

# The Impact of the Quality of Banking Services on Improving the Marketing Performance of Banks in Gaza Governorates from the Point of View of Their Employees

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**Abstract:** *This study 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 researchers used the descriptive analytical method. The research population consisted of employees of Bank (Palestine Limited, Islamic Palestine, Housing, Jerusalem, Arab Bank). The study tool was a questionnaire applied to a simple random sample of employees. A total of 97 responses were obtained with a recovery rate (97%) for the questionnaire of the 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 relationship at the level of ( $\alpha \leq 0.05$ ) between the quality of banking service and the financial transformations on the one hand and the financial transformations and marketing performance in the banks operating in the Gaza Strip from the point of view of employees. There is a statistically significant relationship at the level ( $\alpha \leq 0.05$ ) between the quality of banking service and marketing performance in the banks operating in the Gaza Strip from the point of view of employees. 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.*

**Keywords:** Quality, Banking Services, Marketing Performance, Banks, 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. The quality of banking service is an advantage to be used to enhance the Bank's position in the market. The rapid developments and changes in the financial markets have changed the reality of the banking environment more than what is expected. Rapid technological progress and deregulation have led to increasingly competitive pressures between banks and non-banking entities. These and other changes have had a clear impact on banks because of their nature while increasing the volume of problems in the banking sector, which increased the need to pay attention to the quality of banking services to enhance the performance of banks (Al-Qurashi, 2015). 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. This study is aimed at revealing 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, fierce competition, and the changes that have been made in the concepts of the workers in all fields.

## 2. THE GENERAL FRAMEWORK OF THE STUDY

### 2.1 Research Problem

The research problem lies in the increasing number of banks operating in Palestine. According to the latest report of the Monetary Authority, there are (7) local banks and (10) foreign banks. The number of banks is large, which increases the competition, creates additional pressure on banks to attract new customers, and retain existing customers. Through the exit from the cycle of typical services and the creation of services beyond the expectations of customers in light of the difficult exceptional economic situation, siege, and wars that Gaza Strip suffer from. Based on the above, the problem of the study is determined by the following question:

**Q1: What is the impact of the quality of banking services on improving the marketing performance of the banks in Gaza governorates from the perspective of their employees?**

**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 care, material and human aspects)?

**Q1-2:** What is the level of marketing performance of banks operating in the Gaza Strip from the point of view of employees?

**Q1-3:** What are the implications of the financial changes on the banks operating in Gaza Strip from the point of view of employees?

**Q1-4:** Is there a relationship between the quality of banking service and the financial changes in the banks operating in Gaza Strip from the point of view of employees?

**Q1-5:** Is there a relationship between the financial transformations and the marketing performance of the banks operating in the Gaza Strip from the point of view of employees?

**Q1-6:** Is there a relationship between the quality of banking service and marketing performance in the banks operating in Gaza Strip from the point of view of employees?

**Q1-7:** Is there an impact on the quality of banking services on the marketing performance of banks operating in Gaza Strip in light of the financial transformations from the point of view of employees?

**Q1-8:** Are there differences between the averages of the employees' estimation on the quality of banking services, marketing performance and financial transitions for the following personal variables: (academic qualification, number of years of service, bank)?

### 2.2 Objectives of the study

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

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

### 2.3 Importance of the study

The study derives its importance from its scientific subject as well as its practical application, where the importance of this study stems from the attempt to enrich the studies and research conducted in the field of quality of banking services and marketing performance which are a few, to a certain extent, especially in Arab societies, due to their sophistication and diversity. The importance of this study also stems from the study and research of an important segment of a society, which is the banking sector. Therefore, it can be said that this study is considered one of the few studies, if not the first, conducted on banks in the Gaza Strip. The importance of the study can be determined from the contribution and the expected addition. The study also draws on the importance of its scientific subject, which can contribute to clarifying the concepts of the quality of banking services and marketing performance and clarifying the relationship between them in light of the financial transformations. It can also help banks adapt and react to rapid environmental changes, shifts, and intense competition by focusing on customer satisfaction, constant and continuous development in delivering services that meet their needs.

### 2.4 The hypothesis of the study

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

**Ho1:** There is a statistically significant relationship between the dimensions of the quality of banking services (reliability, response rate, 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 employees.

**Ho2:** There is a statistically significant effect between the quality of services and the marketing performance from the point of view of employees.

**Ho3:** There are statistically significant differences between the averages of the employees' estimation on the study axes due to personal variables (grade, years of service, bank).

### 2.5 Research Limits and Scope

1. **Subject (Academic) limitations:** To study the impact of the quality of banking services on improving the marketing performance of banks in the Gaza governorates from the point of view of their employees.
2. **Human Limitations:** The study was conducted on the employees of the banks in question.
3. **Institutional Limitation:** The study was conducted on banks in Gaza Strip.
4. **Place Limitations:** 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 Limitations:** The study was conducted and preliminary data were collected on Palestinian banks and statistical analyzes were carried out during the year (2017).

### 2.6 Previous studies

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

- 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 (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 (Helouz and Al-Adhour, 2012), which showed that all aspects of the quality of banking service combined affect the loyalty of customers to Jordanian banks. Each dimension affect separately the loyalty of customers to Jordanian banks. The dimension of the effectiveness and safety is the most influential compared to other dimensions. It showed that there were 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).
- 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 (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. The best elements of marketing performance for banks were represented in maintaining current customers and the least is increasing market share.

**Comment on previous studies**

In The quality of banking services has been of great interest to researchers. However, in light of the changes and changes in all fields, customer expectations have changed and their criteria have changed to judge things.

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 cover all aspects of quality of service, and provide an opinion on 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: (Faceted aspects, Reliability, Response, Safety and Empathy). The current study covered all aspects of the quality of banking service: (Faceted aspects, Reliability, Response, Safety, Empathy, Accessibility, Tact, Communication, and 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.

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."

### 3.2 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 the customers as follows:

**Table 2:** Quality of service dimensions

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

### 3.3 Financial Transformations:

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 (Omar, 2008) examined 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 deterioration in their profitability. Recent developments in the field of banking and the strategies to confront them can be summarized 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.	

5. Spread of money laundering operations. 6. The growth of Islamic banking.	4. Deepening the use of technology. 5. Strengthening the capital base of banks. 6. Combating money laundering operations. 7. Human Resource Development. 8. Adopting the modern concept of bank marketing
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## 2.4 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-Basir, 2013) defines it as the actual results of intra-organization marketing activities, which are determined in the light of a set of concrete or intangible metrics or indicators.

According to (Piriyakul, 2011) marketing performance is 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".

## 2.5 Marketing performance metrics:

Organizations differ in the development of marketing performance metrics by the nature of marketing performance and the organization's perception of this performance. Marketing performance measures are divided into financial metrics such as profitability, cash flow, sales and growth in sales (Gronholdt & Martensen, 2006), and non-financial measures, which are a turning point in the trends of marketing performance, especially after increasing interest in customer relations with liquidity ratios, freedom to choose the type of instrument to be measured, the diversity of methods of application, and the tools used to measure non-financial performance in organizations market share, adaptation, customer loyalty, customer satisfaction, innovation ability, and 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

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.

### 4.1 Population and Study Sample:

The study population consists of all employees in banks in Gaza Strip. The study was applied to banks (Bank of Palestine, Al Quds Bank, Palestine Islamic Bank, Housing Bank, Arab Bank). A random sample of workers in banks in Gaza Strip was selected and a total of 97 responses were obtained with a recovery rate (97%) for the questionnaire of the employees. 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 sample of the workers

Academic Qualification	The Number	Percentage
Postgraduate	15	15.5
Bachelor's Degree	71	73.2
diploma	11	11.3
Number Of Years Of Service	The Number	Percentage
Less than 5 years	16	16.5
From 5 to less than 10	29	29.9
From 10 to less than 15	32	33.0
15 years and over	20	20.6
Banks	The Number	Percentage
Bank of Palestine	30	30.9
Al Quds Bank	11	11.3
Palestine Islamic Bank	29	29.9
Housing Bank	11	11.3
Arab Bank	16	16.6
<b>Total</b>	<b>97</b>	<b>100%</b>

It is clear from the previous table that 73.2% of the sample of the study has a bachelor's degree. As for the years of experience, 33% have less than 10 years of experience. The researchers attribute the high percentage of holders of bachelor's degrees and then graduate studies to the nature of the work of banks, which in turn require scientific qualifications and staff with experience and efficiency. So, most banks seek to recruit qualified individuals who can contribute to the achievement of their objectives. As for the percentage of each bank, the largest proportion was of the Bank of Palestine (30.9%). The researchers attributed this to the Bank of Palestine's acquisition of the largest number of employees and branches in Gaza Strip (9) branches.

#### 4.2 The Study Tool:

The instrument of study means that the tool measures what has been set for its measurement. The validity of the questionnaire has been verified by the following methods:

##### 1. Honesty 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 from the point of view of the arbitrators.

##### 2. Validity of Internal Consistency (Structural Integrity):

The validity of the internal consistency of the questionnaire axes and paragraphs was also calculated by finding the correlation coefficients of the identification axes with the whole questionnaire, 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	0.894	0.000	<b>Sig.</b>
Marketing Performance Hub	0.819	0.000	<b>Sig.</b>

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.

#### 4.3 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 **stability** 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	0.966
2.	Marketing performance	0.990
3.	Financial Transformation	0.947
<b>The resolution as a whole</b>		0.923

The above table shows that correlation coefficients with the  $\alpha$ -Cronbach equation have high stability coefficients and meet the study objectives.

#### 4.4 Stability using split-half method:

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	0.693	0.819
2.	Marketing performance	0.901	0.948
3.	Financial Transformation	0.857	0.923
<b>The questionnaire as a whole</b>		0.762	0.865

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	0.079
2.	Marketing performance	0.200
3.	Financial Transformation	0.130

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:** What is the impact of the quality of banking services on improving the marketing performance of the banks in Gaza governorates from the point of view of their employees?

**The following sub-questions arise:**

#### 5.1 Results of the first sub-question and its discussion:

The question is: To what extent is the quality of bank service in banks operating in Gaza Strip available from the employees' point of view?

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
<b>Reliability axis</b>								
1	The Bank's actions enhance	4.485	0.561	78.712	0.000	89.69	1	Very large

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
	customer safety.							
2	The Bank maintains accurate records of customer transactions.	4.732	0.511	91.269	0.000	94.63	4	Very large
3	Provide adequate explanation of the services provided to customers.	4.320	0.622	68.441	0.000	86.39	3	Very large
4	Interested in solving customer problems.	4.340	0.644	66.410	0.000	86.80	2	Very large
5	Commits to fulfilling the promises made to perform a particular service.	4.124	0.711	57.131	0.000	82.47	5	large
<b>Axis as a whole</b>		4.400	0.489	88.611	0.000	88.00		Very large
<b>Response axis</b>								
1	Responding to customer demands despite work pressures.	4.278	0.591	71.347	0.000	85.56	2	Very large
2	The task is completed according to the time required to complete it.	4.175	0.722	56.968	0.000	83.50	4	large
3	The service is offered to customers in multiple times of the same quality.	4.134	0.824	49.383	0.000	82.68	5	large
4	Clear efforts are made to meet customer needs and align service appropriately.	4.247	0.750	55.744	0.000	84.94	3	Very large
5	Do not worry about customers doing your own business.	4.351	0.678	63.231	0.000	87.01	1	Very large
<b>Axis as a whole</b>		4.237	0.578	72.160	0.000	84.74		Very large
<b>The focus of the efficiency of service providers</b>								
1	Have the skill and knowledge to enable you to perform the service.	4.557	0.661	67.900	0.000	91.13	1	Very large
2	Possess the spirit of communication and understanding of customers well.	4.412	0.591	73.559	0.000	88.24	4	Very large
3	Have adequate training and training to do your job.	4.474	0.614	71.775	0.000	89.48	2	Very large
4	Employees have the skills to provide high quality services to clients.	4.433	0.660	66.154	0.000	88.66	3	Very large
<b>Axis as a whole</b>		4.469	0.543	81.093	0.000	89.38		Very large
<b>Access axis</b>								
1	Easy access and easy communication.	4.392	0.587	73.647	0.000	87.83	2	Very large
2	Shorten the waiting period for service.	4.175	0.662	62.155	0.000	83.50	4	large
3	Provide sufficient number of outlets to provide service.	4.289	0.645	65.503	0.000	85.77	3	Very large
4	Convenient working hours for	4.423	0.610	71.459	0.000	88.45	1	Very large

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
	the client.							
<b>Axis as a whole</b>		4.320	0.485	87.696	0.000	86.39		Very large
<b>Axis of tact</b>								
1	The Bank staff is distinguished and respected.	4.742	0.506	92.347	0.000	94.84	1	Very large
2	Employees are friendly and friendly to customers.	4.412	0.688	63.119	0.000	88.24	3	Very large
3	Employees give their clients personal attention.	4.216	0.927	44.809	0.000	84.33	4	Very large
4	The staff is well treated and courteous with customers.	4.454	0.842	52.101	0.000	89.07	2	Very large
<b>Axis as a whole</b>		4.456	0.616	71.298	0.000	89.12		Very large
<b>Axis of communication</b>								
1	Provide customers with information in the language they understand.	4.423	0.690	63.153	0.000	88.45	2	Very large
2	Provide instructions on the nature and cost of the service.	4.464	0.646	68.004	0.000	89.27	1	Very large
3	Provides information on alternatives to existing services.	4.186	0.667	61.840	0.000	83.71	5	large
4	The Bank provides all information for any emerging services.	4.361	0.664	64.648	0.000	87.21	3	Very large
5	There are communication channels for transferring information between customers and management.	4.237	0.747	55.876	0.000	84.74	4	Very large
<b>Axis as a whole</b>		4.334	0.555	76.901	0.000	86.68		Very large
<b>Axis of credibility</b>								
1	The services provided by the Bank are objective and meet the quality objectives.	4.464	0.630	69.765	0.000	89.27	4	Very large
2	The Bank monitors and monitors the level of service delivery.	4.546	0.613	73.078	0.000	90.92	3	Very large
3	The services are performed accurately at the bank.	4.567	0.576	78.134	0.000	91.34	2	Very large
4	Taking into account honesty and honesty in dealing with customers.	4.619	0.567	80.194	0.000	92.37	1	Very large
<b>Axis as a whole</b>		4.549	0.500	89.689	0.000	90.97		Very large
<b>Safety Hub</b>								
1	Committed to maintaining the confidentiality of customer accounts.	4.773	0.490	96.022	0.000	95.46	1	Very large
2	The behavior of the employees feels confident and confident.	4.608	0.622	72.995	0.000	92.16	2	Very large
3	There are enough security guards at the bank.	4.412	0.774	56.149	0.000	88.24	4	Very large
4	The Bank's transactions are	4.485	0.855	51.640	0.000	89.69	3	Very large

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
	without doubt and seriousness.							
<b>Axis as a whole</b>		4.570	0.560	80.384	0.000	91.39		Very large
<b>Axis of sympathy</b>								
1	Special attention is given to each customer.	4.299	0.779	54.318	0.000	85.97	4	Very large
2	Put customer interest at the forefront of your interests.	4.464	0.630	69.765	0.000	89.27	3	Very large
3	The bank's working hours match all customers.	4.289	0.749	56.361	0.000	85.77	5	Very large
4	Bank employees deal with any problem that customers face with interest.	4.495	0.542	81.611	0.000	89.89	1	Very large
5	Customer service is one of their top priorities.	4.485	0.647	68.231	0.000	89.69	2	Very large
<b>Axis as a whole</b>		4.406	0.483	89.765	0.000	88.12		Very large
<b>The focus of tangible physical and human aspects</b>								
1	A sufficient number of staff are available.	4.113	0.776	52.232	0.000	82.26	5	large
2	The bank keeps pace with the latest technological developments in banking.	4.412	0.591	73.559	0.000	88.24	1	Very large
3	The latest equipment is available for service delivery.	4.278	0.625	67.433	0.000	85.56	3	Very large
4	The Bank has convenient and attractive public facilities and facilities.	4.165	0.812	50.492	0.000	83.29	4	large
5	The bank's overall appearance is consistent with the type of services provided.	4.351	0.722	59.322	0.000	87.01	2	Very large
<b>Axis as a whole</b>		4.264	0.540	77.810	0.000	85.27		Very large

The previous table shows the following:

- The quality of banking services in banks operating in the Gaza Strip was relatively high (87.849), with a relatively high approval rating (79.912). 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 services in the banks operating in Gaza Strip was determined from the perspective of employees as follows: (safety, credibility, efficiency of service providers, tact, empathy, reliability, communication, accessibility, physical and human aspects, and response). This is attributed to the banks' interest in focusing on providing customers with the means to feel safe and reliable, which will positively affect their interest in dealing with the bank. The provision of a service that meets the needs and expectations of customers helps to increase the bank's standing and push them to continue to deal with it and attract new customers.
- The quality of banking services in the banks operating in Gaza Strip was determined from the point of view of customers as follows: (efficiency of service providers, credibility, reliability, empathy, safety, tact, communication, response, physical and human aspects, and accessibility). 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.

## 5.2 Results of the second sub-question and its discussion:

The question is: What is the level of marketing performance of banks operating in Gaza Strip from the point of view of workers?

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	4.330	0.746	57.155	0.000	86.598	5	Very large
2	Identify the needs and desires of customers	4.381	0.653	66.122	0.000	87.629	3	Very large
3	Identify the target group of the bank accurately	4.320	0.605	70.365	0.000	86.392	7	Very large
4	Developing new customer services	4.464	0.646	68.004	0.000	89.278	2	Very large
5	Improve customer awareness of the bank's services	4.278	0.591	71.347	0.000	85.567	9	Very large
6	Attract new customers	4.268	0.860	48.868	0.000	85.361	12	Very large
7	Increase customer satisfaction and loyalty	4.289	0.721	58.576	0.000	85.773	8	Very large
8	Reducing employee errors	4.247	0.778	53.790	0.000	84.948	13	Very large
9	Increase the efficiency of employees in the bank	4.381	0.620	69.615	0.000	87.629	4	Very large
10	Meeting the needs of customers	4.330	0.688	61.982	0.000	86.598	5	Very large
11	Reduction of financial expenses	4.093	0.830	48.554	0.000	81.856	14	Very large
12	Reduced number of complaints	4.278	0.703	59.913	0.000	85.567	9	Very large
13	Optimal use of time	4.278	0.673	62.608	0.000	85.567	9	Very large
14	Improving the competitive situation	4.505	0.614	72.209	0.000	90.103	1	Very large
<b>Marketing performance</b>		4.317	0.521	81.643	0.000	86.348		Very large

The previous table shows the following:

- The level of marketing performance of the banks operating in Gaza Strip came from the point of view of the employees at a relative weight (86.348), with a (very large) approval. 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 the workers (improving the competitive situation) came with a relative weight (90.103), with a degree of approval (very large). The researchers attribute this to the fact that improving the competitive situation contributes to improved marketing performance in all areas. 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 ranking from the point of view of employees (reduction of financial expenses) with a relative weight (81.856) with a degree of approval (large). The researchers attribute this to the fact that the reduction of financial expenses is an appropriate alternative to increasing revenues, especially in the face of intense competition. 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.

### 5.3 Results of the third sub-question and its discussion:

The question is: What are the implications of the financial transformations on the banks operating in Gaza Strip from the point of view of employees?

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

**Table 11:** Analysis of paragraphs of financial transitions

No.	Paragraph	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
1	Achieving internal balance in the bank	4.124	0.681	59.642	0.000	82.474	2	large
2	Visibility of political and economic files	3.887	0.720	53.172	0.000	77.732	8	large
3	Restructuring the banking industry	4.010	0.714	55.290	0.000	80.206	5	large
4	Increased interaction of regional and international institutions	3.876	0.845	45.190	0.000	77.526	9	large
5	Integration of different financial markets	3.814	0.917	40.985	0.000	76.289	10	large
6	Increase the volume of foreign direct investment	3.680	0.930	38.962	0.000	73.608	11	large
7	Increase banking awareness and geographical spread	3.907	0.751	51.231	0.000	78.144	6	large
8	Change the means and regulatory systems on the banking system	4.103	0.653	61.859	0.000	82.062	3	large
9	Attracting capital	4.021	0.803	49.290	0.000	80.412	4	large
10	Employment of modern ICT	4.258	0.634	66.168	0.000	85.155	1	Very large
11	Enter non-bank financial institutions as competitors for commercial banks	3.897	0.784	48.970	0.000	77.938	7	large
<b>Financial Transformation</b>		3.962	0.585	66.709	0.000	79.231		large

The previous table shows the following:

- That the reflections of the financial shifts on the banks operating in Gaza Strip from the point of view of workers were (large) with a relative weight (79.231). This indicates that there have been changes that contributed to the financial transformations and have greatly affected the banking sector.
- Paragraph (Employment of modern information and communication technology) ranked first, and came with a relative weight (85.155) with a degree of approval (very large). The researchers attributed this to the rapid changes in technology and short life cycle, which affected the work of companies and the need to keep pace with information technology, which contribute to facilitate transactions with customers and thus increase the extent of customer demand on the bank.
- The paragraph (increase in the volume of foreign direct investment) has a relative weight (73.608) with a (large) approval. The number of shares owned by foreigners in the banking and financial services sector was 43.3% of the total number of shares owned in this sector, representing 43.2% of the total value of shares. Owned in this sector.

### 5.4 Results of the fourth sub-question and its discussion:

The question is: Is there a relationship between the quality of banking service and the financial transformations in the banks operating in Gaza Strip from the point of view of employees?

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

**Table 12:** Pearson correlation coefficients between quality of banking services and financial transitions (n = 97)

The axis	Correlation coefficient with financial transitions	"Sig." Value	Level of significance
Reliability	0.838	0.000	Sig.
Response level	0.856	0.000	Sig.
Efficiency of service providers	0.702	0.000	Sig.
Accessibility	0.837	0.000	Sig.
The tact	0.686	0.000	Sig.
Connection	0.759	0.000	Sig.
Credibility	0.778	0.000	Sig.
Security	0.694	0.000	Sig.
Sympathy	0.806	0.000	Sig.
Tangible physical and human aspects	0.767	0.000	Sig.
<b>Quality of banking services</b>	<b>0.772</b>	<b>0.000</b>	<b>Sig.</b>

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 service and the financial transformations in the banks operating in Gaza Strip from the point of view of employees. The researchers attributed this to the contribution of financial transformations in extending the dependence on modern technology and reliance on electronic work and increasing the competition between banks in light of the limited services provided. This has played a prominent role in the adoption of banks quality of service and diversification one of the most important methods that contribute to maintaining and attracting customers.

**5.5 Results of the fifth sub-question and its discussion:**

The question is: Is there a relationship between the financial transformations and the marketing performance of the banks operating in Gaza Strip from the point of view of employees?

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

**Table 13:** Pearson correlation coefficients between financial transformations and marketing performance (n = 97)

The axis	Correlation coefficient with marketing performance	"Sig." Value	Level of significance
<b>Financial Transformation</b>	0.648	0.000	Sig.

The above table shows that Pearson correlation coefficients are high, indicating a statistically significant relationship at ( $\alpha \leq 0.05$ ) between the financial transformations and the marketing performance of banks operating in Gaza Strip from the point of view of employees. The researchers believe that the adoption of the modern concept of banking marketing is one of the strategies used by banks in the face of global transformations, which can match the resources of the bank and the needs of customers to achieve the highest degree of effectiveness and profitability.

**5.6 Results of the sixth sub-question and its discussion:**

The question is: 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 employees?

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 the Gaza Strip from the point of view of employees. The hypothesis was validated by calculating Pearson correlation coefficients, as shown in the following table:

**Table 14:** Pearson correlation coefficients between quality of banking services and marketing performance (n = 97)

The axis	Correlation coefficient with marketing performance	"Sig." Value	Level of significance
Reliability	0.785	0.000	Sig.
Response level	0.841	0.000	Sig.
Efficiency of service providers	0.819	0.000	Sig.
Accessibility	0.751	0.000	Sig.
The tact	0.756	0.000	Sig.
Connection	0.782	0.000	Sig.
Credibility	0.712	0.000	Sig.
Security	0.754	0.000	Sig.
Sympathy	0.696	0.000	Sig.
Tangible physical and human aspects	0.725	0.000	Sig.
<b>Quality of banking services</b>	0.762	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 service and the marketing performance in the banks operating in Gaza Strip from the point of view of employees. 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, thereby improving performance marketing in general.

## 2.7 Results of the seventh sub-question and its discussion:

The question is: Is there an impact on 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?

To answer this question, the following main hypothesis was formulated: There is a statistically significant effect of the quality of banking services on the marketing performance of the banks operating in Gaza Strip in light of the financial transformations from the point of view of employees. This hypothesis was validated using Path Analysis, as shown in the following table:

**Table 15:** The pathological analysis between the quality of banking services and marketing performance

The axis	Direct effect between independent and subordinate A1	Direct effect between the independent and the mediator A2	Direct effect between the mediator and the follower A3	Indirect effect between independent and subordinate = A2 * A3	The effect of the intermediate variable
Reliability	0.973	0.884	0.577	0.510=0.973 >	The effect of the independent variable on the dependent variable is weakened
Response level	0.688	0.605		0.349=0.688 >	
Efficiency of service providers	0.727	0.711		0.410=0.727 >	
Accessibility	0.622	0.507		0.292=0.622 >	
The tact	0.469	0.747		0.431=0.469 >	
Connection	0.944	0.655		0.378=0.944 >	
Credibility	0.399	0.632		0.365=0.699 >	
Security	0.869	0.783		0.452=0.869 >	
Sympathy	0.582	0.657		0.379=0.582 >	
Tangible physical	0.613	0.993		0.573=0.613 >	

The axis	Direct effect between independent and subordinate A1	Direct effect between the independent and the mediator A2	Direct effect between the mediator and the follower A3	Indirect effect between independent and subordinate = A2 * A3	The effect of the intermediate variable
and human aspects					

The above table shows that the indirect effect between the quality of banking services (represented by its 10 dimensions) and the marketing performance in light of the financial transformations is less than the direct effect between them. This indicates that there is a statistically significant effect of the quality of banking services on the marketing performance of the banks operating in Gaza Strip Financial transformations from the point of view of employees. That is, financial transformations reduce or diminish the impact between the quality of banking services and marketing performance. The researchers attributed this to the existence of other variables that may contribute to increase the impact in light of the financial transformations, which resulted in intense competition in all sectors, which requires focusing on all areas of work, including the quality of banking service.

### 5.8 Results of the eighth sub-question and discussion:

The question is as follows: Are there differences between the averages of the employees' estimation on the quality of banking services, marketing performance and financial transitions for the following personal variables: (academic qualification, number of years of service, bank)?

In order to answer this question, the following main hypothesis were formulated: There are statistically significant differences between the employees' average scores on the quality of banking services, marketing performance and financial transitions for the following personal variables: (academic qualification, number of years of service, bank). From this main premise, the following sub-assumptions are derived:

1. **There are statistically significant differences between the averages of employees' estimation on the quality of banking services, marketing performance and financial transitions in relation to the variable of scientific qualification.**

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 16:** Differences with respect to the variable of scientific qualification

The scale	Academic Qualification	The number	SMA	standard deviation	"F" value	"Sig." Value	Level of significance
Quality of banking services	Postgraduate	15	4.404	0.377	0.010	0.990	Not Sig.
	Bachelor's Degree	71	4.389	0.448			
	diploma	11	4.400	0.420			
Marketing performance	Postgraduate	15	4.214	0.577	0.381	0.684	Not Sig.
	Bachelor's Degree	71	4.330	0.527			
	diploma	11	4.377	0.413			
Financial Transformation	Postgraduate	15	4.176	0.441	1.210	0.303	Not Sig.
	Bachelor's Degree	71	3.918	0.623			
	diploma	11	3.950	0.459			

The above table shows that the calculated "F" value is less than the tabulated "F" value in the quality scale of the banking services, the marketing performance and the financial transitions. This indicates that 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 the banking services, the marketing performance and the financial shifts in relation to the variable of the academic qualification.

2. **There are statistically significant differences between the averages of employees' estimation on the quality of banking services, marketing performance and financial shifts in relation to the variable number of years of service.**

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 17:** Variance in relation to the variable number of years of service

The scale	Number of Years of Service	The number	SMA	standard deviation	"F" value	"Sig." Value	Level of significance
Quality of banking services	Less than 5 years	16	4.618	0.294	3.074	0.031	Sig.
	From 5 to less than 10	29	4.396	0.303			
	From 10 to less than 15	32	4.242	0.545			
	15 years and over	20	4.448	0.403			
Marketing performance	Less than 5 years	16	4.522	0.360	1.668	0.179	Not Sig.
	From 5 to less than 10	29	4.303	0.329			
	From 10 to less than 15	32	4.185	0.705			
	15 years and over	20	4.386	0.476			
Financial Transformation	Less than 5 years	16	4.216	0.624	2.100	0.106	Not Sig.
	From 5 to less than 10	29	3.931	0.440			
	From 10 to less than 15	32	4.000	0.495			
	15 years and over	20	3.741	0.791			

The above table shows that the calculated "F" value is less than the tabulated "F" value in the measure of marketing performance and financial transitions. This indicates that there are no statistically significant differences at the level of ( $\alpha \leq 0.05$ ) and changes in the number of years of service. The value of the calculated "F" is greater than the value of the tabulated "F" in the quality scale of the banking services. This indicates that there are statistically significant differences at the level of ( $\alpha \leq 0.05$ ) between the averages of the employees' Service, and for those who have years of service (less than 5 years).

**3. There are statistically significant differences between the average estimation of employees on the quality of banking services, marketing performance and financial shifts in relation to the Bank's variable.**

This hypothesis was validated using the One-Way ANOVA test, as shown in the following table:

**Table 18:** Differences with the Bank variable

The scale	The Bank	The number	SMA	standard deviation	"F" value	"Sig." Value	Level of significance
Quality of banking services	Bank of Palestine	30	4.384	0.524	1.366	0.252	Not Sig.
	Al Quds Bank	11	4.319	0.309			
	Palestine Islamic Bank	29	4.489	0.425			
	Housing Bank	11	4.156	0.407			
	Arab Bank	16	4.447	0.278			
Marketing performance	Bank of Palestine	30	4.229	0.758	1.824	0.131	Not Sig.
	Al Quds Bank	11	4.253	0.283			
	Palestine Islamic Bank	29	4.517	0.399			
	Housing Bank	11	4.110	0.240			
	Arab Bank	16	4.308	0.329			
Financial Transformation	Bank of Palestine	30	3.903	0.703	1.870	0.122	Not Sig.
	Al Quds Bank	11	3.785	0.446			
	Palestine Islamic Bank	29	4.188	0.605			
	Housing Bank	11	3.744	0.250			
	Arab Bank	16	3.932	0.459			

The above table shows that the calculated "F" value is less than the tabulated "F" value in the quality scale of the banking services, the marketing performance and the financial transitions. This indicates that there are no statistically significant differences at the level of ( $\alpha \leq 0.05$ ) between employee average scores on the quality of banking services, marketing performance and financial shifts relative to the Bank's variable.

## 6. STUDY FINDINGS AND RECOMMENDATIONS

### 6.1 Results of the study

- 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 from the workers' point of view was high. These results differed with (Al-Basir, 2013), which showed that the level of banking services is considered to be somewhat weak, and that the availability of material aspects ranked first.
- 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. These results were consistent with the study of (Sulaiman, 2010). They show that there is a positive correlation between CRM and marketing performance, and that the best marketing performance for the banks was represented in maintaining the current customers and the least is increasing the market share.
- There is a statistically significant relationship at the level of ( $\alpha \leq 0.05$ ) between the quality of banking service and financial transitions on the one hand and the financial transformations and marketing performance in the banks operating in Gaza Strip from the point of view of employees. These results differed with (Al-Momani, 2011), which showed that there was no statistical relationship between the financial transformations and the level of democracy.
- There is 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 Gaza Strip from the point of view of employees. 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.
- It was found that the indirect effect between the quality of banking services (represented by its 10 dimensions) and the marketing performance in light of the financial transformations is less than the direct effect between them. In other words, there is a statistically significant effect of the quality of banking services on the marketing performance of the banks operating in the Gaza Strip Staff consideration. The intermediate variable of financial transformations 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.
- There were no statistically significant differences at the level of ( $\alpha \leq 0.05$ ) between the averages of the employees' estimation on the quality of the banking services, the marketing performance and the financial transitions for the variable of the scientific qualification and the bank. These results were consistent with the study of (Makdadi and Sugar, 2014). There were no differences in the responses of the sample of the study due to the variables (gender, age, qualification, level of employment). It differed with the study of (Halouz and Aladmour, 2012), which showed that there are differences in views of the sample of the study attributed to (the gender of the client, monthly income, the name of the bank that deals with, years of dealing with the bank).
- There were statistically significant differences at the level of ( $\alpha \leq 0.05$ ) between the average of the employees' estimations about the quality of the banking services in relation to the variable number of years of service, and for those who have served for less than 5 years.

### 6.2 Recommendations of the study

- Enhancing the skills of bank employees, preparing banking competencies on a global level, developing their performance in the field of assimilation of developments, and developing 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 Management of Banks design strategies and policies to improve the quality of the banking service provided that the relative importance of the quality of the banking service actually provided in the design and implementation of quality strategies is taken into consideration.

- Banks need to face financial transformations from within the bank and not to develop a model system that is imported from abroad or from other banks. In order to achieve efficiency, banks must adopt effective strategies to upgrade their services to the level of these different challenges.
- Develop and strengthen the oversight role of the Monetary Authority over banks, and work on adopting 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 field by providing them with financial support and data required to do so.

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