor's degree, while 7.5% have a high school education, and 2.5% have a Master's degree. The high percentage of participants with a Bachelor's degree suggests a well-educated sample.

However, in attitudes towards customer service, participants generally have a positive view of the importance of customer service, with 65% agreeing and 30% strongly agreeing that it is a priority for bank employees.

Positive responses are also observed for statements regarding providing services without complaints, avoiding errors, and the need for training in functional areas. Management's interest in complaints: the majority of participants (75%) agree or strongly agree that the bank management is interested in complaints submitted about the performance of bank employees.

Employee behavior and communication: Positive responses are observed regarding the behavior of bank employees, including providing necessary procedures, showing kindness, responding honestly to inquiries, and treating customer information confidentially. A majority of participants agree or strongly agree that employees provide advice, suggestions, and necessary documents, and they adapt services to meet customer demands. Therefore, trust in procedures. A significant majority (80%) agree or strongly agree that they always trust the procedures performed by bank employees. In addition, communication of new services: Most participants (80%) agree or strongly agree that bank employees provide all information regarding any new services to all customers.

Although, areas for improvement; while the overall sentiment is positive, a small percentage of participants expressed neutral or negative views, suggesting potential areas for improvement in training and behavioral aspects. The study provides valuable insights into the perceptions and attitudes of bank employees, highlighting their commitment to customer service. The positive responses suggest a generally satisfactory level of service, but the study also identifies specific areas where further training or improvements may be considered. The findings can guide banks in enhancing their customer service strategies and employee training programs.

## Chapter 5 : Conclusion

### 5.1. Conclusion:

The study's findings contribute to the understanding of the relationship between bank employee behavior and customer confidence. The positive attitudes expressed by participants towards various aspects of bank services, such as transparency, responsiveness, and adaptability, suggest that these factors play a crucial role in building and maintaining customer trust. Therefore, according to the one sample t-test that shows a positive significance 0.000 which is greater than the p. value 0.05, it can be concluded that there is a strong relationship between the employee's behavior and customer's confidence, and the null hypothesis can be rejected in advantage of alternative hypothesis

The significance of the study lies in its implications for the banking sector. Recognizing the impact of employee behavior on customer confidence, banks can use these insights to enhance their training programs, improve internal communication, and strengthen customer-centric policies. By addressing any identified areas for improvement, banks can foster a positive environment that builds trust and satisfaction among customers.

In conclusion, the study sheds light on the intricate dynamics between bank employee behavior and customer confidence. The positive responses from participants underscore the importance of effective communication, transparency, and adaptability in shaping positive customer perceptions. As banks strive to navigate the challenges of the modern banking landscape, understanding and addressing these dynamics will be crucial in maintaining and enhancing customer confidence.

**Gender and Age Distribution:** The study involves a balanced gender distribution, with 47.5% male and 52.5% female participants. The majority fall within the 30-40 age range, indicating a concentration of participants in the middle-age category. Participants generally express positive sentiments towards employee behavior, including providing services without complaints, avoiding errors, and the need for training in functional areas. Management's interest in complaints is acknowledged by 75% of participants. Positive responses are observed regarding employees providing necessary procedures, showing kindness, responding honestly to inquiries, and treating customer information confidentially. An overwhelming majority (80%) express trust in procedures performed by bank employees, indicating a high level of confidence in the bank's operations. The majority (80%) agree or strongly agree that bank employees adequately communicate information about new services to all customers. At the end, it can be confirmed from this research that the behavior of employees of the bank has a great role in attracting the customers to deal with banks and do business if they show good behavior which leads to increase deposit and beneficieate to the banks and vise versa is true, bad behavior leads to decrease the customers and then results to low deposit and business for the banks.

## 5.2. Recommendations:

**Continuous Training:** While positive sentiments prevail, targeted training programs can address areas where participants express neutral or negative views, enhancing employee skills and behaviors.  
**Customer Feedback Mechanism:** Strengthening the customer feedback system can further engage clients in sharing their experiences, ensuring timely resolution of concerns, and continuously improving services.  
**Ensure effective and transparent communication channels** between bank management and employees to foster a collaborative and customer-centric work

environment. Implement a robust system for monitoring and evaluating employee performance regularly to identify areas for improvement and recognize exemplary behavior.

The recommendations aim to further enhance the positive aspects and address areas that may benefit from improvement, contributing to the overall success and sustainability of the Kurdistan International Bank and Cihan Islamic Bank.

### Suggestion

Finally we suggest that banks should set a table for the behavior of their employees during interviews, and they should have these skills :

1. Very good communication with costumers
2. Attention to details
3. Leadership
4. Honesty
5. A friendly face with costumers
6. Teamwork
7. Know how to solve problem in emergency times
8. Trying to learn new skills
9. To be awareness
10. Have computer knowledge
11. Adaptability
12. Mathematics
13. Customer service
14. Organization

And if the employess of banks have these skill the customers will be more satsfy about the bank services .

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نموذج إستمارة الاستبيان

أخي الكريم ...

أخني الكريمة ...

ان هذه الاستمارة التي بين يديك هي لاغراض البحث العلمي لمشروع بحث التخرج الموسوم (اثر الخدمات المصرفية في تحقيق رضا الزبائن (أثر سلوك موظفي البنك على ثقة العملاء (دراسة حالة بنك كردستان الدولي وبنك جيهان الاسلامي للفترة 2023-2024) والهدف منه معرفة اراء الافراد المبحوثين على هذا السلوك المقدم من قبل زبائن البنك في تحقيق ثقة العملاء والمتعاملين معهم .

نشكر تعاونكم ومساعدتكم معنا وتخصيص جزء من وقتكم للإجابة على هذه الاستبانة.

**القسم الاول: البيانات العامة:**

1-الجنس: ذكر ( ) انثى ( ) .

2-العمر: أقل من 30 سنة ( ) 30-40 سنة ( ) 40-50 سنة ( ) 50 فأكثر ( ) .

-الوظيفة او المهنة ( ) .

3- المؤهل العلمي:

ابتدائية ( ) متوسطة ( ) اعدادية ( ) بكالوريوس ( ) ماجستير ( ) دكتوراه ( ) .

4- سنوات التعامل مع البنك:

أقل من سنة ( ) ، 1-5 سنة ( ) ، 5-10 سنة ( ) ، 10 فأكثر ( ) .

**القسم الثاني: البيانات الخاصة والمتعلقة بمتغيرات البحث:**

ملاحظة:- يرجى وضع العلامة (  $\sqrt{\quad}$  ) في الحقل الذي يمثل وجهة نظرك.

**المحور الاول: الانطباع العام عن البنك (الثقة والجودة ورضا الزبون) :**

ت	العبارات	اتفق تماماً	اتفق	محايد	لا اتفق	لا اتفق اطلاقاً
1	يعتبر العاملون في البنك خدمة الزبون من أهم أولوياتهم.					
2	يقدم العاملون في البنك الخدمة المصرفية دون تذمر أو تباطؤ					
3	يبدل العاملون في البنك جهدهم لتفادي الأخطاء المحاسبية والكتابية.					
4	يحتاج العاملون في البنك إلى التدريب في المجالات الوظيفية المتخصصة.					
5	تهتم إدارة البنك بالشكاوى المقدمة عن أداء العاملين في البنك.					

**المحور الثاني: إمكانية تقديم الخدمات للزبائن وحسن استقبالهم والتعاطف معهم:**

ت	العبارات	اتفق تماماً	اتفق	محايد	لا اتفق	لا اتفق اطلاقاً
6	يقوم العاملون في البنك بتقديم الخدمة المصرفية وتطويرها وتحسينها بناء على اعتبارات ملائمة الخدمة لاحتياجات الزبائن					
7	يقدم العاملون في البنك المرونة الكافية في آلية تقديم الخدمة لتلبية الحاجات الاستثنائية لبعض الزبائن					
8	يتمتع العاملون في المصرف بمستوى جيد من حيث اللطف في التعامل مع الزبائن					
9	يمتاز العاملون في البنك بسمعة جيدة وحسنة					
10	أشعر باحترام جيد وروح المبادرة لخدمتي كزبون من قبل العاملين في البنك.					

**المحور الثالث: أسلوب اقديم الخدمة والسرية فى التعامل:**

ت	العبارات	اتفق تماماً	اتفق	محايد	لا اتفق	لا اتفق اطلاقاً
11	يقوم العاملون فى البنك بشرح الإجراءات اللازمة والشاملة للخدمات والمعاملات التى يطلبها الزبائن.					
12	يحتاج العاملون فى البنك إلى التدريب فى المجالات السلوكية					
13	يتعامل العاملون فى البنك مع المعلومات الخاصة بالزبائن بسرية.					
14	يقوم العاملون فى البنك بتكليف الخدمة لتلبية طلب الزبون ما أمكن					
15	يمكن وصف سلوك العاملون فى البنك على أنه فظ					

**المحور الرابع: الشفافية وسرعة إنجاز العمل:**

ت	العبارات	اتفق تماماً	اتفق	محايد	لا اتفق	لا اتفق اطلاقاً
16	يقدم العاملون فى البنك النصح والاقتراحات للزبائن					
17	يقدم العاملون فى البنك المستندات والمراجع الخاصة بالخدمة للزبائن					
18	أثق دائماً بالإجراءات التى يؤدىها العاملون فى البنك					
19	يقدم العاملون فى البنك جميع المعلومات المتعلقة بأي خدمات جديدة لجميع الزبائن					
20	يجيب العاملون فى البنك على استفسارات الزبائن بصدق وأمانة					

