DIAGNOSE SERVICE QUALITY REQUIREMENTS AND THEIR ROLE IN ENHANCING CUSTOMER SATISFACTION AND LOYALTY

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ABSTRACT

Service quality is an important regulatory factor through which organizations can distinguish themselves, compete and take the lead in the market, and it is even more challenging for banks and financial services that generally provide products and services that are difficult for customers to distinguish between them. Improvements in service quality are expected to increase customer satisfaction, which in turn will increase banks' ability to retain customers, expand market share, and increase profitability.

Thus, this study is an attempt to measure the quality of service for nine commercial banks in Iraq, (Elaf Islamic Bank, North Bank, Middle East Investment Bank of Iraq, Credit Bank of Iraq, Commercial Bank of Iraq, Investment Bank of Iraq, Ashur International Investment Bank, Iraqi Islamic Bank For Investment and Development, the Tigris and Euphrates Bank for Development and Investment), the service quality model was built to measure the perceived service quality as an independent variable through five sub-variables (Reliability, responsiveness, tangibility, emphasis, kindness), while the adopted variables are (customer satisfaction) and the variable (customer loyalty) With its four sub-variables (behavioral loyalty, cognitive loyalty, emotional loyalty, and directional loyalty).

The descriptive approach was used to survey the opinions of the respondents, and the questionnaire was the primary tool for obtaining and analyzing the results. The current research aims to measure and analyze the correlation relations and the impact of the dimensions of banking service quality management on customer satisfaction for the commercial banks searched in Baghdad. To achieve these objectives, the study used a sample of 110 managers. And head of department, consultant and head of department, the research assumed several hypotheses, which can be summarized by the existence of a correlation influence for the quality of services and its dimensions with in customer satisfaction customer loyalty and dimensions, and the research has found a positive and moral relationship between the research variables, and thus the research recommended the need to emphasize On the speed of response, reliability, assurance and sympathy that appeared positively in the banks and with a high level of importance with the satisfaction and loyalty of the customer.

I. INTRODUCTION

In this difficult competitive era, organizations try to focus on consumers’ desires and needs to meet and fulfill their expectations, because customer satisfaction has been a strategic problem in the past two decades. It increases consumer satisfaction and loyalty, enhances customer retention, enhances profitability, and helps to improve sustainable competition. The quality of banking service is the bank’s ability to meet or exceed customer expectations, and the concept of customer satisfaction is one of the marketing concepts that measure the extent to which products conform to consumers’ expectations. Customer loyalty is a term indicating the likelihood of the customer repeating the purchase and preferring the bank over others, regardless of competing commercial banks, and based on the above, the quality of service is an important organizational factor through which organizations can distinguish themselves, compete and take the lead in the market. Indeed, it represents a greater challenge for banks and financial services that generally provide services that are difficult for customers to distinguish between them. Improvements in service quality will lead to increased customer satisfaction, which in turn will increase the ability of banks to retain customers, expand market share, and increase profitability.

Therefore, the quality of services has become the primary concern of business organizations, especially service organizations, and it is a field of competition and competition among them in order to win the customer and increase
the market share, and based on the above, the study variables were chosen because of their importance, after conducting field interviews for a number of private banks and standing on the most important variables agreed upon by most banks, which is profitability through customer acquisition.

The descriptive exploratory approach was used, and the questionnaire and personal interviews were the main tools of the study, and the sample reached 110 respondents from nine commercial banks despite the challenges of the spread of Corona virus, and banks were warned not to receive guests and researchers. The research consists of four chapters. The first chapter presents the methodology and some previous studies related to the current study. The problem of the study emerged to the nature of the relationship between the quality of services and customer satisfaction and loyalty in commercial banks, while the importance of the study focused on presenting a studied model of the relationship between variables to be used in Sink.

The aim of the current research is to measure and analyze the correlations and influence of the dimensions of banking service quality management on customer satisfaction for the commercial banks searched in Baghdad. While the research assumed several main and sub-hypotheses, it can be summarized in the existence of a correlation influence for the quality of services and its dimensions with in customer satisfaction customer loyalty and dimensions, In the second chapter, the current study deals with the theoretical side. The concept of service quality, customer satisfaction and customer loyalty has been defined and explained based on a review of studies. In addition, the practical aspect was in the third chapter according to two topics. The first topic dealt with describing the responses of the sample according to the arithmetic mean, standard deviation and coefficient of variation, while the second topic dealt with testing hypotheses, the nature of the relationship between the studied variables was explored, and the chapter The fourth and final one deals with the conclusions and recommendations.

II. METHODOLOGY

Commercial banks are among the most important financial institutions aiming for profit while achieving an educational, ethical and humanitarian culture in accordance with the door of social responsibility, and this urges them to deal with different segments of society in which banking operations vary according to the needs of society within the framework of international rules, provisions and standards for the application of the requirements of the quality of services provided to the customer to achieve satisfaction And customer loyalty, banks care about service quality because it is a valuable tool to maintain their competitive advantage in the market, because financial services such as competition from banks differ in the market by using differentiated products, these services are basically a competitive tool. Banks are a major player in financial market operations and play a role. On the other hand, the quality of services is an essential element to enhance customer satisfaction and reach their loyalty, and scientific sources indicate that conceptually brand loyalty is related to relationship marketing, relationship marketing. It is the process of establishing, maintaining and strengthening relationships with clients and other stakeholders (Berry, 1995: 35).

III. RESEARCH PURPOSE

This study aimed to answer the following research questions?

3.1. What are the factors related to the quality of service that affect customer satisfaction and customer loyalty in the commercial banking sector in Baghdad?

3.2. Measuring and analyzing the correlation relationships and the impact of the dimensions of the banking service quality management on customer satisfaction for the commercial banks searched in Baghdad.

IV. RESEARCH HYPOTHESES:

The research seeks to verify the following hypotheses:

4.1. The first main hypothesis: There is a statistically significant correlation between the quality of services and their dimensions (reliability, responsiveness, tangibility, assurance, sympathy) with customer satisfaction in commercial banks.

4.2. The second main hypothesis: There is a statistically significant correlation between the quality of services and their dimensions (reliability, responsiveness, tangibility, assurance, sympathy) with customer loyalty in commercial bank.
V. THE STUDY SAMPLE

The banking sector was chosen, and the number of banks that were subjected to research was (9) banks, which are well-established banks and registered in the Iraqi financial market out of (44) commercial banks operating in the Iraqi environment, which are (Elaf Islamic Bank, North Bank, Middle East Bank of Iraq for Investment The Iraqi Credit Bank, the Iraqi Commercial Bank, the Iraqi Investment Bank, the Ashur International Bank for Investment, the Iraqi Islamic Bank for Investment and Development, the Tigris and Euphrates Bank for Development and Investment), the study was applied to a sample of (110) people, which was limited to those with the rank of director and assistant And directors of departments in banks.

VI. THEORETICAL REVIEW

6.1. Services Quality

The high importance of service industries as a part of the gross national product and a source of employment is one of the characteristics of the economies of western countries, and many individuals at present are able to purchase more diversified products in the consumer market, such as leisure, health and telecommunications products, and in the past few years many publications have shown that It examines whether the marketing management in the field of services differs from the management of the physical goods market and that the debate in this field will undoubtedly continue in the future, but it seems that the services market is characterized by some characteristics that include intangible value, indivisibility, pluralism, perishability or perishability and ownership (Solimun&Fernandes,2018:267). Quality of services is a set of characteristics that have the ability to satisfy customers ‘needs through services that are compatible with customers’ expectations (Wafula,2019:4), Service quality is “an assessment of the extent to which the service provided is in line with the customer’s expectations, it is a critical indicator for service providers to understand the quality of services in terms of identifying problems in the service delivery process and solutions to enhance the business” (Rafiudeen, 2020: 35), Service quality is one of the tools widely used in a variety of service industries, which addresses the many elements of quality of service divided into concrete dimensions, reliability, responsiveness, warranty, and empathy (Parasuraman et al.,2002:140).

The main issue in measuring service quality is to define the dimensions of the service which are tangible, reliability, responsiveness, assurance and empathy in a way that avoids any interference, and is clearly defined to display the nature and size of performance upon which customer satisfaction depends entirely (Hassan,2020:2).

6.1.1. **Tangibility**: The tangible dimension of service quality has been referred to as tangible to the services provided, and includes the organization's materials and equipment, physical facilities, physical environmental conditions, and materials used for communication (Wu&Li,2020: 3),

6.1.2. **Reliability**: It is the extent to which the specifications of the good or service and its quality conform to the expectations of the customer, in other words, is the ability of the specifications and quality of the good or service to meet the needs and desires of the customer according to what he expected (Rahaman et al., 2020: 824).

6.1.3. **Responsiveness**: It is the service provider’s willingness and willingness to provide assistance to customers immediately and at any time and includes, the response is to provide good quality and fast service to the consumer. Every customer feels a greater value if he gets quality in the service provided by service providers in banks, so the service provider must be known to be responsive when interacting with a potential customer (Osarodion&Amran,2020: 2064).
6.1.4. **Assurance**: It is the ability of the organization to provide the services it promised to provide to customers and as announced (Wafula, 2019: 7). Confirmation refers to employees who have skilled services or customer confidence to suppliers, if the consumer is not satisfied with the suppliers, then there are chances that they will not return to doing business (Osarodion & Amran, 2020: 2074).

6.1.5. **Empathy**: Through the definition of empathy as the employees’ desire to welcome customers and take care of their special needs, the last dimension is the dimension of assurance that clarifies the provision of security and safety to customers so that it reduces their anxiety in relation to the services provided to them, in other words, it is assured or assured that Positive advantages through utilizing services based on what they desire without negative effects (Tabash et al., 2019: 4). Empathy has been defined as the individual concern that the organization provides to its customers and is concerned with employees’ understanding of customers’ needs. It is an important aspect of service quality. It shows a great impact on customer satisfaction in all categories of banking services (Hassan, 2020: 6), and it means that the service provider has a great deal of respect, takes into consideration the feelings of customers and deals with them with kindness while contacting them, and includes making efforts to identify the customer’s needs by knowing requests. Specifically, giving special attention to his personal needs and circumstances and adapting to them (Rahaman et al., 2020: 825).

6.2. **Customer Satisfaction**: Customer satisfaction is one of the oldest terms widely used in marketing sources. Customer satisfaction refers to the customer’s general intention and perception based on their consumption or experience of using a good or service (Boonlertvanich, 2019: 280). Customer satisfaction is defined as the ability to provide satisfactory goods and services. For customers, customers compare the value they believe they have received against the level of value they expected to obtain before purchasing or consuming the good or services (Zameer et al., 2018: 54). The customer’s satisfaction depends on the perceived performance of the product linked to the expectations of the buyers, if the product fails. In performance in a short period, the customer will be dissatisfied, and if the performance matches expectations, it will achieve customer satisfaction and loyalty, and if the performance exceeds expectations, the customer will be very satisfied and happy. The goal of successful organizations is the happy customer through the promise of what they can provide. And deliver it, and then deliver more than they promised (Hill et al., 2007: 23).

6.3. **Customer loyalty**: Customer loyalty is defined as the consumer’s willingness to spend energy to fulfill business organizations, so that the degree of customer conformity with the organization he deals with and the degree of his association with it appears. It is a measure of the degree of re-purchase of a certain mark by the customer (Sayani, 2015: 365).

(Boonlertvanich, 2019: 260) emphasized that any dialogue between seller and customer must lead to satisfaction, loyalty, commitment, trust and profit, and this hypothesis is supported by traditional marketing relationship schools. (Al Karim, 2019: 10) adds that customer relationship management analysis focuses on analyzing data creation from the side of my operations, and one of the keys to profitability for any project is customer loyalty. As for the most prominent thing (Yoo & Bai, 2013: 170) pointed out in this direction that good customer relationship management creates customer happiness, in contrast that happy customers remain loyal and speak positively to others about the organization and its products, and there is a difference between satisfaction and complete satisfaction and even a slight decline in satisfaction may create a massive drop in loyalty, and so the goal behind managing customer relationships is not only to create customer satisfaction but to make them happy as well. Therefore, it is necessary to obtain data on customers appropriately and manage it and convert this data into valuable knowledge that can be subscribed and increased to improve and manufacture product and service offerings according to customers’ request. (Sayani, 2015: 365).
VII. DATA ANALYSIS AND RESULTS:

7.1. Describe the Results:

7.1.1. Description of the independent variable Quality of services:

This variable was measured through five sub-dimensions (tangibility, response, reliability, affirmation, empathy), and the arithmetic mean of the Quality of services variable reached (3.91), and the standard deviation (0.40), and the following is a description of the sub-variables:

7.1.1.1. **Tangibility** The arithmetic mean of the first sub-variable (tangibility) was above the standard mean, reaching (3.98), and the standard deviation (0.53).

7.1.1.2. **Response** The mean of the second sub-variable (response) was above the standard mean, reaching (3.67), and the standard deviation (0.47).

7.1.1.3. **Reliability:** The mean of the third sub-variable was (3.80), and the standard deviation was (0.58).

7.1.1.4. **Emphasis:** The arithmetic mean of the fourth variable was (3.97), and the deviation was (0.62).

7.1.1.5. **Empathy:** The mean of the fifth sub-variable was (4.13), and the standard deviation was (0.58).

7.1.2. Description of the independent variable customer satisfaction:

The arithmetic mean of the approved variable (customer satisfaction) was above the standard mean, reaching (3.71), and the standard deviation reached (0.58).

7.1.3. Description of the independent variable customer loyalty:

The mean of the adopted variable reached customer loyalty (4.19) and the standard deviation was (0.31).

7.2. Test hypotheses of the study:

7.2.1. Correlation hypothesis testing:

The first major correlation hypothesis: There is a statistically significant correlation between the quality of services and their dimensions (reliability, responsiveness, tangibility, assurance, sympathy) with (customer satisfaction) in the researched banks.

Table (1) shows the correlations that were assumed by the first major correlation hypothesis. The table confirms that there is a positive and significant correlation between service quality and the first significant variable (customer satisfaction). The value of the correlation coefficient reached (0.559 **). The moral (0.000). With this result, it is possible to reach the fulfillment of the first main hypothesis that (there is a positive and moral correlation between service quality and customer satisfaction).

As for the sub-dimensions, Table (1) showed the occurrence of a correlation between the dimensions of service quality represented (response, reliability, assurance, empathy) and (customer satisfaction), and the correlation coefficient values reached (0.353 **, 0.441 **, 0.537 **, 0.500 **), respectively, as shown in Table (16), and the significant value reached (0.000, 0.000, .0000, .0000) respectively, and this confirms the existence of a positive significant correlation between the dimensions of service quality represented (responsiveness, reliability, Affirmation, sympathy) and between (customer satisfaction). There was no significant correlation between (tangibility) and (behavioral loyalty), as shown in Table (16), and the correlation coefficient was (0.143), and the significant value was (0.136).

| Table (1) Correlation coefficients, service quality and customer satisfaction |
|-------------------------------------------------|-----------------|
| Customer satisfaction                           | Variables       |
| Y1                                              |                 |
| Sig .000                                        | 0.559**         |
| Quality of service                              |                 |
| X                                               |                 |

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The results indicate that the quality of services enhances customer satisfaction through the speed of response, reliability, assurance and sympathy. A high moral correlation has emerged, confirming the strength of the positive relationship between the service provided by the commercial banks researched and the customer’s satisfaction, and it seems that the quality of services did not enhance the tangibility and this is an indicator on the failure to properly employ the quality of services in tangibility.

**The second main correlation hypothesis:** There is a statistically significant correlation relationship between the independent variable (quality of services) and its dimensions (tangibility, responsiveness, reliability, affirmation, empathy) and the second dependent variable (customer loyalty).

Table (2) shows the correlations for the second main correlation hypothesis. It appeared that there is a positive and significant correlation between service quality and customer loyalty, and the value of the correlation coefficient reached (0.412**), and the significant value reached (0.000). With this result, it is possible to reach the fulfillment of the first main hypothesis that (there is a positive and moral correlation between service quality and customer loyalty).

Table (2) indicates the occurrence of a correlation relationship between the dimensions of service quality (tangibility, responsiveness, reliability, assurance, empathy) and customer loyalty, and the correlation coefficient values reached (0.246 **, 0.315 **, 0.290 **, 0.349 **, 0.351 **) respectively, and the significant value was (0.010, 0.001, .0020, .0000) respectively, and this confirms the existence of a positive significant correlation between (tangibility, responsiveness, reliability, affirmation, empathy) and customer loyalty.

### 7.2.2. Simple effect hypotheses:

**The third main hypothesis:** the quality of services and their dimensions (reliability, responsiveness, tangibility, assurance, sympathy) affect customer satisfaction.

The results indicate that the value of (f) is high for the independent variable (the quality of services) and the sub-variables (responsiveness, tangibility, emphasis, sympathy) except for the first sub-variable (reliability), reached (0.000), and the significant value of the sub-variables (responsive, tangible, assertion, sympathy) that amounted to (0.000, 0.000, 0.000, 0.000), which is low, which confirms the existence of an effect of the independent variable (quality of services) and the four sub-variables on customer satisfaction. While the significant value of the first sub-variable (reliability) appeared (0.136), this confirms that there is no effect (reliability) on customer satisfaction.
Through what has been mentioned above, it has been proven that there is an effect of the main independent variable (service quality) and four out of five dimensions (response, reliability, assurance, empathy) affect the first dependent variable (customer satisfaction), and this result leads to the acceptance of the influence hypothesis. The first is that (the quality of services and their dimensions (reliability, responsiveness, tangibility, assurance, sympathy) affect customer satisfaction.

After the results were extracted and statistical analysis, it was found that the departments of commercial banks have mastered the use of the quality of services towards the satisfaction of the customer. The tangibility in the customer’s satisfaction, and the reason may be due to the customer’s lack of interest in the tangibility through the facilities, arrangement and interior design of banks, and modern equipment.

**The fourth main hypothesis:** the quality of services and their dimensions (reliability, responsiveness, tangibility, assurance, sympathy) affect customer loyalty.

The results indicate that the value of (f) is high for the independent variable (the quality of services) and the sub-variables (reliability, responsiveness, tangibility, assertiveness, sympathy), as well as the significant value of the independent variable (quality of services) amounting to (0.000), and the significant value of the sub-variables (reliability, Responsiveness, tangibility, affirmation, and empathy) that reached (0.000, 0.012, 0.008, 0.000, 0.000), which is low, which confirms the presence of an effect of the independent variable (quality of services) and the five sub-variables (reliability, responsiveness, tangibility, affirmation, sympathy) in the variable Approved customer satisfaction.

| Customer satisfaction (Y1) | 0.000 | 49.039 | 0.44 | Quality of service |
| 0.136 | 2.261 | 0.15 | tangibility |
| 0.000 | 15.421 | 0.26 | Response |
| 0.000 | 26.049 | 0.32 | Reliability |
| 0.000 | 43.691 | 0.42 | Assertion |
| 0.000 | 36.000 | 0.38 | Sympathy |

**Table (3) Analysis of the impact of the variable, service quality, and its dimensions in the adopted variable, customer satisfaction**

<table>
<thead>
<tr>
<th>Dependent variable</th>
<th>(P-Value)</th>
<th>(F)</th>
<th>(R²)</th>
<th>Variables</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer loyalty (Y2)</td>
<td>0.000</td>
<td>22.0</td>
<td>0.37</td>
<td>Quality of service</td>
</tr>
<tr>
<td>0.000</td>
<td>20.9</td>
<td>0.36</td>
<td>tangibility</td>
<td></td>
</tr>
<tr>
<td>0.012</td>
<td>6.4</td>
<td>0.26</td>
<td>Response</td>
<td></td>
</tr>
<tr>
<td>0.008</td>
<td>7.25</td>
<td>0.26</td>
<td>Reliability</td>
<td></td>
</tr>
<tr>
<td>0.000</td>
<td>18.1</td>
<td>0.34</td>
<td>Assertion</td>
<td></td>
</tr>
<tr>
<td>.0000</td>
<td>4.6</td>
<td>0.24</td>
<td>Sympathy</td>
<td></td>
</tr>
</tbody>
</table>

**VIII. DISCUSS RESULTS :**

Through the aforementioned, it is possible to reach the banks, the research sample has employed the quality of services positively with customer loyalty and all its variables represented by (behavioral loyalty, cognitive loyalty, emotional loyalty, non-directional loyalty), so it appeared that the quality of services has enhanced customer loyalty and all of (Behavioral loyalty, cognitive loyalty, emotional loyalty, non-directional loyalty) of the commercial banks studied, and it was also shown that tangibility has positively enhanced customer loyalty, and each of (perceptual loyalty, emotional loyalty, attentional loyalty), while the tangibility in the quality of services did not promote behavioral loyalty in private banks, and this is due to mismanagement and tangible employment in the direction of behavior of the customer in the service provided in commercial banks, while we find that the speed of response in the service provided has enhanced customer loyalty, as well as enhanced both cognitive loyalty, Loyalty is directional, and banks should benefit from this positive result, while the speed of response in the service provided did not enhance the behavioral loyalty and emotional loyalty of customers, and this may be due to the customer’s own weak culture in understanding and estimating the speed of response in Employees of the surveyed banks, and it was found that reliability enhanced customer loyalty with commercial banks, as well as reliability enhanced behavioral loyalty, emotional loyalty, and directional loyalty, but reliability was not properly employed with...
cognitive loyalty, and therefore reliability did not enhance customer perceptions towards the service provided. Also, it appeared that the assurance had enhanced customer loyalty with commercial banks, as well as the assurance reinforced behavioral loyalty, emotional loyalty, and non-directional loyalty, but reliability was not properly employed with cognitive loyalty, and therefore reliability did not enhance customer perceptions of the service provided, and it was found. Empathy has been well employed in providing banking service. It has enhanced customer loyalty, and all of cognitive loyalty, emotional loyalty, and nonlinear loyalty, while we find that empathy is not optimally harnessed in providing quality services towards behavioral loyalty.

The research reached conclusions

1- The research sample banks are working to provide modern equipment, and seek to make the internal design of the bank attractive and harmonious in terms of form in terms of internal appearance and special clothes.

2- The bank’s commitment to the deadlines for providing services and the speed desired by its customers and to help customers and solve their problems was found, but the staff’s willingness to help customers is not at the required level.

3- The banks examined fulfill their obligations towards the requests and needs of their customers on time, the employees provide their services quickly, and the bank’s records and executed transactions are free of errors.

4- The surveyed banks maintain the confidentiality of customers’ transactions and personal information, and they are aware and have the required skills regarding bank services.

5- It was shown that there is a high importance of sympathy on the part of the employees of the researched banks towards customers through their concern for customers a lot and individually.

6- The presence of high satisfaction on the part of customers by providing the researched banks some of their services via the Internet and on time, providing a sufficient number of ATMs, as well as taking into account the aspect of accuracy in performing the tasks and banking services, dealing seriously with complaints in a friendly manner, and having trained employees to respond Customers through the phone call to answer customers’ questions, and it works to correct mistakes quickly and effectively.

7 It was found that there is a high loyalty to the customer through the customer’s behavior and positive perception towards the researched banks, as well as the positive feelings, attitudes and tendencies with the bank.

8- The results confirmed that the increase in the quality of services through the speed of response, reliability, assurance and sympathy leads to an enhancement of satisfaction, while the current research confirmed that the quality of services through tangibility did not enhance and did not lead to a change in customer satisfaction in the surveyed banks.

9- Whenever interest in service quality increases through tangibility, responsiveness, reliability, assurance, and sympathy in the surveyed banks, this leads to an enhancement and a change in customer loyalty.

10- It was found that the quality of services has enhanced and brought about a change in behavioral loyalty, especially through reliability and assurance, and the presence of weakness in tangibility, response and sympathy was found in enhancing behavioral loyalty in the surveyed banks.

11- It appeared that the quality of services had enhanced and brought about a change in cognitive loyalty, especially through tangibility, response and sympathy, and it was evident that there is a lack of reliability and assurance in enhancing cognitive loyalty in the surveyed banks.

12- Whenever interest in service quality increases through tangibility, reliability, affirmation, and empathy, this leads to strengthening and a change in emotional loyalty, and it is evident that there is a weakness in the quality of services through responsiveness in emotional loyalty in the surveyed banks.

13- Whenever interest increases in service quality through tangibility, responsiveness, reliability, assurance, and empathy, this leads to an enhancement and a change in the directional loyalty of the banks studied.
Recommendations:

Based on the findings, the research recommends the following:

1- The need to increase and support the modern equipment that appeared positively and with high importance, by continuing to change and arrange the internal design of the bank in an attractive and harmonious manner.

2- The necessity of continuing and strengthening the bank’s commitment to the deadlines for providing services and speed and resolving their problems as quickly as possible, which appeared highly positive in the researched banks, and on the other hand, establishing an appropriate monitoring mechanism in order to oblige employees to assist customers at the required level.

3- The need to enhance the positive performance of the bank’s employees in providing services in a fast and error-free manner, through positive stimulation of good performance, and holding employees accountable in the event of their failure to provide appropriate and appropriate performance towards the customer.

4- The need to enhance the performance of the bank, which appeared at a high and positive level in maintaining the confidentiality of customers’ transactions and personal information, through a motivation system that supports the positive behavior of employees, and to establish conditions and controls in assigning employees to duties related to the confidentiality of employees and their personal information.

5- The need to support and enhance employee sympathy with the customer in their performance of services, which appeared to be of high importance through intensifying training courses that would motivate employees to understand the customer’s needs and how to deal with the customer as a valuable resource for profit.

6- The necessity of investing the progress made in the level and importance of the customer’s satisfaction with the researched banks, and in return, the banks should intensify their efforts to gain more customer satisfaction by providing the value of satisfying the customer’s needs in exchange for the services they provide to him, by increasing and diversifying the service products via the Internet, and increasing the devices Modern automated teller machines, and increased attention and courtesy in dealing with customer complaints through the development of continuous training programs and refining the skills of employees in dealing with customer complaints over the phone or directly.

7 The need to take advantage of the positivity and the high importance that has emerged from the customer’s loyalty to the banks by increasing the customer’s encouragement to speak more positively about the bank by classifying profitable customers than others, and to provide continuous in-kind and symbolic gifts through social networking sites to the profitable customer. His loyalty to the bank and thus he will become a messenger and advocate of the bank, and speak more positively and invite his acquaintances and peers to deal with the bank.

8- The need to strengthen and emphasize the speed of response, reliability, assurance and sympathy that has appeared positively in banks and with a high level of importance and that is through increasing the bank’s commitment to service delivery dates and at the desired speed, helping customers and solving their problems, as well as emphasizing the bank’s preservation of the confidentiality of customers ‘personal transactions and information that have appeared. At a positive level, as well as enhancing employees' skills by intensifying training courses on their service products at the bank.

On the other hand, banks should pay attention to the tangible aspects that coincide with providing service to the customer by providing modern equipment, and paying attention to the internal design of the bank in an attractive and harmonious manner, as well as paying attention to the external appearance of the employees through elegant clothes for the bank.

9- The need to enhance the tangibility, responsiveness, reliability, assurance, and sympathy in the quality of services that appeared positively and with high importance in the researched banks, which caused a change in customer loyalty, and this is through the provision of modern equipment, and attention to the internal design of the bank in an attractive and harmonious manner, As well as paying attention to the external appearance of the employees through elegant clothes for the bank, as well as by increasing the bank’s commitment to service delivery dates and at the desired speed, helping customers and solving their problems, as well as emphasizing the bank’s preservation of the confidentiality of customers ’personal transactions and information that appeared at a positive level, as well
as enhancing the employees’ skills from during the intensification of training courses about their service products at the bank.

10- The necessity to confirm and enhance the strengths of the quality of services represented in reliability and assurance that has strengthened and brought about a change in the behavioral loyalty, by increasing the bank’s commitment to service delivery dates and at the desired speed, helping customers and solving their problems, and stressing the bank’s preservation of the confidentiality of customers’ personal transactions and information that appeared at a positive level, as well as enhancing the skills of employees by intensifying training courses about their service products in the bank, which makes the customer take the initiative to advise his friends and relatives to deal with the concerned bank, and increase the customer’s desire to try out the new services provided, and this certainly leads to making the customer take the initiative to speak positively with others about the services provided as if the customer becomes a messenger who promotes the bank’s products spontaneously and for free, and initiates the defense of the bank himself when some criticize him with wrong information.

On the other hand, it is necessary for the banks to pay attention to the tangibility, responsiveness and sympathy that did not bring about a change in the behavioral loyalty. Therefore, the banks should pay attention to the tangible aspects that coincide with the provision of service to the customer by providing modern equipment, and attention to the internal design of the bank in an attractive and harmonious manner, as well as attention to appearance. The external staff should wear elegant clothes for the bank, increase the bank’s commitment to service delivery dates and at the desired speed, help customers and solve their problems in order to influence the customer’s behavior positively towards the bank.

11- The necessity to emphasize the strengths of the quality of services, which appeared positively through tangibility, responsiveness and sympathy, and caused a positive change in the cognitive loyalty of the bank, and this would be through the provision of modern equipment, and attention to the internal design of the bank in an attractive and harmonious manner, as well as attention to the external appearance of the employees through elegant clothes for the bank, as well as increasing the bank’s commitment to service delivery dates and at the speed desired by its customers, helping customers solve their problems, and understanding the customer’s special needs, to reflect this positively on the customer’s awareness and motivate him to continue dealing with the bank for a long period of time, and deal in particular with the bank alone, whether through the Internet, or through attending the bank.

On the other hand, the surveyed banks should emphasize and confirm their services provided to the customer through reliability and assurance, which appeared to be of low importance and did not bring about a positive change in cognitive loyalty, and this would be through increasing the bank’s commitment to service delivery dates and at the desired speed, helping customers and solving their problems, and the bank’s preservation of the confidentiality of customer transactions and information. Personality, as well as enhancing employee skills by intensifying training courses on their service products in the bank in order to bring about a positive change in cognitive loyalty, which in turn motivates the customer to continue dealing for a long period of time, especially with the bank, and dealing in particular with the bank without others, whether through Internet, or by attending the bank.

12- The necessity to confirm and strengthen the strengths of the quality of services that emerged through tangibility, reliability, assurance, and empathy, which brought about a change in emotional loyalty, and this would be through the provision of modern equipment, and attention to the internal design of the bank in an attractive and harmonious manner, as well as attention to the external appearance of the employees. Through elegant clothes for the bank, as well as emphasizing the bank’s preservation of the confidentiality of customers’ personal transactions and information that appeared at a positive level, as well as enhancing the skills of employees by intensifying training courses about their service products in the bank, and this enhances the positive attitudes of the customer towards the bank, and feels high satisfaction regarding the decision to continue and deal with the concerned bank, and this makes the customer feel a very strong emotional attachment to the bank that it is difficult to break, and thus the bank will occupy a distinguished mental position and impression on the customers.

On the other hand, the researched banks should emphasize and confirm their services provided to the customer through the speed of response in the provision of services, which appeared to be of low importance and did not bring about a positive change in emotional loyalty, and this would be through increasing the bank’s commitment to service delivery dates and at the desired speed, helping customers and solving their problems, and this is reflected in the change in emotional loyalty, and leads to strengthening the customer's positive attitudes towards the bank, and he feels highly satisfied with the decision to continue and deal with the concerned bank, and this makes the
customer feel a very strong emotional attachment towards the bank that is difficult to break, and thus the bank will occupy a distinguished mental position and impression among customers.

13. The need to enhance the quality of services that have appeared positively through tangibility, responsiveness, reliability, assurance, and empathy, which have brought about a change in the directional loyalty of the customer, and that is through the provision of modern equipment, and attention to the internal design of the bank in an attractive and harmonious manner, as well as attention to appearance The external staff should wear elegant clothes for the bank, as well as by increasing the bank’s commitment to service delivery dates and at the desired speed, helping customers and solving their problems, as well as emphasizing the bank’s preservation of the confidentiality of customers’ personal transactions and information that appeared at a positive level, as well as enhancing employee skills through intensifying courses Training about their job responsibilities, as well as training about the value of customers when introducing new or improving existing services, and this is reflected in an increase and strengthening in the customer’s continuing to deal with the bank and preferring it to others, even if the fees and commissions for its services are moderately raised.

REFERENCE:


