

The Quality of Banking Services as an Input to Improve the Marketing Performance of Banks in Gaza Governorates from the Point of View of Customers

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ABSTRACT

The objective of the research is to identify the quality of banking services as an input to improve the marketing performance of the banks in Gaza governorates from the perspective of their customers. The researcher used the descriptive analytical method, and the research community consisted of customers at Bank (Palestine Limited, Islamic Palestine, Housing, Jerusalem, Arab Bank). The study tool was a questionnaire applied to a simple random sample of customers. A total of (141) responses were recovered with a recovery rate is equal to (78%).

The results of the study showed that the level of availability of the banking service quality dimensions (safety, credibility, efficiency of service providers, tact, empathy, reliability, communication, accessibility, material and human aspects, response level) in banks operating in the Gaza Strip was high from the point of view of customers. The results showed that the level of marketing performance of banks operating in the Gaza Strip from the point of view of customers was high. The results also confirmed a statistically significant relationship at the level of ($\alpha \leq 0.05$) between the quality of banking service and marketing performance in the banks operating in the Gaza Strip from the point of view of customers.

The main recommendations were: To monitor and follow up the feedback in the banking market, which includes measuring customer perceptions about the mix of services provided, their acceptance and satisfaction, and identifying the positive and negative aspects to be used. The need to work on developing a marketing information department that includes information about customers and their level of income and their social and economic status, their needs, and desires, as well as the adoption of a marketing intelligence system on the behavior of competitors and their activities until the launch of new innovative services. Work to open channels of communication between the departments of banks and customers to keep banking institutions more flexible and responsive to the aspirations of customers towards the overall banking services provided, which contributes to improve marketing performance. The need to create an appropriate banking environment for the Bank's customers to make positive use of the global financial transformations, thus contributing to the efficiency of its performance. The need to use modern marketing methods and trends in dealing with customers, which require taking their views into account to develop banking services to enhance marketing performance. The need to encourage banks to researchers and those interested in banking services to carry out applied studies and scientific research in this area, by providing them with the financial support and data required to do so.

Keywords: *Quality, Banking Services, Marketing Performance, Bank Customers, Gaza Governorates*

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. Employ them to enhance the Bank's position in the market. The rapid developments and shifts in the financial markets have changed the reality of the banking environment rather than the conventional ones. Rapid technological progress and deregulation have led to increasing competitive pressures between banks and non-banking institutions. These and other changes have had a clear impact on banks because of their nature while increasing the size of the problems in the banking sector, which increased the need to pay attention to the quality of banking services, to enhance the performance of banks. In view of the rapid changes and financial shifts, many organizations have adopted strategies that seek competitive

advantage in order to build and sustain the business world as they view customers as partners and build long-term relationships. Hence, this study was conducted to reveal the contribution of the quality of banking services in enhancing the marketing performance of the banks operating in the Gaza Strip in light of the financial transformations and fierce competition and the changes that it imposed on the concepts of customers in all fields.

The world is heading towards globalization in all its forms, especially financial ones, where the financial services industry plays an important role in the economies and markets of different countries. That requires banks to understand and measure the quality of banking services provided, to examine customer expectations and perceptions of quality of services (Al-Saran, 2004). The rapid technological changes have led to great competitive challenges as a result of the globalization of banking activity and the liberalization of financial and banking services, which have cast a shadow on the banking administration to adapt to these challenges, to cope with technological

developments and develop the banking services offered, and to pay attention to their quality (Barish, 2005).

The banking environment has witnessed many changes as a result of several factors that have led to increased competition in the banking sector, increased knowledge, and knowledge of the services offered by international banks (Halouz and Al-Idmour, 2012). Where the world today knows a tremendous revolution in the field of communications and information and increasing the spread of globalization, the markets have become an open place for all investors, which led to the emergence of strong competition between institutions to increase market share (Noureddine, 2007). According to the rapidly growing global economy and the banking sector, which is being affected every day spontaneously, it is very important and effective that online banking becomes part of the new technological arena, because providing online banking is of great benefit to customers and saves a lot of time and other benefits directly (Miah, 2013). The continued growth in banking services and the high customer expectations of the quality of service provided requires the Bank's management to recognize and follow the trends, perceptions and expectations of customers to the quality of service offered by (Abboud and Kanan, 2012). The increasing interest in the quality of e-banking services, whether for the bank or the customer is an effective tool to improve and know the level of services provided and expected from customers and other benefits directly (Fadelah, 2010). The quality of e-service has implications for customer attitudes, customer satisfaction, and behavioral intentions, accordingly, customer evaluation of quality can enable practitioners to allocate the organization's resources to ensure positive e-services, attitudes and positive behavioral intentions (Carlson & O'Cass, 2010).

2. THE GENERAL FRAMEWORK OF THE STUDY

2.1 Research problem

The problem of research is the increasing number of banks operating in Palestine. According to the latest report of the Monetary Authority (7) local banks and (10) foreign banks, the number of banks is large, which increases the competition, and 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 exceptional economic situation difficult to suffer the Gaza Strip from the siege and wars. Based on the above, the problem of the study is determined by the following question:

Q1: What is the quality of banking services as an input to improve the marketing performance of banks in Gaza governorates from the point of view of customers?

The following sub-questions arise:

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

caution, tangible physical and human aspects) from the point of view of customers?

Q1-2: What is the level of marketing performance of banks operating in Gaza Strip from the perspective of customers?

Q1-3: Is there a relationship between quality of banking service and marketing performance in the banks operating in Gaza Strip from the point of view of customers?

2.2 Research Objectives

The study aims to highlight the quality of banking services as an input to improve the marketing performance of banks in Gaza governorates from the point of view of customers by achieving the following sub-objectives:

1. Disclosure of the relationship between the quality of banking services and marketing performance.
2. Determine the level of quality of banking service in light of the financial transformations.
3. Disclosure of the quality of banking services as an input to improve the marketing performance of banks in the Gaza governorates.

2.3 Research Importance

The importance of this study stems from the importance of this study in the attempt to enrich the studies and research conducted in the field of quality of banking services and marketing performance, which are relatively few, especially in the Arab societies, because of their modernity and diversity, and stems this study is considered one of the few if not the first studies conducted on banks in the Gaza Strip. The study is also important because of the importance of its scientific subject where it can help banks adapt and respond to rapid environmental changes and competition by focusing on customer satisfaction and continuous development of services that meet their needs.

2.4 Research hypothesis

In order to provide an appropriate answer to the questions raised and the study seeks to test the validity of the following hypothesis:

Ho1: There is a statistically significant relationship between the dimensions of the quality of banking services (reliability, responsiveness, efficiency and ability of service providers, accessibility, tact, communication, credibility, safety, attention, care and care, tangible physical and human aspects) and marketing performance from the point of view of customers.

2.5 Research Limits and Scope

1. **Subject Limit (Academic):** The objective of this research was to study the quality of banking services as an input to improve the marketing performance of the banks in Gaza governorates from the point of view of customers
2. **Human Limit:** The study was conducted on the customers of the banks in question.
3. **Institutional limit:** The study was conducted on banks in Gaza Strip.
4. **Place limit:** The study was conducted in the State of Palestine and was limited to the branches of Bank of Palestine Limited, the Palestinian Islamic Bank, the Housing Bank, Al Quds Bank, and the Arab Bank in Gaza Strip.

5. **Time Limits:** The study was conducted and preliminary data were collected on Palestinian banks and statistical analysis was carried out during the year (2017).

2.6 Previous studies

Many studies have addressed the quality of banking services as follows:

- Study of (Al-Habil et al., 2017) aimed to identify the impact of the quality of banking services on the marketing performance of the banks operating in the Gaza Strip in light of the financial transformations from the point of view of employees and the relationship between the quality of banking services and marketing performance from the point of view of employees. The results of the study indicated that the level of availability of the quality of banking service (safety, credibility, efficiency of service providers, tact, empathy, reliability, communication, accessibility, material and human aspects, response level) in banks operating in the Gaza Strip from the point of view of employees was high. The results showed that the level of marketing performance of banks operating in the Gaza Strip from the point of view of workers was high. There is a statistically significant impact of the quality of banking services on the marketing performance of banks operating in the Gaza Strip in light of the financial transformations from the point of view of employees. The intermediate variable of financial transformations weakens the impact between the quality of banking services and marketing performance. There are no statistically significant differences at the level of ($\alpha \leq 0.05$) between the averages of the employees' estimation on the quality of banking services, marketing performance and financial transitions for the variable of scientific qualification and the bank. There are statistically significant differences at the level of ($\alpha \leq 0.05$) between the average scores of employees on the quality of banking services for the variable number of years of service and for those who have years of service (less than 5 years). One of the most important recommendations was to promote and develop the skills of bank employees, prepare banking competencies on a global level, develop their performance in the field of assimilation of developments and on the development of the banking industry. The use of special agencies to study and discover areas of weakness and strength in banking services through the use of models developed globally to raise the credibility of the results locally and internationally. The establishment of strategies and policies for the improvement of the quality of the banking service provided by the Department of Banks, taking into consideration the relative importance of the quality of the banking service provided effectively in the design and implementation of quality strategies.
- The need for banks to face financial transformations emanating from within the bank and not to develop a model system imported from abroad or from other banks in order to achieve effectiveness. Banks must adopt effective strategies to upgrade their services to the level of these different challenges. To develop and strengthen the oversight role of the Monetary Authority over banks, and to adopt an ambitious plan to restructure the Monetary Authority and its operations to become more in line with international standards and practices and to become a modern central bank with full powers. Banks need to encourage researchers and those interested in banking services to carry out applied studies and scientific research in this area by providing them with the financial support and data required to do so.
- Study of (Al-Rubaie et al., 2014) showed a high level of customer knowledge management, development of new services and marketing performance in Iraqi commercial banks, in addition to a statistically significant impact on the development of new services in the marketing performance of banks in its three dimensions: profitability, Market, and customer retention.
- Study of (Khurana, 2014) found that there is a positive relationship between customer satisfaction, perceptions, the quality of service, customers' expectations, and perceptions of service quality dimensions (sensitivity, efficiency, and empathy) have an impact on customer satisfaction. The dimension of empathy had the greatest impact on customer satisfaction followed by efficiency and tangibility.
- Study of (Atawi et al., 2014) showed that the quality of banking services offered by Jordanian banks was good, in addition to the existence of differences between the evaluation of customers of commercial and Islamic banks to the quality of banking service provided and for the benefit of commercial banks. It also showed the relative importance attributed by customers to the criteria they use when assessing the quality of services provided by banks, in addition to the positive impact of the quality of banking service on the performance of Jordanian banks.
- Study of (Makdadi and Al-Sukkar, 2014) showed that there is an effect between the determinants of marketing innovation and improving the quality of banking service in commercial banks. The absence of differences in the responses of the study sample to the determinants of marketing creativity due to gender, age, scientific qualification, career level).
- Study of (Al-Basir, 2013) revealed that officials within Saudi banks believe that banking services are considered to be relatively weak, that the availability of physical aspects occupied the first ranking, then the sense of security followed by the

bank's interest in the customer, response to the client's requests, and finally the customer reliance on the bank to obtain the service.

- Study of (Helouz and Al-Adhour, 2012) showed that all the dimensions of the quality of banking service combined affect the loyalty of customers to Jordanian banks, and each dimension affects separately the loyalty of customers to Jordanian banks, and the dimension of effectiveness and safety is the most influential compared to other dimensions. There are differences in the opinion of the sample of the study due to (the gender of the client, his monthly income, the name of the bank he deals with, years of dealing with the bank).
- Study of (Darwish and Al-Damiri, 2010) found that there is a positive impression of the total quality of the banking service provided by the Arab banks operating in the governorate of Jerusalem by (81.3) of the sample. The results also indicated the existence of a positive relationship of statistical significance in the responses of customers of banks towards the dimensions of quality of service related to the concrete elements depending on the difference of gender, salary and related to security according to the different level of education and salary.
- Study of (Suleiman, 2010) showed that there is a positive correlation between customer relationship management and marketing performance, and that the best elements of marketing performance for banks were represented in maintaining current customers and the lowest is increasing market share.
- Study of (Al-Momani (2011), which concluded that the impact of international financial transformations on the level of democracy in countries is weak. The foreign aid variable is directly and indirectly proportional to the variable economic growth and to the level of democracy in the countries. It is not clear that there is a statistical relationship between the financial transformations and the level of democracy. The foreign investment variable has been positively correlated with levels of economic growth.
- Study of (Suleiman, 2010) showed that there is a positive correlation between customer relationship management and marketing performance.
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- The best elements of marketing performance for banks were represented in maintaining current customers and the least is increasing market share.

- A study (Akroush, 2008) that showed a positive relationship between the dimensions of quality of service and marketing performance. The strongest impact was the degree of reliability on the bank and the speed of response to customer requests.
- Study of (Coltman, 2007) showed that outstanding CRM capabilities lead to improved performance through (ROI, revenue of new products, sales growth).

2.7 Comment on previous studies

The quality of banking services has been of great interest to researchers. However, in light of the changes in all fields, customer expectations have changed and their criteria have changed to judge things. This is what the study sought to discuss in light of the financial transformations and their impact on customer expectations about the quality of service.

In terms of the objective of the study: The research trends of the previous studies were varied and the aim was to indicate the gap between the expectations of customers on the quality level. In addition, the current study will address all aspects of quality of service, and express the opinion of customers about the quality of banking services in light of the financial transformations and their impact on marketing performance.

In terms of study variables: most of the studies focused on the following variables: (aspects of reliability, reliability, responsiveness, safety and empathy). The current study covered all aspects of the quality of banking service: (aspects of reliability, reliability, responsiveness, safety, empathy, Accessibility, tact, communication, credibility).

The current study also differed from previous Arab and foreign studies in terms of the sectors studied, their analysis, the period of time, and the nature of the sample studied.

3. THE THEORETICAL FRAMEWORK OF THE STUDY

3.1 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.

A. Definition of banking services quality:

The following are some definitions of the quality of banking service:

Table 1: Quality of bank service definitions

No.	Researcher	The year	Concept
1.	Abdelkader	2005	It is a measure of the degree to which the level of service provided to customers meets their expectations.

2.	Al-Jariri	2006	The Bank's ability to respond to customers' expectations and requirements.
3.	Makdadi and Al-Sukkar	2014	The extent to which the service provided satisfies or exceeds customer expectations.
4.	Al-Basir	2013	The ability of banking services to achieve customer expectations in the light of a set of bases or indicators on which these customers are based on the judgment on the quality of services, including reliability, materiality, response, empathy and safety.
5.	AL- Otaibi	2005	The ability of the management to produce or provide a service capable of meeting customer needs.
6.	Abdul Hamid	2010	One of the Bank's activities is to assist its clients in its financial activity, attract new customers, increase its financial resources and not be exposed to trade risks. The Bank aims to satisfy these customers and maintain them

Quality of service means "the range of intangible activities offered by banks to achieve customer satisfaction and meet their expectations."

B. Quality of service dimensions:

There is no agreement among researchers on the dimensions that determine the level of quality of service. According to Kane & Valury (2005), there are ten basic dimensions of quality that determine the quality of service according to the perception of customers as follows:

Table 2: Quality of service dimensions

The Dimension	The Definition
Reliability	Degree of consistency in service performance and submission of the first time correctly.
Response level	The speed of response of service providers to the demands and needs of customers.
Efficiency and capacity of service providers	Ownership of individual service providers for capabilities that enables them to provide outstanding customer service.
Accessibility	Easy access to the service providers and contact with them when necessary.
Courtesy	Good customer treatment and appreciation of their own circumstances.
Connection	Exchange information about service between service providers and customers in an easy and simple way.
Credibility	The availability of a high degree of trust in service providers by taking into consideration the interests and needs of customers.
Security	Freeness of bank transactions.
Attention, care and upkeep	Be by making all efforts to notify the customer.
Tangible physical and human aspects	Includes the exterior of equipment and personnel.

3.2 Financial Transformation:

The world witnessed economic, financial, social and intellectual changes that contributed to the strengthening of the capitalist system, the most important of which was the transfer of banks from the deposit to investment function, the increased competition to attract foreign capital and the emergence of giant financial and banking entities.

(Saidi and Ateeqa, 2004) and (Azzazi, 2008) discussed a number of fundamental developments in the global banking

industry, which were devoted to maintaining the relative share of commercial banks in the finance market and countering the decline in their profitability. Recent developments in banking strategies for addressing them are as follows:

Table 3: The most important developments, transformations in banking work, and strategies to counter transformations

Recent developments and changes in the field of banking	Strategies adopted by banks in the face of global transformations
1. The increasing handling of capital markets and the changing nature of banking intermediation.	1. Transformation into comprehensive banks with diversified service.
2. The trend to merge into banks.	2. Providing innovative financing activities.
3. Expansion of eServices.	3. Serious preparation to deal with modern banking innovations.
4. Liberalization of trade in financial services.	4. Deepening the use of technology.
5. Spread of money laundering operations.	5. Strengthening the capital base of banks.
6. The growth of Islamic banking.	

	<ol style="list-style-type: none"> 6. Combating money laundering operations. 7. Human Resource Development. 8. Adopting the modern concept of bank marketing
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3.3 Marketing Performance:

(Liao et al., 2011) believes that marketing performance reflects the organization's ability to create value by achieving its performance of marketing activities that include retention as a key to decisive success as well as sales growth and market share growth. (Kotler, 2010) points out that the marketing performance of an organization is the result of the exercise of marketing activities within that organization and these results are obtained in the light of the interaction of these activities with the different components of the internal and external environment of the organization.

(Al-Basair, 2013) defines it as the actual results of marketing activities within the organization, which are determined in the light of a set of concrete or intangible measures or indicators.

(Piriyakul, 2011) sees marketing performance as the organization's performance to retain the market and customers while providing business to new customers.

(Francis, et al., 2011) defines marketing performance as a measure of the contributions of the organization's marketing functions to its goals and objectives.

The researchers define it as "a set of activities that contribute to achieving the strategic objectives of marketing management".

Marketing performance metrics:

Organizations differ in the development of marketing performance metrics by the nature of marketing performance and the organization's perception of performance. Marketing performance measures are divided into financial measures such as profitability, cash flow, sales and growth in sales (Gronholdt & Martensen, 2006) and non-financial measures. It is a turning point in marketing performance trends especially with increased interest in customer relationships, liquidity ratios, freedom to choose the type of instrument to

be measured and the diversity of methods of application and from the tools used to measure non-financial performance in organizations market share, adaptation, customer loyalty, customer satisfaction, innovation ability, and the success of new products (Clark, 1999). Many authors (Aglerwal & Gupta, 2006, Eusebio et al., 2006) agreed on the following metrics for measuring marketing performance:

- Financial metrics
- Sales growth.
- market share
- Innovation or creativity.
- Customer satisfaction and loyalty.

4. FIELD STUDY

4.1 Methodology of the study:

Based on the nature of the study and the objectives that it seeks to achieve, the analytical descriptive approach was used, which is based on the study of the phenomenon as it is in fact and is concerned as a precise description and expressed in qualitative and quantitative terms. This approach does not suffice to gather information about the phenomenon in order to investigate its manifestations and its different relations, But rather to analysis, linkage and interpretation.

4.2 Study Population and Sample:

The study population consists of customers in banks in the Gaza Strip. The study was applied to banks (Bank of Palestine, Al Quds Bank, Palestinian Islamic Bank, Housing Bank, Arab Bank). A random sample of customers was selected in the banks in the Gaza Strip and 141 responses were obtained with a recovery rate (78%). The distribution of the sample of the study according to the personal data of the individuals in it is as follows:

Table 4: Frequency and percentages of personal and functional variables of the study sample

Academic Qualification	The Number	Percentage
Postgraduate	20	14.2
Bachelor's Degree	66	46.8
diploma	30	21.3
Others	25	17.7
Number Of Years Of Service	The Number	Percentage
Less than 5 years	54	38.3
From 5 to less than 10	27	19.1
From 10 to less than 15	31	22.0
15 years and over	29	20.6
Banks	The Number	Percentage
Bank of Palestine	27	19.1
Al Quds Bank	28	19.9
Palestine Islamic Bank	29	20.6
Housing Bank	29	20.6
Arab Bank	28	19.8

Total	141	% 100
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4.3 The Study Tool:

The validity of the tool of the study means that the tool measures what has been set for it to measure. The validity of the questionnaire has been verified by the following methods:

1. Validity From the point of view of arbitrators (sincerity of content / virtual honesty):

The questionnaire was presented to a number of (5) experienced and competent arbitrators in order to ascertain the accuracy of the language of the questionnaire, the clarity of the questionnaire instructions, the affiliation of the paragraphs to the identification axes and the validity of the questionnaire to measure the objectives associated with this study. Thus, the validity of the questionnaire was ascertained from the point of view of the arbitrators.

2. Internal Consistency (Structural Integrity):

The validity of the internal consistency of the resolution axes and paragraphs was also calculated by finding the correlation coefficients for the identification axes with the whole resolution, and the correlation coefficients of the resolution paragraphs with the axis to which they belong, as shown in the following table:

Table 5: The internal consistency of the terms and paragraphs of the questionnaire is validated

Paragraph	Coefficient of Correlation	"Sig." Value	Level of Significance
The focus of quality banking services	0.692	0.000	Sig.
Marketing Performance Hub	0.808	0.000	Sig.

The above table shows that the axes and paragraphs of the questionnaire have statistically significant correlation coefficients, indicating that all axes and paragraphs have high reliability coefficients.

4.4 The stability of the study tool (questionnaire):

We mean that the tool yields the same results if applied again to the same group of individuals. In other words, the results do not change. The questionnaire is confirmed by the following:

1. Stability using the formula Alpha Cronbach:

The reliability of the questionnaire was determined by calculating the correlation coefficients of the covariance axes using the Alpha Cronbach method, as shown in the following table:

Table 6: Shows the correlation coefficients of the coefficients axes using the alpha-cronbach method

No.	The Axis	Coefficient Of Correlation
1.	Quality of banking services	0.916
2.	Marketing performance	0.943
3.	Financial Transformation	-

The resolution as a whole	0.958
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The above table shows that correlation coefficients with the α -Cronbach equation have high stability coefficients and meet the study objectives

2. Stability in split half-way:

The reliability of the questionnaire was also determined by calculating the correlation coefficients of the split-half method, as shown in the following table:

Table 7: Explains the correlation coefficients using split-half method

No.	The Axis	Correlation Coefficient Before Adjustment	Correlation Coefficient After Adjustment
1.	Quality of banking services	0.889	0.941
2.	Marketing performance	0.557	0.715
3.	Financial Transformation	-	-
The questionnaire as a whole		0.895	0.945

It can be seen from the table above that the axes of questionnaire correlation coefficients using half-split way has high stable coefficients and fulfills the purposes of the study

4.5 Data Distribution Test:

The Kolmogorov-Smirnov Test was used to test if the data has normal distribution, and the results are as shown in the following table:

Table 8: shows the normal distribution test of the questionnaire axes

No.	The Axis	"Sig." Value
1.	Quality of banking services	0.128
2.	Marketing performance	0.086
3.	Financial Transformation	-

The table above shows that the values of "Sig." For all the axes of the questionnaire are greater than the significance level (0.05). This indicates that all the axes of the questionnaire follow the normal distribution.

5. ANALYSIS OF THE STUDY AXES

Results of the main study question and its discussion: What is the impact of the quality of banking services on the marketing performance of banks operating in Gaza Strip?

The following sub-questions arise:

The first sub-question provides: the availability of banking service quality dimensions (reliability, responsiveness, efficiency and capacity of service providers, accessibility, tact, communication, credibility, safety, attention, care and

caution, tangible physical and human aspects) from the point of view of customers? This question was answered using a single sample T test as shown in the following table:

Table 9: The dimensions of the quality of banking services

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
Reliability axis								
1	The Bank's actions enhance customer safety.	4.078	0.926	52.273	0.000	81.56	2	large
2	The Bank maintains accurate records of customer transactions.	4.035	0.778	61.562	0.000	80.70	4	large
3	Provide adequate explanation of the services provided to customers.	4.113	0.863	56.621	0.000	82.27	1	large
4	Interested in solving customer problems.	4.035	1.017	47.114	0.000	80.70	4	large
5	Commits to fulfilling the promises made to perform a particular service.	4.078	0.926	52.273	0.000	81.56	2	large
Axis as a whole		4.068	0.755	63.940	0.000	81.36		large
Response axis								
1	Responding to customer demands despite work pressures.	4.071	0.884	54.711	0.000	81.41	1	large
2	The task is completed according to the time required to complete it.	3.759	1.303	34.247	0.000	75.17	5	large
3	The service is offered to customers in multiple times of the same quality.	3.865	1.129	40.654	0.000	77.30	4	large
4	Clear efforts are made to meet customer needs and align service appropriately.	3.901	1.084	42.716	0.000	78.01	3	large
5	Do not worry about customers doing your own business.	3.972	1.021	46.199	0.000	79.43	2	large
Axis as a whole		3.913	0.986	47.116	0.000	78.27		large
The focus of the efficiency of service providers								
1	Have the skill and knowledge to enable you to perform the service.	4.113	1.015	48.131	0.000	82.27	3	large
2	Possess the spirit of communication and understanding of customers well.	4.149	0.836	58.922	0.000	82.97	2	large
3	Have adequate training and training to do your job.	4.248	0.688	73.297	0.000	84.96	1	Very large
4	Employees have the skills to provide high quality services to clients.	4.113	0.820	59.552	0.000	82.27	3	large
Axis as a whole		4.156	0.707	69.820	0.000	83.12		large
Access axis								
1	Easy access and easy communication.	4.149	0.746	66.057	0.000	82.97	1	large
2	Shorten the waiting period for service.	3.858	0.875	52.364	0.000	77.16	2	large
3	Provide sufficient number of outlets to provide service.	3.511	1.026	40.650	0.000	70.21	3	large
4	Convenient working hours for the client.	3.504	1.376	30.224	0.000	70.07	4	large
Axis as a whole		3.755	0.810	55.065	0.000	75.10		large
Axis of tact								
1	The Bank staff is distinguished and respected.	4.220	1.015	49.376	0.000	84.39	1	Very large

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
2	Employees are friendly and friendly to customers.	3.936	1.037	45.091	0.000	78.72	3	large
3	Employees give their clients personal attention.	3.894	1.047	44.168	0.000	77.87	4	large
4	The staff is well treated and courteous with customers.	4.078	1.001	48.399	0.000	81.56	2	large
Axis as a whole		4.032	0.962	49.783	0.000	80.63		large
Axis of communication								
1	Provide customers with information in the language they understand.	4.149	0.836	58.922	0.000	82.97	1	large
2	Provide instructions on the nature and cost of the service.	4.078	0.887	54.594	0.000	81.56	2	large
3	Provides information on alternatives to existing services.	3.823	0.804	56.436	0.000	76.45	4	large
4	The Bank provides all information for any emerging services.	3.887	0.903	51.101	0.000	77.73	3	large
5	There are communication channels for transferring information between customers and management.	3.787	1.081	41.599	0.000	75.74	5	large
Axis as a whole		3.945	0.787	59.485	0.000	78.89		large
Axis of credibility								
1	The services provided by the Bank are objective and meet the quality objectives.	4.078	0.757	64.002	0.000	81.56	3	large
2	The Bank monitors and monitors the level of service delivery.	4.000	0.655	72.553	0.000	80.00	4	large
3	The services are performed accurately at the bank.	4.113	0.677	72.139	0.000	82.27	2	large
4	Taking into account honesty and honesty in dealing with customers.	4.184	0.850	58.439	0.000	83.68	1	large
Axis as a whole		4.094	0.637	76.309	0.000	81.87		large
Safety Hub								
1	Committed to maintaining the confidentiality of customer accounts.	4.184	0.968	51.325	0.000	83.68	1	large
2	The behavior of the employees feels confident and confident.	4.113	0.863	56.621	0.000	82.27	2	large
3	There are enough security guards at the bank.	3.816	0.891	50.836	0.000	76.31	4	large
4	The Bank's transactions are without doubt and seriousness.	4.106	0.859	56.737	0.000	82.12	3	large
Axis as a whole		4.055	0.789	61.032	0.000	81.09		large
Axis of sympathy								
1	Special attention is given to each customer.	3.972	0.910	51.835	0.000	79.43	5	large
2	Put customer interest at the forefront of your interests.	4.113	0.863	56.621	0.000	82.27	1	large
3	The bank's working hours match all customers.	4.043	0.869	55.233	0.000	80.85	4	large
4	Bank employees deal with any problem that customers face with interest.	4.106	0.618	78.949	0.000	82.12	2	large
5	Customer service is one of their top priorities.	4.106	0.724	67.340	0.000	82.12	2	large
Axis as a whole		4.068	0.602	80.266	0.000	81.36		large

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
The focus of tangible physical and human aspects								
1	A sufficient number of staff are available.	3.688	1.077	40.676	0.000	73.75	5	large
2	The bank keeps pace with the latest technological developments in banking.	4.043	0.783	61.337	0.000	80.85	1	large
3	The latest equipment is available for service delivery.	3.894	0.817	56.604	0.000	77.87	3	large
4	The Bank has convenient and attractive public facilities and facilities.	3.865	0.749	61.317	0.000	77.30	4	large
5	The bank's overall appearance is consistent with the type of services provided.	3.972	0.828	56.985	0.000	79.43	2	large
Axis as a whole		3.892	0.718	64.357	0.000	77.84		large

The previous table shows the following:

- The availability of the quality of banking service in the banks operating in the Gaza Strip from the point of view of customers with a relative weight (79.912), a degree of approval is (large). The researchers attributed this to the banks' increasing interest in the quality of their performance and their interest in keeping abreast of the latest technological developments, thus contributing to the provision of high quality services that meet the needs of customers and their satisfaction and increase their competitiveness.
- The availability of quality banking service dimensions in the banks operating in the Gaza Strip

was determined from the point of view of customers as follows: (efficiency of service providers, credibility, reliability, empathy, safety, tact, communication, response level, tangible physical and human aspects. The researchers attributed this to customer interest in the service provider's efficiency, its contribution to reducing errors and the credibility of the bank's promises to customers.

Outcomes of the second sub-question and its discussion:
What is the level of marketing performance of banks operating in Gaza Strip from the point of view of the customers?

This question was answered using a single sample T test as shown in the following table:

Table 10: Marketing Performance Paragraphs

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
1	Maintain market share and increase	3.929	0.923	50.543	0.000	78.582	8	large
2	Identify the needs and desires of customers	3.723	0.887	49.831	0.000	74.468	12	large
3	Identify the target group of the bank accurately	3.759	0.878	50.865	0.000	75.177	10	large
4	Developing new customer services	3.858	0.789	58.061	0.000	77.163	9	large
5	Improve customer awareness of the bank's services	4.113	0.863	56.621	0.000	82.270	1	large
6	Attract new customers	3.652	1.320	32.854	0.000	73.050	14	large
7	Increase customer satisfaction and loyalty	4.113	0.728	67.101	0.000	82.270	1	large
8	Reducing employee errors	4.071	0.593	81.467	0.000	81.418	4	large
9	Increase the efficiency of employees in the bank	4.071	0.704	68.711	0.000	81.418	4	large
10	Meeting the needs of customers	4.078	0.846	57.255	0.000	81.560	3	large

11	Reduction of financial expenses	3.745	0.832	53.473	0.000	74.894	11	large
12	Reduced number of complaints	3.723	0.846	52.258	0.000	74.468	12	large
13	Optimal use of time	3.936	0.927	50.395	0.000	78.723	6	large
14	Improving the competitive situation	3.936	1.002	46.669	0.000	78.723	6	large
Marketing performance		3.908	0.648	71.619	0.000	78.156		large

The previous table shows the following:

- The level of marketing performance of the banks operating in the Gaza Strip from the point of view of customers with a relative weight (78.156) with a degree of approval is (large). The researchers attribute this to intense competition that has helped improve banks' performance to maintain their existing customers and acquire new customers.
- The highest ranking from the point of view of customers the paragraph (improve the level of customer awareness of the services of the bank and (increase the level of customer satisfaction and loyalty) in the first ranking and a relative weight (82.270) with a degree of approval (large). The most important elements from the point of view of the customers are their understanding of the Bank's services and the level of satisfaction, which is a result of the quality of the service provided, which contributes to raising the level of customer satisfaction and loyalty.

- The lowest order from the point of view of customers was (attracting new customers) in the last ranking and a relative weight (73.050) with a degree of approval (large). The reason for this is that the banks offer many services and facilities that have attracted customers, in addition to banks' interest in existing customers, which is an effective way to attract new customers.

Outcomes of the third sub-question and its discussion:

Is there a relationship between quality of banking service and marketing performance in banks operating in Gaza Strip from the point of view of the customers?

To answer this question, the following main hypothesis was formulated: There is a statistically significant relationship between the quality of banking service and the marketing performance of banks operating in Gaza Strip from the point of view of customers. The hypothesis was validated by calculating Pearson correlation coefficients as shown in the following table:

Table 11: Pearson correlation coefficients between quality of banking services and marketing performance (n = 141)

The axis	Correlation coefficient with marketing performance	"Sig." Value	Level of significance
Reliability	0.359	0.000	Sig.
Response level	0.275	0.001	Sig.
Efficiency of service providers	0.214	0.011	Sig.
Accessibility	0.367	0.000	Sig.
The tact	0.335	0.000	Sig.
Connection	0.305	0.000	Sig.
Credibility	0.287	0.001	Sig.
Security	0.255	0.002	Sig.
Sympathy	0.64	0.000	Sig.
Tangible physical and human aspects	0.813	0.000	Sig.
Quality of banking services	0.484	0.000	Sig.

The above table shows that Pearson correlation coefficients are high, indicating a statistically significant relationship at the level of ($\alpha \leq 0.05$) between the quality of banking services and marketing performance in the banks operating in Gaza Strip from the point of view of the customers. The quality of bank service (responsiveness, safety, confidentiality, etc.) contributes to its ability to attract new customers as well as retain its existing customers, which in turn increases its market share and profitability, thus improving performance Catalog in general.

6. STUDY FINDINGS AND RECOMMENDATIONS

6.1 Results of the study

1. The results of the study indicated that the level of availability of the banking service quality dimensions (safety, credibility, efficiency of service providers, tact, empathy, reliability, communication, accessibility, material and human aspects, response level) in banks operating in the Gaza Strip was high from the point of view of

customers. These results differed with (Al-Basir, 2013), which showed that the level of banking services is relatively weak, that the availability of material aspects occupied the first order, and finally the dependence of customers on the bank in obtaining the service.

2. The results showed that the level of marketing performance of banks operating in the Gaza Strip from the point of view of customers was high. These findings, together with (Suleiman, 2010), show that there is a positive correlation between customer relationship management and marketing performance, and that the best marketing performance for banks was represented in maintaining current customers and the least is increasing market share.
3. There is a statistically significant relationship at the level of ($\alpha \leq 0.05$) between the quality of bank service and marketing performance in the banks operating in the Gaza Strip from the point of view of customers. These results were consistent with (Akroush, 2008) and showed a positive relationship between service quality dimensions and marketing performance and the strongest impact was on reliability and responsiveness.
4. The intermediate variable of financial transitions weakens the impact between the quality of banking services and marketing performance. These findings agreed with (Al-Momani, 2011) that the impact of international financial transformations is weak and that the variable foreign aid is directly and indirectly proportional to the variable economic growth in countries. It is not clear that there is a statistical relationship between the financial transformations and the level of democracy. The foreign investment variable was positively correlated with economic growth levels.

6.2 Recommendations of the study

1. Monitoring the feedback in the banking market, which includes measuring customer expectations about the mix of services provided, their acceptance, satisfaction, identifying the positive and negative aspects to be used.
2. The need to develop a marketing information department that includes information about customers and their level of income, social and economic status, needs and desires, as well as the adoption of a marketing intelligence system on the conduct of competitors and their activities until the launch of new innovative services.
3. To open channels of communication between the departments of banks and customers to keep banking institutions more flexible and responsive to the aspirations of customers towards the total banking services provided, which contributes to improving marketing performance.
4. The need to create an appropriate banking environment for customers that enables the bank to benefit positively from the global financial transformations, thus contributing to the efficiency of its performance.
5. The need to use modern marketing methods and approaches in dealing with customers, which require taking their views into account to develop banking services to enhance marketing performance.
6. Banks need to encourage researchers and those interested in banking services to carry out applied studies and scientific research in this field by providing them with financial support and data required to do so.

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