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Analysis of the impact of the quality of banking services on achieving customer satisfaction

A Study submitted to financial and banking department/ college of Administrative 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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Dedication

This study is dedicated to our beloved parents and family for their love, endless support, encouragement and sacrifices.

Researchers

Acknowledgment

We express our gratitude to Allah for enabling us to complete this work. Peace and blessings be upon His Noble Prophet. We extend our sincere appreciation to our lecturer and supervisor, Dr. Idrees Ramadhan, for his invaluable support and guidance throughout this journey. Without your assistance, we would not have achieved this milestone. We are thankful for your dedication, time, and trust in our abilities.

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Researchers

Abstract

This research investigates the impact of banking service quality on marketing performance from the perspective of customers, focusing on Erbil's commercial banks during the period 2023-2024. The study addresses the growing competition among banks due to their increasing numbers, aiming to understand customer perceptions regarding service quality dimensions and marketing performance. Through a descriptive analytical approach, the research examines the relationship between banking service quality, financial transformations, and customer satisfaction. It also explores hypotheses related to customer satisfaction determinants and the level of quality expected and provided by banks. The significance of the study lies in its contribution to enriching research on banking service quality and marketing performance. Additionally, it aims to clarify the concepts of banking service quality and marketing performance in light of financial transformations, aiding banks in adapting to rapid environmental changes and intense competition. Data collection involves both theoretical sources and practical questionnaire forms distributed randomly to bank customers. Through this study, insights into the dimensions of customer service quality are provided, emphasizing responsiveness, reliability, empathy, tangibles, and assurance, which are crucial for enhancing organizational performance and fostering lasting customer relationships in today's competitive market.

Researchers

Contents

| | |
|--|------------|
| Dedication..... | I |
| Acknowledgment | II |
| Abstract..... | III |
| CHAPTER ONE..... | 1 |
| 1.1 Introduction: | 1 |
| 1.2 Problem of the study: | 1 |
| 1.3 Objective of the study: | 2 |
| 1.4 Hypotheses of the study: | 2 |
| 1.5 Significance of the study: | 3 |
| 1.6 Research methodology: | 4 |
| 1.7 Data collection: | 4 |
| CHAPTER TWO (LITERATURE REVIEW) | 4 |
| 2.1 Literature Review: | 4 |
| 2.1.1 Literature review customer satisfaction determination and level of complaint: | 4 |
| 2.1.2 A literature review of service quality and customer satisfaction: | 5 |
| 2.1.3 Evaluation of customer satisfaction about Bank service quality: | 5 |
| 2.2 The concept of quality banking services and Customer: | 6 |
| 2.3 Types of quality of banking services: | 8 |

| | |
|---|-----------|
| 2.4 Characteristics of the quality of banking services: | 10 |
| 2.5 Dimensions of Customer Service Quality: | 14 |
| CHAPTER THREE (RESEARCH METHOD) | 16 |
| 3.1 Introduction: | 16 |
| 3.2 Sample of the study: | 16 |
| 3.3 Data type and sources: | 16 |
| 3.3.1 Description of Group Statistics: | 16 |
| 3.3.2 Descriptive Statistics: | 20 |
| 3.3.3 Descriptive of Independent Sample Test: | 21 |
| 3.3.4 Descriptive of Independent Effects Sizes: | 22 |
| 3.3.5 Descriptive of Academic Certification: | 23 |
| 3.6 Definition of the variables of the study: | 26 |
| CHAPTER FOUR..... | 27 |
| EMPIRICAL RESULTS & DISCUSSION..... | 27 |
| 4.1 Understanding Our Research Results: | 27 |
| CHAPTER FIVE (CONCLUSION & RECOMMENDATION) | 28 |
| 5.1 Conclusion: | 28 |
| 5.2 Recommendation: | 29 |
| References | 30 |

CHAPTER ONE

INTRODUCTION

1.1 Introduction:

Banks are keen to keep abreast of the rapid developments in order to achieve a better level of service delivery to meet the challenges and financial transformations they face, especially in light of the growing needs of customers. With emphasis on the additional benefits offered by banks and the quality of services in the face of intense competition. The quality of banking service is an advantage to be used to enhance the Bank's position in the market. The rapid developments and changes in the financial markets have changed the reality of the banking environment more than what was expected. Rapid technological progress and deregulation have led to increasingly competitive pressures between banks and non-banking entities. These and other changes have had a clear impact on banks.

1.2 Problem of the study:

The research problem lies in the increasing number of banks. The number of banks is large, which increases the competition, creates additional pressure on banks to attract new customers, and retain existing customers. Through the exit from the cycle of typical services and the creation of services beyond the expectations of customers in light of the difficult exceptional economic situation, the problem of the study is determined by the following question:

Q1-1: What is the availability of banking service quality dimensions (reliability, responsiveness, efficiency and capacity of service providers, accessibility, tact, communication, credibility, safety, attention, care and care, material and human aspects)?

Q1-2: What is the level of marketing performance of banks from the point of view of customers?

Q1-3: What are the implications of the financial changes for banks from the point of view of customers?

Q1-4: Is there a relationship between the quality of banking service and the financial changes in banks from the point of view of customers?

Q1-5: Are there differences between the averages of the customers' estimation of the quality of banking services, marketing performance and financial transitions for the following personal variables: (academic qualification, number of years of service, bank)?

1.3 Objective of the study:

The study aims to highlight the impact of the quality of banking services on improving the marketing performance of the banks from the point of view of their customers by achieving the following sub-objectives:

1. Disclosure of the relationship between the quality of banking services and marketing Performance from the perspective of customers.
2. Determine the level of quality of banking service in light of the financial transformations from the point of view of customers.
3. Disclosure of the impact of the quality of banking services on the marketing performance of banks in light of the financial transformations from the point of view of customers.
4. Determine the differences between the average estimation of customers around the study axes according to the following personal variables: (degree, years of service, bank).

1.4 Hypotheses of the study:

Here are five surveys of customer satisfaction at a bank, each of them has both the alternative null hypothesis and alternative hypothesis:

- 1: Effect of online banking convenience on customer satisfaction null hypothesis (H0) The ease of use of online banking there is no significant effect on overall bank customer satisfaction. Alternative hypothesis (H1) Consumers who perceive online banking services to be fair work a higher number compared to those who are not easily satisfied.

2: Effect of branch accessibility on customer satisfaction the null hypothesis (H0) has no significant effect on the overall accessibility of bank branches satisfaction level among bank customers. Another hypothesis (H1) is that customers who have easy access to bank branches perform Better the level of satisfaction compared to those who have difficulty accessing branches.

3: The effect of trust in bank security on customer satisfaction the null hypothesis (H0) is not significant in the reliability of bank safety measures impact on overall bank customer satisfaction. Another hypothesis (H1) is that trusting customers are involved in the use of security measures bank exhibits higher level of satisfaction as compared to non-trust.

4: The relationship between service quality and customer satisfaction null hypothesis (H0) None of the perceived service quality of bank employees is significant impact on overall bank customer satisfaction. Alternative hypothesis (H1) Customer perception of service quality from bank employees they exhibit high satisfaction compared to those who rate service quality low.

5: The effect of response time on problem-solving satisfaction Null hypothesis (H0) There is no response time in problem solving by bank representatives' significant impact on overall bank customer satisfaction. Alternative hypothesis (H1) Customers experiencing faster response time to a problem the decision of bank representatives reflects higher satisfaction compared to those who. experience long response time.

These research points can provide valuable insights into the factors influencing customers satisfaction in the banking sector and helps banks improve their performance customer experiences.

1.5 Significance of the study:

The study derives its importance from its scientific subject as well as its practical application, where the importance of this study stems from the attempt to enrich the studies and research conducted in the field of quality of banking services and marketing performance, which are a few. Therefore, the importance of the study can be determined from the contribution and the expected addition. The study also draws on the importance

of its scientific subject, which can contribute to clarifying the concepts of the quality of banking services and marketing performance and clarifying the relationship between them in light of the financial transformations. It can also help banks adapt and react to rapid environmental changes, shifts, and intense competition by focusing on customer satisfaction, constant and continuous development in delivering services that meet their needs.

1.6 Research methodology:

This research relies on the descriptive analytical approach to study and describe the characteristics and dimensions of the research problem, and uses the inductive method to evaluate the efficiency of the quality of banking services and its role in achieving customer satisfaction in commercial banks in the city of Erbil for the period 2023-2024.

1.7 Data collection:

The research relied on a group of Arab and foreign sources, studies, research and reports in its theoretical aspect, and collected field and practical data based on questionnaire forms. The questionnaires were distributed randomly to customers who deal with banks and obtain banking services from these commercial banks.

CHAPTER TWO

LITERATURE REVIEW

2.1 Literature Review:

2.1.1 Literature review customer satisfaction determination and level of complaint:

Customer Satisfaction is the customer's response to the evaluation of perception of differences in initial expectations prior to purchase (or other performance standards) and the actual performance of the product as perceived after wearing or consuming the product in question (Tjiptono, 2012).

The dimension or indicator of Customer Satisfaction is if the performance is below the expectations of eating dissatisfied customers, if the performance meets expectations then the customer is satisfied, if the performance exceeds expectations then the customer is very satisfied or happy (Kotler 2006:177, 2019).

Customer Satisfaction is an attitude that is decided based on the experience obtained. Satisfaction is an assessment of the characteristics or privileges of a product or service, or the product itself that provides a level of consumer pleasure with regard to meeting consumer consumption needs Sugeng, 2016). Dimensions or indicators of Customer Satisfaction can be created through quality, service, and value. The key to generating customer loyalty is to provide high customer value. (Sugeng, 2016).

2.1.2 A literature review of service quality and customer satisfaction:

Customer satisfaction, as noted by Tahir, Waggett and Hoffman (2013), is “a customer's perspective based on expectation and then subsequent post purchase experience”. In other words, it is an evaluation of products or services“ quality level that meets or exceeds the customer expectations. The term customer satisfaction has been on the markets for a long time. In fact, many researchers and academicians emphasized that it is a key element for a company’s success in the market as well as a crucial factor for company “survival as it has

a positive effect on company's profitability. In a highly competitive market, customer satisfaction is, indeed, a crucial key that builds strong and long-term relationships between the customers and the bank. The measure of customer satisfaction, therefore, has become a vital concern for many banks and services providers to achieve such success. (Mohammad, 2012).

2.1.3 Evaluation of customer satisfaction about Bank service quality:

The quality starts from the customer and paying attention to goods or services, regardless of the customer opinion, is not necessarily accompanied by quality (F. Simons, A. James, Service management: Strategy, operations and information technology; translated by Dr. Seyed Mohammad Arabi and Davood Yazdi; first edition; Tehran: Office of Cultural Research, (2004).

In the field of banking services, the quality of services is defined as the customer's belief or opinion about the level superiority of service offered in the bank (M. Al-Hawari, T. Ward, L. Newby, The relationship between Service Quality and Retention within the Automated and Traditional Contexts of Retail Banking, Journal of service Management 20 (2009) 455-472.).

Quality is determined by the customer neither by the manufacturer nor the service provider. In clear words, the quality includes a set of services and characteristics of a good or service that provides the needs and satisfaction of the consumer (M. H. Sharif, designing of comprehensive quality management system, Tehran: Learning Center of Abyek Cement Industrial Complex, (1996).

2.2 The concept of quality banking services and Customer:

Definition of bank:

A bank is a financial intermediary and creates money by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Lending activities can be performed directly by loaning or indirectly through capital markets.

A bank is an establishment which trades in money, an establishment for deposit, custody, and issue of money and also for granting loans and discounting bills and facilitating transmission of remittances from one place to another.

Bank is an economic institution whose main aim is to earn profit through exchange of money and credit instrument”.

Service:

A service is established at the moment when the substance interacts with the human to cause a change in the human's status or state under a protocol, which further meets the human's request and need.

Service quality in bank:

In the banking industry, reliability, ambience, and social considerations continue to be the three most significant factors that influence client satisfaction. therefore, important for bankers to Consistently undergo training and education in order to deliver more reliable services to customers. Managers should also make efforts to groom employees, provide attractive promotion materials, provide directions to the banks, and make sure the banking halls are neat for customers while waiting and the provision of enough parking spaces for customers. One limitation of this work is that the data focused on only the banking environment. According to the findings, clients' happiness with these banks' services is significantly positively correlated with their banks' dependability, atmosphere, and social aspects. Nonetheless, it appears that there is no meaningful correlation between employee assurance and responsiveness and customer happiness. Not to mention, organizational culture appears to reinforce the favorable correlation that exists between customer happiness and the service quality aspects. According to the results, there is a positive and direct correlation between client loyalty and satisfaction.

Definition of quality:

"Quality" means those features of products which meet customer needs and thereby provide customer satisfaction. In this sense, the meaning of quality is oriented to income. The purpose of such higher quality is to provide greater customer satisfaction.

Concept of quality:

The current and widely accepted understanding of the concept of quality focuses on customer centric notions, where meeting or preferably exceeding customer needs and expectations defines quality.

Quality of banking services:

Since the beginning of the 21st century, the world has witnessed many economic, financial and political transformations that have a direct impact on productive and service projects. In light of these changes and transformations, developing countries, including Palestine, are facing the challenges of steadfastness in the face of intense competition, which indicates the need to pay attention to the quality of banking services as one way to achieve survival and continuity.

Customer satisfaction:

Firstly, the term 'customer satisfaction' refers to a measure of how purchases of products or services meet a customer's expectation. Some researchers have also defined this term in terms of the emotional state which accompanies purchase of a product or service [15, 16]. It is a crucial factor for businesses, as the 'customer satisfaction' variable provides a quantifiable metric for further improvement. Apart from being a reliable metric, it was also shown that strongly attained levels of customer satisfaction led to customer loyalty, especially in Bangladesh.

2.3 Types of quality of banking services:

1. Product quality:

Product quality is the ability of a product to meet or exceed customer's expectations, value for money, conformity to requirements and, and also is an approach to improving the competitiveness, effectiveness and flexibility of a whole organization. It is essentially a way of planning, organizing and understanding each activity. It involves placing the customer as the focal point of operations. The aim is to continuously improve process performance in order to satisfy customer requirements. There was a need for research on

consumerism to help inform the management of organizations to make informed decisions that will affect customer satisfaction positively.

2. Services quality:

Perceived service quality is one of the antecedents to overall customer satisfaction. One of the main elements determining customer satisfaction is the customer's perception of service quality. As the result of a comparison of the customers' expectations and his or her subsequent perceived performance of service quality. As indicated above, service quality is described as an antecedent to customer satisfaction. Some researchers suggest that customer satisfaction is the cause of service quality.

3. Experience quality:

Because it is linked to the user's perspective and their own definition of "good quality," the end-user's subjective assessment of an application's or service's overall acceptability is subjective by nature. Network operators would be able to gauge how much the network's performance—in terms of speed, accuracy, scalability, dependability, and availability—contributes to total customer satisfaction if DoE could be measured.

4. IT quality:

Is a broad professional category covering functions including building communications networks, safeguarding data and information, and troubleshooting computer problems. Information technology (IT) affects competition and stability of lenders, investment, and welfare. IT improvement spurs entrepreneurs' investment. Anything can be enhanced or improved or made more efficient through the implementation of technology. In a nutshell, as technology continues to grow and evolve throughout many facets of daily life, the ways we interact with technology are changing, too. Technology moves so fast, so it's definitely important that we pay attention.

5. Data quality:

The diversity of data sources brings abundant data types and complex data structures and increases the difficulty of data integration. Data volume is tremendous, and it is difficult to

judge data quality within a reasonable amount of time. Data change very fast and the "timeliness" of data is very short, which necessitates higher requirements for processing technology. No unified and approved data quality standards have been formed in China and abroad, and research on the data quality of big data has just begun.

6. Information quality:

Quality information is the cornerstone of sound agency decision making and inspires trust in the justice system and in the law enforcement entities that use information. Such information enables agencies to perform their jobs efficiently and effectively.

There is no doubt that a good system in the organizations will produce good information and this information will effect on the organization as a whole.

7. Process control:

The importance of process control in industrial systems cannot be overstated. It is the backbone of any industrial operation, ensuring the processes run smoothly and efficiently. By maintaining the process variables within the desired range, process control helps to minimize waste, reduce downtime, and improve product quality.

2.4 Characteristics of the quality of banking services:

1. Analysis of Ideal Banking Characteristics:

The Ideal banking characteristics can be explained based on their effectiveness in improving the qualities of services and customers comfort ability of availing it.

A. Social & environmental conditions.

1. Global Reachability: Any ideal system will sustain for longer period providing services to the larger number of people. The Ideal Banking system provides banking services to the entire world rather than a single neighborhood town which has only limited number of customers. Hence, the ideal banking system has an unlimited global reachability.

2. Inelastic demand: The Ideal banking system offers all required and possible banking services with the highest quality and enhanced values to the customers, which enjoys an inelastic demand in the entire world due to their benefits. In the ideal banking system, the benefits of providing banking services to the customers are always more than the cost incurred to provide it. Similarly for the customers, the benefits of the ideal banking services is always much more than the cost of availing it. Such banking service becomes very attractive to all segments of global customers so that the customers desire to use it at any price which creates inelastic demand.

3. Ubiquitous service to every customer: The aim of such banking service is to establish an environment where people can always be on-the-go and still carry information and power to solve their problems at their inconvenience, without being bound by the location of any particular technological device. Ubiquitous banking provides solutions and services at anytime, anywhere, any amount of time to the users. The Ideal banking system provides all types of banking services of both retail banking and business banking to all customers irrespective of their age, gender, previous qualification and country of origin due to its ubiquitous nature. This helps everybody in the world to have access to higher education in chosen area irrespective of his/her origin.

4. Affordable to everybody: Ideal banking should be so smart, so simple and so powerful that it works for everybody irrespective of their economic, social, linguistic and cultural background. Development and maintenance of such system should be simple, cost effective with fewer constraints for implementation. Hence, ideal banking is affordable to everybody so that it uses common techniques available in nature and manipulate effectively to the need of human being at an affordable cost. Thus, ideal banking system provides high-quality banking services to everybody irrespective of their economic, social, linguistic and cultural background.

B. Input Banking Conditions:

5. Minimum Employee requirement: Any system can sustain for a longer period by decreasing the cost. The ideal banking system needs minimum employees with specialized skills and must utilize optimum service from them to provide optimum

service to the customers. The ideal banking system needs minimum employees in identified areas of operation and must utilize optimum service from them.

6. Low overhead cost: The total cost of any system is the sum of fixed cost and Variable cost. The fixed cost involves the initial investment on the development of the system and the variable cost includes maintenance cost of the system. By decreasing initial investment without compromising with quality and by minimizing the maintenance and service cost, the banking system can decrease its overall cost. As per our definition, the ideal banking system operates on a low overhead. It does not need an expensive location, big branch building and a huge amount of infrastructure. Only one office in any location is required to provide banking services to the entire world.

C. System Requirements:

7. Free of Government Regulations: The ideal banking system is relatively free of all kinds of government regulations or restrictions. Many conventional business systems are facing problems due to Government regulations based on the nature of service provided, the environmental issues and the neighboring community issues. These regulations sometimes make the banking systems as a non-profit or to shut down an ideal system is relatively free of all kinds of government regulations or restrictions so that it can do sustainable services for a longer period.

8. Portability: The ideal banking system is portable or easily moveable. This means a customer registered in one bank should be able to get the services irrespective of the location of the bank. A good business model should have characteristics to run the business location independent. The business should have the same level of difficulty and performance in terms of productivity, efficiency, effectiveness and hence revenue and profit even if it is performed any corner of the world irrespective of its location and the physical, geographical, political, economic and technical environment. The ideal banking should be perfectly portable or easily moveable from one location to other location based on the interest of its owner and should have the same level of difficulty everywhere. This means the bank should able to provide the specified services anywhere to its customers irrespective of its location.

9. Satisfying intellectual needs of stakeholders: The ideal banking system satisfies both its owners and customers' intellectual needs. There are no constraints like minimum amount transaction, to be registered or avail services only in one bank, minimum and a maximum number of services availed per day. There should be an opportunity for the owner to develop new services and the customers to surf new services like online trading for investment.

10. Less time consumption: The ideal banking system leaves enough free time to service providers/bank employees as well as customers due to the fact that all banking service decisions are automated and artificially controlled. In other words, it doesn't require attention/study of 12, 16, or 18 hours a day. In addition, the customers and employees need not waste their time for unproductive activities like travel etc.

11. Potential opportunity for high income: The ideal banking system is one in which the income of the bank does not limit by a personal output (Leverage) of the bank workers. In the ideal banking system, a bank can provide any number of services to any number of customers as easily as can have one. The banking systems must have profit for further progress. There is nothing wrong in expecting huge profit for honest efforts. One of the advantages of the ideal banking system is the possibility of ensuring large profits. This is mainly due to intangible nature of banking services and scalability.

12. Ubiquitous Service: The ideal Banking system, customers can do transactions at any time, any number of times and results should be declared immediately. There is nothing like wasting time in queue, travel time to the bank etc.

13. Anytime Service: The ideal Banking system will provide services to its customers anywhere, anytime and any amount of time. i.e., it is ubiquitous so that customer need not weight either in the branch or ire an online queue to avail service.

14. Usage of Technology: shoulder site, the techy say is went in such a way that l services of the banking system

15. Secured Service: An ideal banking system provides all customers with not only basic knowledge of banking but also on authenticity and security for financial transactions. There will be no malpractice or miss function of any process.

D. output conditions:

16. High demand: In the ideal banking system, since the quality is 100% and defects are zero, the demand for a variety of services is higher than supply and the efficiency of the system is always 100%.

17. Choice for Alternative: In the ideal banking system, the customers have a choice of alternative in terms of service providers so that the customer satisfaction will be 100%.

18. Sustainable for a long time: As per the definition, the ideal banking system will be sustainable for a long time with infinite demand, infinite serving ability, and infinite profit.

2.5 Dimensions of Customer Service Quality:

It is significant to prioritize customer satisfaction continuously to succeed in a dynamic business environment or landscape. As organizations work hard to meet the different needs and expectations of their customers, understanding the aspects and dimensions of customer service quality becomes extremely important. In this chapter, we investigate into the multifaceted (diverse) nature of customer service quality and we discuss its various dimensions and their significance in shaping customer experiences.

1. Introduction to Customer Service Quality:

Customer service quality includes the overall experience a customer has when interacting with a business or organization. Customer service quality involves more than just simple exchanges; it includes how responsive, reliable, empathetic, and reassuring a business is during interactions with customers. Additionally, it covers physical aspects of the service provided.

2. Dimensions of Customer Service Quality:

Responsiveness: The promptness (being quick or timely) and willingness of service providers to help customers and address their needs.

Reliability: Consistency in delivering the promised service accurately and dependably (delivering the service exactly how it was promised).

Empathy: Understanding and acknowledging the feelings and perspectives of customers, (empathizing with the emotions and viewpoints of customers) along with having a sincere intention to assist them.

Tangibles: The physical or tangible elements of the service encounter, including facilities, equipment, and appearance. In other words, the actual things you can see and touch during a service, like the place, tools, and how everything looks.

Assurance: Building trust and confidence by being skilled, polite, and trustworthy when helping customers.

3. Impact on Organizational Performance:

Quality customer service is closely linked to organizational success, influencing customer satisfaction, loyalty, and profitability. Satisfied customers are more likely to remain loyal to a brand, leading to increased repeat business and positive word-of-mouth referrals. In a simpler term, happy customers tend to stick with a brand, which means they come back more often and tell others about it.

4. The Role of Adjustment Mechanisms:

Adjustment mechanisms, such as organizational culture, selective hiring, socialization, monitoring, and reward systems, play a pivotal role in enhancing customer service quality. These mechanisms enable organizations to align their practices with customer needs and preferences, fostering a culture of responsiveness and adaptability.

5. Conclusion:

Understanding the dimensions of customer service quality is essential for organizations seeking to deliver exceptional experiences to their clientele. By prioritizing

responsiveness, reliability, empathy, tangibles, and assurance, businesses can build lasting relationships with customers and drive sustainable success in today's competitive market. In the subsequent chapters, we will delve deeper into each dimension of customer service quality, exploring practical strategies and best practices for implementation. Through a comprehensive understanding of these dimensions, organizations can cultivate a customer-centric culture that sets them apart as leaders in their respective industries.

CHAPTER THREE

RESEARCH METHODS

3.1 Introduction:

This chapter showing the methods that using in this research. However, we the design of the research and we use the primary data to giving results. Questionnaire design and development, Statistical tools used and descriptive analysis.

3.2 Sample of the study:

In our study, we spoke with many adults and older adults who have different experiences with banking. We also consulted experts, like our teachers and other experienced people who know a lot about banking. We wanted to understand how adults and older adults feel about banking and what they think could be improved. So, we asked them questions like: How often do you go to the bank? What do you like or not like about the bank? Do you feel safe when you're at the bank? By talking to adults, older adults, and experts, we can get a better understanding of what's important in banking and how we can make it better for everyone.

3.3 Data type and sources:

3.3.1 Description of Group Statistics:

| | gender, male=0, female=1 | N | Mean | Std. Deviation | Std. Error Mean |
|--|-----------------------------|----|------|----------------|--------------------|
| age, 1=20-30, 2=30-40, 3=40-50, 4=50-60 | 0 | 41 | 2.05 | .947 | .148 |
| | 1 | 18 | 1.94 | .873 | .206 |

Sources: From the researcher's work, based on the SPSS program.

Analysis:

Male Group (Gender = 0): There are 41 respondents. The average age is about 2.05, suggesting most are in the 30-40 age range. The standard deviation of 0.947 shows some variability in ages.

Female Group (Gender = 1): There are 18 respondents. The average age is about 1.94, indicating most are in the 20-30 age range. The standard deviation of 0.873 also shows some variability in ages.

Interpretation: The analysis suggests a slight difference in average age between male and female respondents. However, considering the standard deviations and standard errors is crucial to understand the reliability and precision of these estimates.

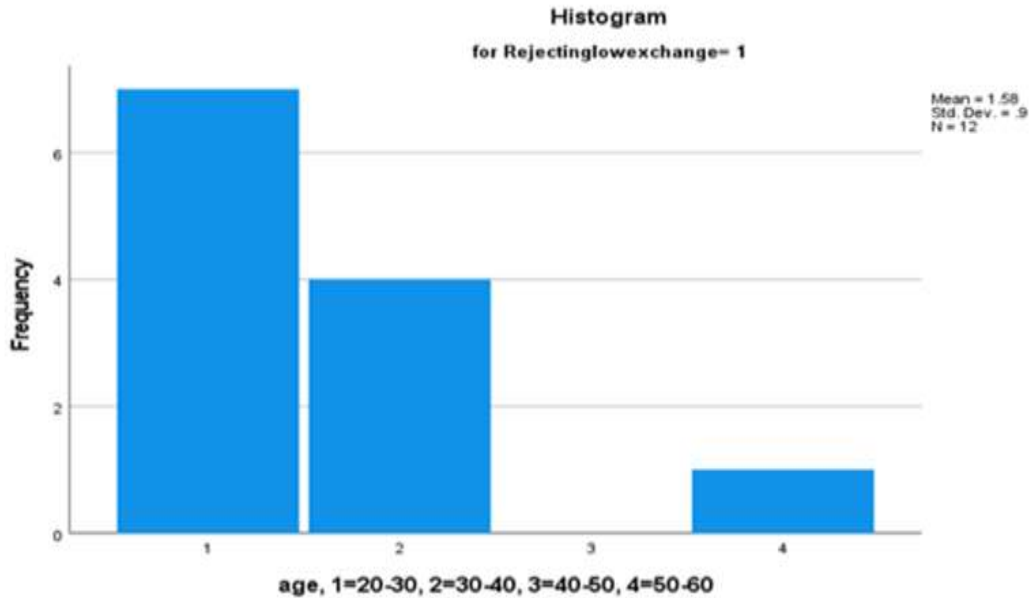


Figure (3.3.1) Descriptive Statistics for Age

Analysis: Generally, the tallest bar indicates the most frequent occurrence, and the shorter bars indicate less frequent occurrences. This type of graph is useful in descriptive statistics to give a visual summary of the data, showing patterns that might not be evident from just looking at the numbers.

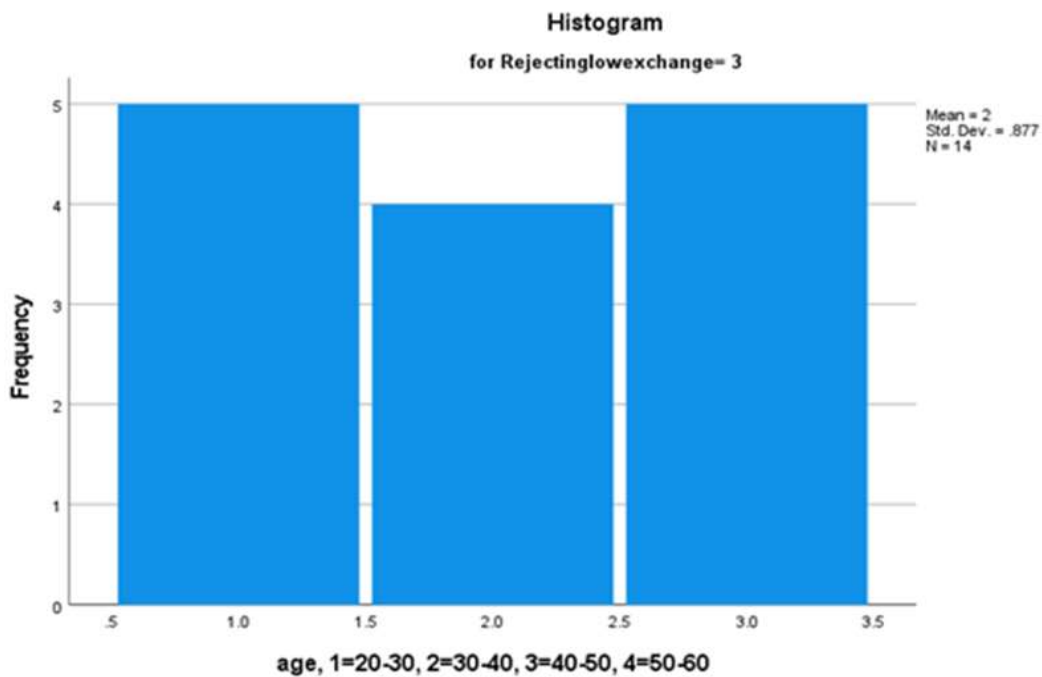


Figure (3.3.1) Descriptive Statistics for Age

Analysis: That the histogram is part of a larger analysis, possibly emphasizing the importance of visual representation in understanding data distribution. The histogram provides a clear visual of how the event or characteristic is distributed across the age groups, with a notable concentration in the younger and middle age brackets

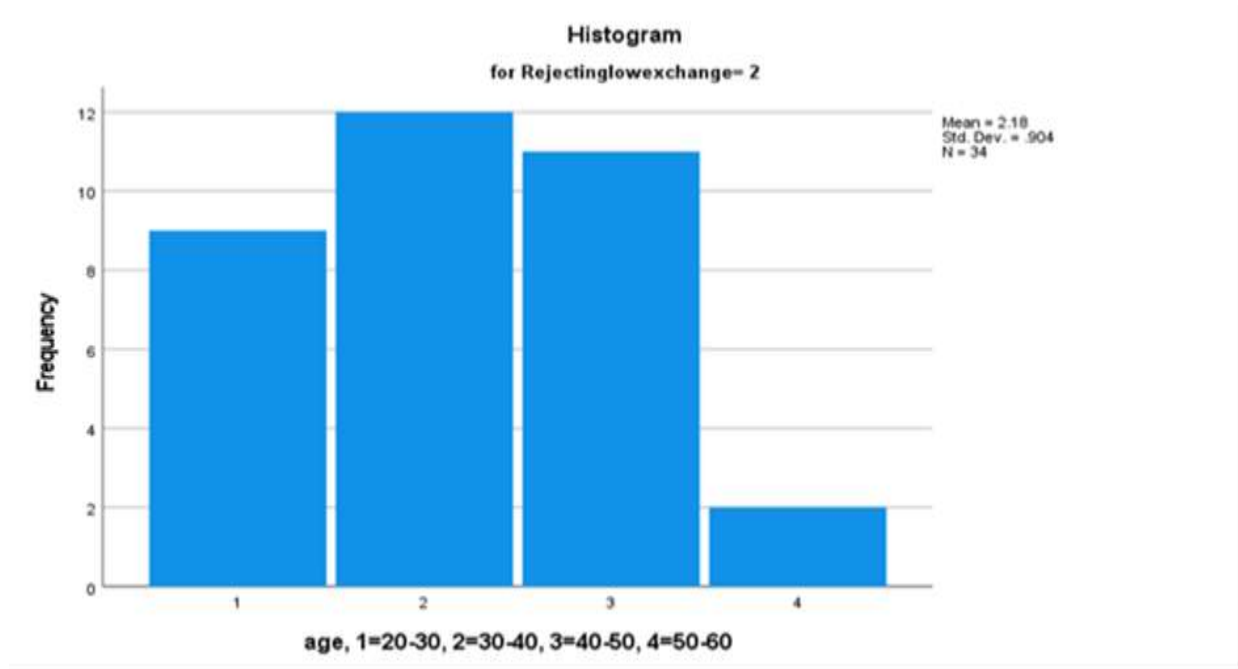


Figure (3.3.1) Descriptive Statistics for Age

Analysis: The histogram appears to compare the frequency of a certain variable between two age groups: 19-30 and 31-40. The bar for the 19-30 age group reaches past 10 on the frequency axis, indicating a higher frequency than the 31-40 age group, whose bar extends to around 8. This suggests that whatever is being measured occurs more frequently in the younger age group.

3.3.2 Descriptive Statistics:

Descriptive Statistics

| | N | Minimum | Maximum | Mean | Std. Deviation |
|---|----|---------|---------|------|----------------|
| age, 1=20-30, 2=30-40, 3=40-50, 4=50-60 | 60 | 1 | 4 | 2.02 | .911 |
| academic certification | 60 | 1 | 6 | 4.58 | 1.544 |
| gender | 60 | 0 | 2 | .33 | .510 |
| types of banking transaction | 60 | 2 | 4 | 2.78 | .940 |
| the nature of the banking transaction | 60 | 1 | 6 | 3.33 | 1.174 |
| Islamic banking transaction | 60 | 1 | 7 | 4.07 | 2.269 |
| spending reason | 60 | 1 | 3 | 1.85 | .685 |
| Rejecting-low-exchange | 60 | 1 | 3 | 2.03 | .663 |
| rejecting-fee-reduction | 60 | 1 | 4 | 2.25 | .895 |
| Consumer-dealing-conditions | 60 | 1 | 4 | 2.10 | .877 |
| High-reliability-due to-guarantees | 60 | 1 | 4 | 2.30 | .788 |
| Currency-insufficient-for-the-needs | 60 | 1 | 4 | 2.68 | .854 |
| bank-installment-period-causing-hesitation | 60 | 1 | 4 | 2.35 | .954 |
| Banks-use-advanced-technology | 60 | 1 | 4 | 2.15 | .860 |
| Short-waiting-period-for-banking-service | 60 | 1 | 5 | 2.47 | .929 |
| Expecting many clients due to service quality | 60 | 1 | 5 | 2.43 | .927 |
| Demands-reduced-due to- routines | 60 | 1 | 4 | 2.23 | .871 |
| Demons reduced due to service tools | 60 | 1 | 5 | 2.03 | .938 |
| Multiple states in application affect interaction | 60 | 1 | 4 | 2.17 | .763 |
| Demand reduction due to ambiguity | 60 | 1 | 4 | 2.18 | .854 |
| Procedure classification of clients | 60 | 1 | 4 | 2.35 | .860 |
| Bank distinguished by variety of facilities | 60 | 1 | 4 | 2.35 | .777 |
| Limited overdraft use affects interaction | 60 | 1 | 4 | 2.47 | .700 |
| discrimination influence on client demands | 60 | 1 | 4 | 2.40 | .848 |
| acknowledgment tools, Speed and accuracy | 60 | 1 | 4 | 2.17 | .847 |
| low request due to lack of mobile banks | 60 | 1 | 4 | 1.95 | .746 |
| Low requests due to geographical distance | 60 | 1 | 5 | 2.27 | .800 |
| Advertisement promotes interaction | 60 | 1 | 4 | 2.13 | .873 |
| Banking awareness and connection's influence on clients | 60 | 1 | 4 | 2.27 | .733 |
| Employees behavior influence clients | 60 | 1 | 4 | 2.47 | .812 |
| No bill payment services reduce bank interaction | 60 | 1 | 5 | 2.73 | .989 |
| Lack of protection reduces demand for service | 60 | 1 | 4 | 2.20 | .840 |
| seeking service for economic protection | 60 | 1 | 4 | 2.43 | .851 |
| Valid N (listwise) | 60 | | | | |

Sources: From the researcher's work, based on the SPSS program

This chart tells us a lot about banking and how people behave when they do bank stuff. Here's what we found:

How Many People: We looked at data from 60 people who answered our questions.

What the Numbers Mean:

Smallest Number: This shows us the lowest number we saw for each thing we looked at.

Biggest Number: This tells us the highest number we saw for each thing.

Average: This is what most people said. It's like if we added up all the numbers and then divided by 60.

How Much the Numbers Vary: This helps us see how spread out the numbers are.

3.3.3 Descriptive of Independent Sample Test:

| | | Independent Samples Test | | | | | Test for Equality of Means | | 95% Confidence Interval of the Difference | |
|---|-----------------------------|---|------|------|--------|-----------------|----------------------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | Lower | Upper |
| age_1=20-30, 2=30-40, 3=40-50, 4=50-60 | Equal variances assumed | .010 | .921 | .399 | 57 | .692 | 104 | 282 | -426 | 628 |
| | Equal variances not assumed | | | .412 | 35.148 | .683 | 104 | 253 | -418 | 619 |

Sources: From the researcher's work, based on the SPSS program.

Test 1: Checking If Things Are the Same:

F: This number shows if the ages are the same in both groups.

Significance (Sig.): This tells us if the numbers we found are important.

What it Means: Our test says that the ages are pretty much the same in both groups. We don't have to worry about this.

Test 2: Checking If Numbers Are Different:

t: This number shows if the average ages are different in both groups.

Degrees of Freedom (df): This helps us understand how confident we can be in our numbers.

Significance (Sig.): This tells us if the difference in ages is important.

Mean Difference: This shows how much the ages differ between the groups.

Error Difference: This helps us understand how sure we are about the difference.

Confidence Interval: This gives us a range where we're pretty sure the real difference is.

What it Means: Our test says that the average ages are pretty similar in both groups. The difference is not important.

Overall, this chart helps us understand if there are any big differences in ages between the two groups. But according to our tests, there aren't any.

3.3.4 Descriptive of Independent Effects Sizes:

| | | Standardizer ^a | Point Estimate | 95% Confidence Interval | |
|---|--------------------|---------------------------|----------------|-------------------------|-------|
| | | | | Lower | Upper |
| age, 1=20-30, 2=30-40, 3=40-50, 4=50-60 | Cohen's d | .926 | .113 | -.442 | .667 |
| | Hedges' correction | .938 | .111 | -.436 | .658 |
| | Glass's delta | .873 | .120 | -.438 | .673 |

a. The denominator used in estimating the effect sizes.
Cohen's d uses the pooled standard deviation.
Hedges' correction uses the pooled standard deviation, plus a correction factor.
Glass's delta uses the sample standard deviation of the control group.

Sources: From the researcher's work, based on the SPSS program.

This table shows how much age is different between groups using three different measures: Cohen's d, Hedges' correction, and Glass's delta. It gives us numbers and confidence intervals to understand these differences better. Also, it explains what was used to find these numbers.

3.3.5 Descriptive of Academic Certification:

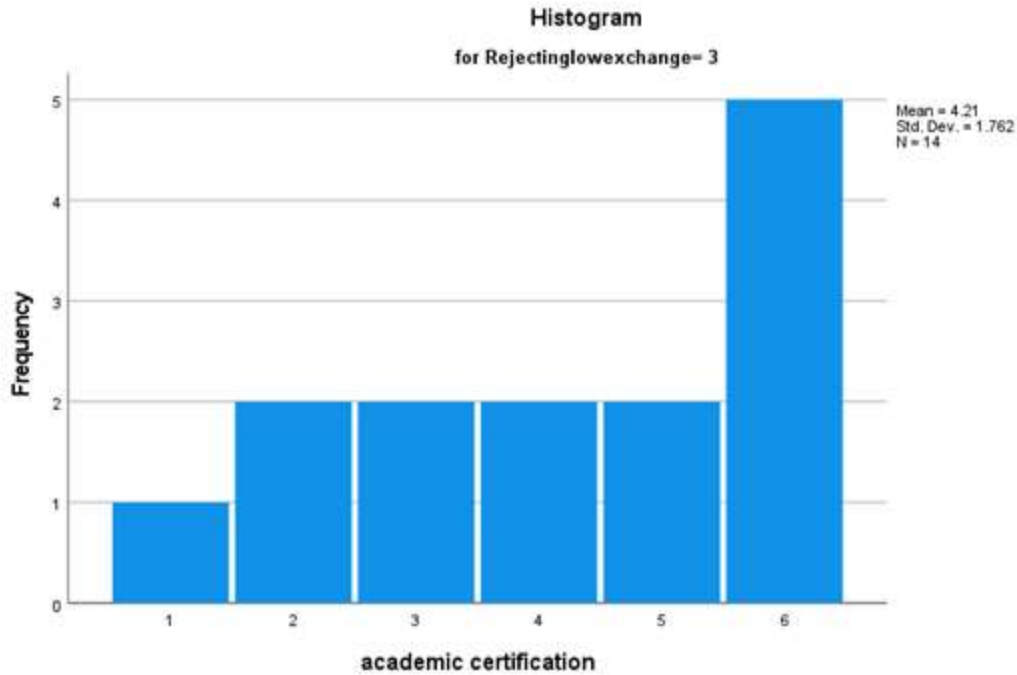


Figure (3.2.5) Descriptive Statistics for Age

Analysis: This suggests that while the most frequent certification level is 6, there's a moderate spread across the levels, as indicated by the standard deviation. The mean certification level is above the midpoint of the scale, which could imply a generally high level of academic achievement among the individuals represented.

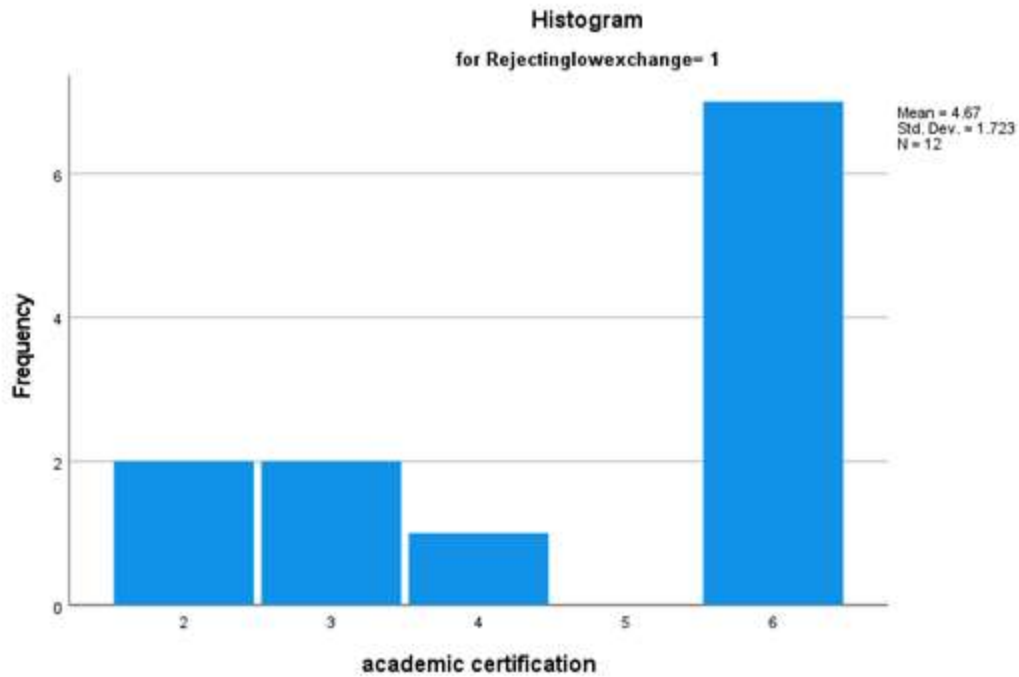


Figure (3.2.5) Descriptive Statistics for Age

Analysis: This histogram suggests that the majority of individuals in this sample have the highest academic certification level (6). The mean certification level is relatively high (4.67), indicating that overall, the group has a high level of academic achievement. The standard deviation shows a moderate spread in the certification levels among the individuals.

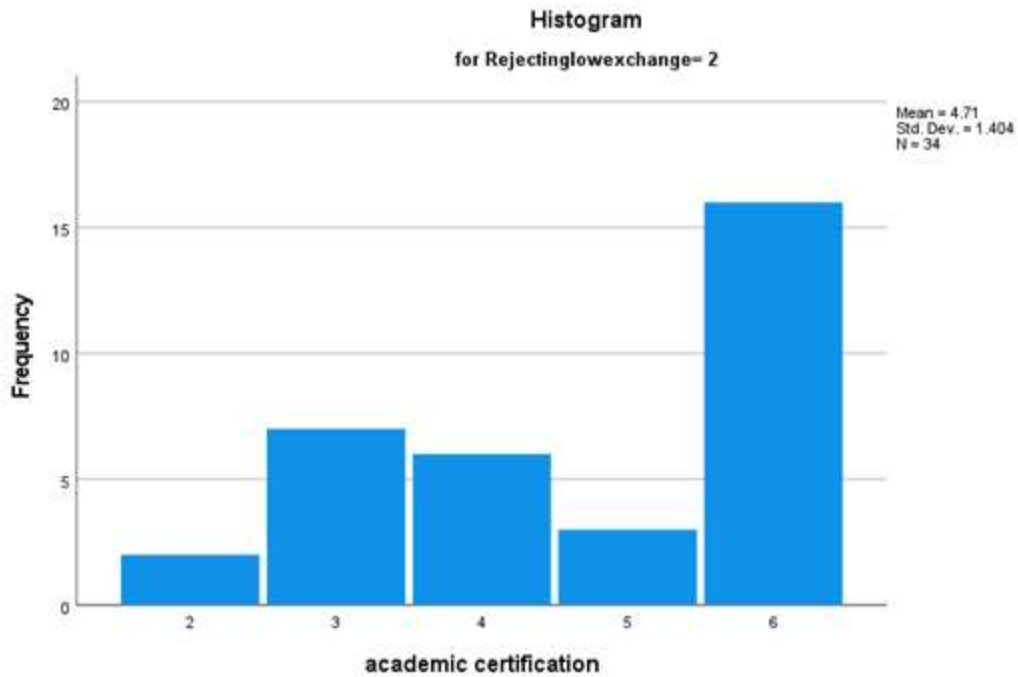


Figure (3.2.5) Descriptive Statistics for Age

Analysis: Each of the five blue bars corresponds to a different frequency of species richness, suggesting a distribution of how many species are found within certain ranges. Histograms like this are useful for visualizing the distribution of data points across different categories, and in this case, it can give insights into biodiversity in a particular area or sample.

3.6 Definition of the variables of the study:

1. **How Good the Bank Services Are:** This means how well the bank helps people with their money and other needs. It includes things like how fast they help, how nice they are, and if they're easy to reach.
2. **How Well the Bank Advertises:** This is about how good the bank is at telling people about itself and making them want to use it. It's like how good a toy commercial is at making you want the toy.
3. **Big Changes in Money Stuff:** This talks about the big differences happening in how banks work, like new rules and new ways of doing things.
4. **How Happy People Are with the Bank:** This is about how much people like the bank. If they like it a lot, it means they're happy with it.
5. **How Long People Have Been Using the Bank:** This is about how many years people have been using the bank. It shows how long they've been customers.
6. **Different Banks:** This means the different banks people use. It could be about banks like ABC Bank or XYZ Bank.

These are all the things the researchers are studying to learn more about how banks work and how people feel about them.

CHAPTER FOUR

EMPIRICAL RESULTS & DISCUSSION

4.1 Understanding Our Research Results:

In our study, we looked at lots of different things about how people use banks and what they like or don't like about banking. We used a computer program called SPSS to help us understand all the information we collected. Here's what we found out:

1. **What We Looked at:** We checked things like how old people are, what kind of school they went to, if they're a boy or a girl, and what they do at the bank. We also wanted to know if they use Islamic banking, which is different from regular banking.
2. **What We Learned:** We found out that people in their 30s and 40s use banks the most, but younger and older people use them too. Most people have finished school, and there are slightly more boys in our study than girls. We also saw that some people use Islamic banking, which is important to know.
3. **What Numbers Showed Us:** We looked at numbers to help us understand things better. For example, we learned that some people use the bank more often than others, and some types of banking are more popular than others. We also found out that how people feel about banking can change depending on their age and what kind of banking they use.
4. **What We Think About Our Findings:** We think it's cool that we could learn so much from all the information we collected. It's important to understand what people like and don't like about banking so banks can do better and help everyone.
5. **What's Next:** Now that we know more about how people use banks, we can think about ways to make banking better for everyone. Maybe we can make it easier for older people to use the bank, or we can make sure everyone feels safe and happy when they go to the bank.

CHAPTER FIVE

CONCLUSION & RECOMMENDATION

5.1 Conclusion:

In our big study, we looked at what makes banking good and how banks can make their customers happy. We found out that for banks to be really good, they need to reach people everywhere, not just in one place. This helps more people have access to banking and makes the economy stronger. We also learned that when banks offer lots of helpful services at fair prices, people want to use them no matter what. So, it's important for banks to always give more value than what they charge. In today's world, where everyone wants things quickly and easily, banks need to be available all the time, wherever you are. By using cool technology, banks can make it easy for you to do your banking whenever you need to, even if you're far away from a bank branch. Another big thing is that banking should be affordable for everyone, no matter where they're from or how much money they have. By keeping costs low and making things simple, banks can help more people access financial services.

And finally, we found out that too many rules from the government can make it hard for banks to do their best. So, it's important for governments to make rules that help banks grow and be better, without making things too complicated.

5.2 Recommendation:

1. **Help More People:** Banks should make special efforts to bring banking services to places where people don't have easy access to them. They can do this by using technology and working with others to reach more communities.
2. **Make Customers Happy:** Banks should train their staff well and use technology to make sure they always help customers quickly and nicely. This will make customers trust the bank more and want to keep using its services.
3. **Use Cool Technology:** Banks should use new technologies like computers and mobile phones to make banking easier and faster for everyone. This will help people do their banking wherever they are, without any hassle.
4. **Teach People About Money:** Banks should organize workshops and campaigns to teach people about managing money better. This will help people make smarter decisions with their finances and plan for the future.
5. **Speak Up for Better Rules:** Banks should work with governments to make sure rules are fair and don't make banking too complicated. This will help banks grow and serve customers better.
6. **Keep Getting Better:** Banks should always listen to feedback from customers and try to improve their services. By doing this, they can become even better at helping people with their money and contribute to making the world a better place for everyone.

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