

# **MEASURING QUALITY OF BANKING SERVICES IN JORDANIAN COMMERCIAL BANKS FROM CUSTOMERS PERSPECTIVES: A FIELD STUDY**

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## **Abstract**

*This study aimed at identifying customers level of perception regarding the quality of banking services provided by Jordanian commercial banks; as well as identifying customers expectations levels of expectations regarding the quality of banking services according to some factors and variables believed to affect customers perception of the quality of the provided banking services. Data was Collected using the questionnaire, where (300) questionnaires were distributed, all of which were returned. The study showed that all items responses scores were high of the quality of both provided and expected banking services, based on these results the study suggested that banks keep up with modern technology and establishing trust factor between banks workers and customers.*

*Keywords: Quality of banking services, commercial banks, expected services, actual service, customer satisfaction, received service quality*

## **INTRODUCTION**

Products quality became the basic pinpoint for local and global competition, therefore strategic management of quality became the main axis of future administration, and a core change occurred in quality concept during the last three decades, where quality of services gained greater care in an attempt to increase their ability to satisfy customer needs and meeting his wishes and expectations.

Previous customer's satisfaction centered on the perspective that this satisfaction is related, basically, to customer's expectations, and is achieved when actual performance is consistent with the expected , however, actual performance might be better increasing, thereby, satisfaction level, or might be lower than the expected and consequently, customer satisfaction is not actualized.

In the area of services, in particular, customer satisfaction is mainly related to uniqueness of the quality of services provided by producers in comparison of its equivalents, and as a result of competition quality , increase in market places, and what accompanied this increase of customer awareness, services establishments (institutions) found themselves obliged to distinguish themselves among customers, in their targeted markets, through providing high quality services to gain their satisfaction. So, quality is used as a total scale to assess services, and is also a crucial factor in shaping customer's personal judgment of the service.

Moreover, dealing with service quality through total quality is the basis for most service quality studies, as service quality as perceived by customers comes from a comparison of his expectations of the service he likes to receive with the actual level of received service.

So, when actual quality of received service is higher than his expectations, the perceived quality is high, but when the actual level of quality of service received is lower than the expected one, the perceived quality is low.

However, perception in the current study is not related to the perception process itself, but with perceived objects that are the result of this process and those perceptions are the result of customer assessment of the received service quality. Therefore, perceived quality is distinguished by its relatedness to customer feelings and opinion, and his personal judgment as well as explaining much of his purchasing behavior, so perceived quality, is considered, by researchers, as one of the best indicators for the assessment of level from a customer's perspective.

## Research Problem

Research problem can be expressed through the following questions:

1. How do Jordanian commercial banks customers evaluate the quality of received services, both actual and expected?
2. To what extent do banks administrations perceive the quality concept in the banking sector?
3. What are the major factors and variables influencing customers perception of the quality of banking services they receive?

### **Significance of the Study**

Significance of the current study lies in its addressing of customers perception of banking services provided by commercial banks, which is one of the relative new subject, on which there are but few studies and researches. In addition, the current study gained its significance from the importance of banking sector and its contribution to Jordanian economy and basic services it provides, specifically, this study is deemed crucial for each of banks administrations, researchers and customers.

### **Research Objectives**

Banking sector is one of the most important and vital economic sectors in Jordan, and financial institutions services cover basic and important needs for a large proportion of society members. So this study aimed at identifying the level of customer perception of banking services in Jordan as well as identifying the level of expected banking services by customers, according to some factor and variables believed to influence customer perception level of the quality of services received. The study also aimed at specifying the relative importance of factors used by commercial banks customers for evaluating banks services quality.

### **Research Hypotheses**

(HO<sub>1</sub>): There are no differences in customers assessment of the perceived quality level of banking services in Jordan, as a result of institution nationality, type, size, profitability level, experience and number of branches.

(HO<sub>2</sub>): There are no differences in customer expectation level of banking services quality in Jordan due to customer age, income, education level or years of his dealing with the bank.

### **LITERATURE REVIEW**

Obeid (2012) study entitled "the role of electronic services in enhancing competitive advantage in banks sector at Jenin governorate, Palestine. The study aimed at identifying the role of electronic services in enhancing competitive advantages in the banks sector in Jenin, Palestine. The study employed descriptive analytical methodology as it is suitable for this kind of studies. Results showed no statistically significant differences in the role of electronic services of banks in Jenin, due to all the study variables.

Abdullah (2010) conducted a study entitled "problems of marketing electronic services in Iraq and its relationship with customers satisfaction of a sample of bank operating in Baghdad, Iraq, the purpose of this study was to identify major problems facing the application of electronic marketing and financial institutions activities, in Iraq, and their relationship with customers

satisfaction. The researcher reached some conclusion, the most important of which were the need for reengineering administrative work in Iraqi banks with more concentration on qualifying banks personnel, through conducting internal and external training programs in accordance with modern global developments in this area.

Saleemah (2009) conducted a study entitled "the role of banking electronic services marketing in activating banking activity". Results study showed that the power of the relationship between the three indicators of marketing information system, banking marketing research and the marketing strategy employed, approaches the required level , suggesting the existence of some controversies like: the agency did not give the needed importance to marketing research, the inefficiency of marketing information system given the scarcity of data and information required for the suitable decision making.

Naser (2008) study entitled "the effect of marketing banking services on customers behavior: a comparative study between Syrian private and comparative study between Syrian private and public banks. This study aimed at identify the extent of variation in customers satisfaction on banking services in both public and private banks in Syria, as well as identifying the main marketing mix components influencing these customers behavior and their level of satisfaction. The study reached several results of which: higher customer satisfaction on private banks compared with public banks, with statistically significance in each of service dimension quality, employees performance, physical environment of services, and the flow of service assessment processes as well as comparability of customers satisfaction in both public and private banks in each of prices, promotion and distribution of services.

Abu Muammar (2005) entitled "measuring the quality of banking services in banks operating in Gaza strip. The aim of this study was to identify the best measures (scales) to measure the quality of banking services provided by banks operating in the Gaza strip and finding the relative importance of various dimensions of banking service quality, as well as testing the relationship between banking service quality and each of satisfaction and the intent to purchase. The study included sample of banks, operating in the Gaza strip, consisting of (166) subjects. The study concluded with the need for understanding customer's expectations for the purpose of providing better banking service and achieving their satisfaction, in addition to that measuring banking service quality and customer perception is the main approach for developing and improving banking services quality provided to customers. Results also showed a strong and statistically significant relationship between customers satisfaction and the quality of banking serviced provided. The study also revealed that customers continuation in dealing with banks and increasing their loyalty to these bank depends primarily on their assessment of the quality of services they receive.

Nader (2004) conducted a study entitled attitudes of dealers (customers) toward received banking service from a Syrian commercial bank "a field study". The Study aimed at identifying banking services and customers attitudes towards these services as well as specifying customers attitudes towards services provided by a Syrian commercial bank, currently, in addition to identifying customers attitudes in the development of currently banking provided services, and finally a Hemp ting to reach suggestions that might be a first step towards improving Syrian commercial bank performance by analyzing data collected, to identifying current customers attitudes as well as deficits of which their performance suffers in an attempt to developing and modernizing banking services showed several results of which several employees do not enjoy skills and experience necessary for provision of distinguished banking services to customers and lack of a clear and training program from the part of top management.

Sureshchardar et al (2003) study which divided banks under study in Indian into three categories: private, public and foreign resident banks A total of (150) questionnaires, for each of the above categories, where distributed. Results showed that banks three categories differed markedly in providing service quality and five factory influencing it. Through customers perceptions at service quality, technical factors were able to better distinguish between banks three categories, however, factors related to customers orientation showed less distinction. Results also showed that foreign banks provided better services followed by privately held banks and finally came the publicly held banks.

Haddad and Jodeh (2003) study entitled "Effect of customers dealings with commercial banks on their loyalty degree to these banks – a field study on commercial banks customers in Jordan. This study was conducted on Jordanian commercial banks customers with the purpose of identifying customers motives toward dealing with commercial banks in Jordan and finding out the extent to which demographic factors, of customers, influence their loyalty degree to these banks and the extent to which customers loyalty to these banks is influenced by their personal motives, bank reputation and financial position, and quality of its services. The study showed no statistically significant differences in customers loyalty due to their gender, educational level, and nature of their job, however statistically significant differences, due to their age and monthly income were found. Results also showed no statistically significant relationship between the personal motives set that invite customers to deal with banks and their loyalty degree to these banks but a statistically significant relationship between bank reputation, its financial position and the quality of banking services and customers loyalty.

Allerd (2001) conducted a study on (22) banks and financial institutions, using a questionnaire, where (108) questionnaires were distributed financial institutions. Results

showed that financial institutions employees were more satisfied on service quality than banks employees.

## **RESEARCH METHODOLOGY**

### **Research Design**

This study might be characterized by three characteristics, it is a primary study in its seeking to test customer perception level of banking services, it is an analytical study when investigating factors specifying this level, and finally it is an applied study when attempting to test the possibility of assessing banking market according to customer expectations of banking services quality on the basis of some demographic variables.

### **Research Population and Sample**

The study population consisted of Jordanian commercial banks customers, where a random sample of (300) commercial banks customers were chosen, from a number of commercial banks branches situated in Irbid city, Jordan due to sample large size and geographic wide distribution.

Commercial banks included in the study sample were: Arab Bank, Jordan Al-Ahli Bank, Bank of Jordan, Cairo Amman Bank, Societe General Bank of Jordan, Housing Bank for Trade and Finance, Jordan Kuwait Bank, Jordan Commercial Bank, Arab Jordan Investment Bank, Bank al Etihad, Jordan bank for Investment and Finance, Arab Banking Corporation Bank, and Capital Bank.

### **Research Variables**

1. Independent variables: included variables embedded in the actual or perceived quality of services and represent the second and third parts of the questionnaire, these are:
  - The extent to which technology is employed in providing services.
  - Employees' abilities, experiences and competencies.
  - The nature of dealing with customers.
2. Dependent variable: this variables is represented by factors and variables influencing customers assessment of the quality of services provided by Jordanian commercial banks, either actual or perceived, and includes the following:
  - Number of years of dealing with the bank.
  - Times of dealing with the bank.
  - Number of commercial banks in Jordan.
  - Customer education level.

- Customer age.
- Income level.
- Bank profitability.

### Procedural Definitions

- Quality: is defined as the total of characteristics and advantages influencing a good or service ability to meet certain need (Al-Ajarmeh, 2005).
- Banking quality in banks: service quality is one of the basics that precede customers satisfaction, which in turn influences customer future purchasing decision and his perception (Cronin, J.J, Jr, 1992).
- Electronic bank: a banking system that allows customer access his accounts or any other needed information, as well as getting various banking services and products, through the information network to which customers personal computer is linked or by any other means (Wadi, 2008).
- Banking service: a set of activities and processes with the utility content embedded within tangible and , or intangible elements, provided by the bank and perceived by customers by its characteristics and utilitarian value and which constitute a source to satisfy their financial and credit needs and wishes, either present or future ones, and at the same time, constitute profits source for the bank through the mutual relationship between the two parts (Al-Ajarmeh, 2005).
- Service quality: and is defined as exceeding customer expectation regarding the services quality and the driving power for the company, where its basis aim and the reason for its existences is not only for production or customer service departments, but for the whole company, therefore, attention (concentration) should be given, all level, to knowing customer's needs and expectation in order to surpass them (Ritchard, 2003).

### Research Instruments

The researcher in the current study used two instruments and they were :

- Main instruments: A questionnaire for collecting data and information for measuring the quality of banking services provided by Jordanian banks from customers perspectives in Irbid governorate, and consisted of two parts:
  - Part one: for collecting data and information about sample characteristics including (Marital status, gender, age educational level, monthly income level, years of dealing with current bank, times of dealing with the bank during the last month).

- Part two: included the questionnaire items and contained (21) items measuring the following three variables: Employment of technology, employees abilities and management care for providing high quality services, the their part of the questionnaire which measures customer's perceived quality.

To establish instrument reliability, interval consistency, according to Cronabch alpha, was computed and these values, shown in table (1), were deemed appropriate for the purposes of the current study.

Table 1. Reliability Testing

Type of service	Internal consistency (Cronbach alpha)
Actual service	0.94
Expected service	0.85

### Statistical Processing

Frequencies, percentages, means and standard deviation were used in answering first and second research questions, while T Test and Multiple analysis of variance (Three way ANOVA) were used in answering third and fourth research questions, as well as Schaffe post hoc comparison to show paired differences. Means were classified according to the following criteria:

2.33 or less: Low agreement.

2.34 – 3.66 Moderately agree.

More than 3.66 strongly agree.

## ANALYSIS AND RESULTS

### Demographic Profile

The following table displays sample distribution by Gender:

Table 2. Sample distribution by gender

Gender	Frequencies	Percentage
Male	173	57.7%
Female	127	42.3%
Total	300	100%

The above table shows that male subjects were 173 with 57.7% of the sample, while females were 127 with 42.3% of the sample.

Table (3) shows sample's distribution by age.

Table 3. Sample distribution by age

Age categories	Frequencies	Percentage
Less than 20 Years	26	8.7%
20 – Less than 30	156	52.0%
30 – Less than 40	62	20.7%
40- Less than 50	37	12.3%
50 and More	19	6.3%
Total	300	100%

As can be seen from the above table, age category 20 – less than 30 years has the greatest number of subject with (156) and 52.0% of the sample, followed by 30 – less than 40 years old category with (62) subjects and (20.7%) of the sample, while age category 50 years or more has the lowest frequency with (19) subjects and 6.3% of the sample.

Table (4) displays sample's distribution by education qualification.

Table 4. Sample distribution by education

Qualifications	Frequencies	Percentage
Community college diploma	50	16.7
Bachelor	181	60.3%
Masters	44	14.7%
Doctorate	19	6.3%
Others	60	2.0%
Total	300	100%

Table (4) shows that Bachelor degree holders have the highest frequency with (181) and (60.3%), followed by community college diploma holders with (50) and (16.7%), and in third rank came Masters degree holders with (44) and (14.7%), while other degrees holders category holders came in the last category with (6) subjects and (20%).

## Descriptive and Inferential Statistics

Research question (1): How do Jordanian commercial banks customers evaluate the quality of expected services for them?

Means and standard deviations of customers evaluation of the quality of the expected services received by them, were used in answering this question Table (5) shows these results.

Table 5 . Means and standard deviations of customers evaluation of the quality of expected banking services received by them in a descending order

Rank	Items	Mean	S.D	Degree
1	Need of making equipment's consistent with Modern technology and age available.	4.85	0.42	High
2	Place appearance should be attractive	4.78	.44	High
3	Workers distinction by appearance and good clothes.	4.69	.57	high
4	Bank's general appearance should be appreciate	4.66	.54	high
5	Banks should maintain and execute their promises.	4.65	.58	High
6	Customers should feel secure in dealing with bank's employees.	4.64	.58	High
6	Bank workers need to be characterized with polite and friendly behavior.	4.64	.51	high
8	Bank should keep precise records.	4.61	.54	High
8	Employees should be ready to help customers	4.61	.56	High
10	Banks should sympathize with customer when facing a problem and assure them of the possibility of its solution.	4.57	.59	high
10	Employees should receive enough support from bank to perform their jobs.	4.75	.58	High
12	Banks should provide customer with the correct service from the first time	4.54	.60	High
12	Employees are expected to provide immediate service.	4.54	.60	High
14	Customers interest should be among banks first priorities.	4.53	.66	high
15	Banks are expected to schedule time needed for completing each service.	4.51	.64	High

					Table 5...
15	Each bank customer should receive personal care.	4.51	.67	High	
17	Employees are expected to know customers' needs.	4.47	.67	High	
18	Banks are expected to provide appropriate working hours for all employees.	4.44	.75	High	
19	It is unacceptable for employees not to provide customers with immediate service due to their involvement in other duties	4.43	.85	high	
20	Employees should provide each customer	4.41	.71	High	
21	Bank customers can trust bank employees	4.22	1.02	High	
	Whole scale	4.56	0.32	High	

Table (5) showed means and standard deviation of customers evaluations of expected services received by them from the bank, It can also be seen that item numbers (1) "Need to provide equipments that are up to date in terms of modernity and Technology, with a mean of (4.85), followed by item (2) "place appearance should be attractive in the second rank with a mean of (4.78), while item (3) "Distinguishing employees by good appearance and tied clothes came in the third rank with a mean of (4.62), but item (13) :Customers can trust bank employees came in the last rank with a mean of (4.22), while the scale as a whole has a mean of (4.56).

Research question (2): How do Jordanian commercial banks customer evaluate the quality of actual services they receive from these banks?

In answering this question, means and standard deviation, of customers evaluations, were used and table (6) displays these means and standard deviation.

Table 6. Means and standard deviations of customers evaluation of services received in a descending order

Rank	Items	Mean	S.D	Degree
1	Bank has equipments that are up to data with technology.	4.65	.55	High
2	Employees enjoy good appearance and tidy clothes.	4.57	.61	High
3	Bank appearance is attractive	4.54	.66	High
4	Bank keeps precise (accurate) records.	4.52	.62	High
5	Banks helps up his promises.	4.47	.71	High
6	Bank general appearance go well with the nature of its	4.42	.68	High

	services.			
7	Bank perform service on specific time	4.41	.78	High
7	The workers provide immediate service	4.41	.78	High
9	Banks perform correct service from the first time.	4.39	.83	High
9	Bank determines the exact time of completion of service	4.39	.80	High
9	Workers receive complete (full) support in performing their job, from the bank.	4.39	.66	High
12	Workers are polite and sympathetic.	4.37	.75	High
13	When facing a problem, bank stands with me and assure me of the possibility of its solutions.	4.36	.79	High
14	You can feel secure when making your transactions with bank employees.	4.33	.76	High
15	Workers are trustworthy	4.32	.76	High
15	Customers get personal attention by bank employees.	4.32	.76	High
17	Bank provide customers with personal interest (attention).	4.30	.80	High
18	Workers have full willingness to help me	4.26	.81	High
19	Bank workers understand my needs	4.23	.81	High
20	Bank puts my interest among its first priorities.	4.22	1.04	High
21	Workers respond immediately to my requests in all situations.	4.18	.91	High
	Total scale (Actual Service)	4.38	.51	High

Table 6...

Table (6) displays means, standard deviations and rank order of the second instrument items in a descending order. It can be seen that item (1) "bank has equipments that are up to date in terms of modernity and technology" came in the first rank with a mean of (4.65) followed by item (3), "workers enjoy good appearance and tidy clothes" in the second order with a mean of (4.57), while item (13) "workers respond to my requests immediately regardless of their involvement in other tasks", came in the last order with a mean of (4.18), while the scale as a whole has a mean of (4.38).

Research question (3): are there statistically significant differences at ( $\alpha=0.05$ ) level in customers evaluations of the quality of expected received services due to their gender, age and educational level?

In answering this question, means and standard deviations of customers evaluations of expected services quality according to their gender, age and educational qualifications. Results are displayed in the following table.

Table 7 . Means and standard deviations of customers evaluation of the second instrument items by their demographics

Variables	Categories	Mean	S.D	Number
Gender	Male	4.53	0.33	173
	Female	4.61	0.31	127
Age	Less than 20	4.64	0.26	26
	20- less than 30	4.52	0.36	156
	30-less than 40	4.60	0.30	62
	40- less than 50	4.60	0.22	37
	50 or more	4.69	0.23	19
Qualifications	Community college diploma	4.51	0.32	50
	Bachelor	4.57	0.34	181
	Masters	4.59	0.26	44
	Doctorate	4.64	0.25	19
	Others	4.42	0.31	6
Total		4.56	0.32	300

Table (7) shows apparent variance between means and standard deviations of customers evaluations of the quality of expected services provided by Jordanian commercial banks due to their gender (Male, Female), age (Less than 20, 20- less than 30, 30-less than 40, 40- less than 50, and 50 and above; and their educational qualifications (community college diploma, bachelor, masters, doctorate and other degrees).

To identify differences significance between means, three way ANOVA was performed and table (8) displays its results. Table (8)

Table 8 . Three way ANOVA results for: demographic variables on Customers' evaluation of expected services quality

Source	Sum squares	D.F	Mean square	F	Sig.
Gender	0.604	1	0.604	6.043	0.015
Age	1.065	4	0.266	2.665	0.033
Education	0.265	4	0.66	0.662	0.619
Error	28.981	290	0.100		
Total	30.878	299			

Table (8) shows the following:

- Statistically significant differences at ( $\alpha = 0.05$ ) level, due to gender effect, and these differences were in favor of female subjects.
- Statistically significant differences at ( $\alpha = 0.05$ ), due to subjects age, and to identify the statistically significant pair differences between mean evaluations, Schaffe post hoc test was performed, and results are shown in table (9).
- No statistically significant differences at ( $\alpha = 0.05$ ) level due to subjects education qualifications, were found.

Table 9 . Schaffe post hoc test for the effect of age on customers evaluation of expected services quality

Age category	Mean	1	2	3	4	5
Less than 20 (1)	4.64					
20- less than 30 (2)	4.52	0.12				
30-less than 40 (3)	4.60	0.04	0.08			
40- less than 50 (4)	4.60	0.03	0.09	0.01		
50 and more (5)	4.69	-0.05	*0.17	0.09	0.09	

\* significant at ( $\alpha = 0.05$ ).

Table (9) shows statistically significant differences at ( $\alpha = 0.05$ ) between age category 50 and more and age category (20- less than 30), and these differences were in favor of the older category.

Research question (4): Are there any statistically significant differences at ( $\alpha = 0.05$ ) level in customer mean evaluations of the quality of the actual service, provided by Jordanian commercial banks, due to their gender, age and educational qualifications?

Means and standard deviations of customers evaluations of the quality of actual services provided, by Jordanian commercial banks, according to their demographics, were used in answering this question, and the following table displays these results.

Table 10. Means and standard deviations of customers evaluations of actual services provided by commercial banks according to their demographics

Variables	Categories	Mean	S.D	Number
Gender	Male	4.36	0.25	173
	Female	4.41	0.50	127
Age	Less than 20	4.45	0.47	26
	20- less than 30	4.42	0.44	156
	30-less than 40	4.33	0.60	62
	40- less than 50	4.28	0.60	37
	50 and more	4.42	0.64	19
Educational qualification	Community college diploma	4.47	0.40	50
	Bachelor	4.38	0.52	181
	Masters	4.42	0.49	44
	Doctorate	4.45	0.51	19
	Others	3.33	0.37	6
Total		4.38	0.51	300

Table (10) shows apparent variance in customers mean evaluations of actual services provided by commercial banks due to their gender, age and educational qualifications; so, to identify the statistical significance between these means three way ANOVA was conducted and its results are shown in table (11).

Table 11. Results of three way ANOVA for the effect of demographic variable on customers evaluations of actual services

Source	Sum squares	D.F	Mean square	F	Sig
Gender	0.018	1	0.018	0.073	0.788
Age	0.923	4	0.231	0.945	0.438
Education	7.239	4	1.810	7.407	0.000
Error	70.856	290	0.244		
Total	79.094	299			

Table (11) shows the following:

- No statistically significant differences at ( $\alpha = 0.05$ ) level, due to subject gender, were found.
- No statistically significant differences at ( $\alpha = 0.05$ ) level, due to subjects age, were found.

- Statistically significant differences of ( $\alpha = 0.05$ ) level due to subjects education, were found, and to identify the location of pair differences, Schaffe post hoc test was performed, and results are displayed in table (12).

Table 12 . Schaffe post hoc test for the effect of subjects education  
on their evaluation of actual services

Education	Mean	1	2	3	4	5
Community College diploma (1)	4.47					
Bachelor (2)	4.38	0.09				
Masters (3)	4.42	0.05	0.05			
Doctorate (4)	4.45	0.02	0.07	0.03		
Other (5)	4.33	1.15*	1.05*	1.10*	1.13*	

\* significant at ( $\alpha = 0.05$ ) level.

Table (12) shows statistically significant differences in customers mean evaluations, between other degrees from one part and each of community college diploma, bachelor, master and doctorate degrees holders, from the other, however these differences were in favor of each of community college diploma, Bachelor, Master and Doctorate degree holders.

## SUMMARY

Following are the main results of the current study:

1. All items for quality of expected services received a high degree of evaluation.
2. All items for quality of actual services received a high degree of evaluation.
3. Statistically significant differences, in customers valuation of commercial banks expected services, due to their gender were found.
4. Statistically significant differences in the customer evaluation of the quality of commercial banks expected services, due to their age were found.
5. No statistically significant differences, in customers evaluation of the quality of commercial banks expected services, due to their educational qualifications, were found.
6. No statistically significant differences, in the customer evaluation of the quality of actual commercial banks services, due to their gender, were found.
7. No statistically significant differences, in customers evaluation of the quality of commercial banks actual services, due to their age, were found.
8. Statistically significant differences, in customers evaluation of the quality of commercial banks actual services, due to their educational qualification, were found.

## RECOMMENDATIONS

Based on the above results, the following recommendation were suggested:

1. The need for bank management to continuously develop and improve the technology employed in services provision.
2. The establishment of trust factor between bank workers and customers.
3. Conducting training courses and workshops to improve and enhance their proficiency.
4. Bank administration should predict the improvement of service quality as a strategy for competition and excellence, as well as putting service quality development and improvement among its first priorities.
5. Educating and informing bank workers of service quality concept and how to apply it whether in top management or middle management or first line employees levels.
6. Working on measuring service quality on a regular basis using different measurement techniques.

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