



The Quality of Banking Services in Light of the Financial Transformations and Their Impact on the Marketing Performance of the Banks in Gaza Strip

Amal M Al Hila, Eitedal M S Alhelou, Mazen M Al Shobaki, Samy S Abu Naser

► To cite this version:

Amal M Al Hila, Eitedal M S Alhelou, Mazen M Al Shobaki, Samy S Abu Naser. The Quality of Banking Services in Light of the Financial Transformations and Their Impact on the Marketing Performance of the Banks in Gaza Strip. International Journal of Engineering and Information Systems, 2017, 1 (8), pp.36-57. hal-01628896

HAL Id: hal-01628896

<https://hal.science/hal-01628896>

Submitted on 5 Nov 2017

HAL is a multi-disciplinary open access archive for the deposit and dissemination of scientific research documents, whether they are published or not. The documents may come from teaching and research institutions in France or abroad, or from public or private research centers.

L'archive ouverte pluridisciplinaire **HAL**, est destinée au dépôt et à la diffusion de documents scientifiques de niveau recherche, publiés ou non, émanant des établissements d'enseignement et de recherche français ou étrangers, des laboratoires publics ou privés.

The Quality of Banking Services in Light of the Financial Transformations and Their Impact on the Marketing Performance of the Banks in Gaza Strip

Amal A. Al hila¹, Eitedal M. S. Alhelou², Mazen J. Al Shobaki³, Samy S. Abu Naser⁴

¹Department of Management and Financial Business, Palestine Technical College, Dair Al Balah, Palestine.

²Department of Accounting, College of Business Administration, University of Palestine

^{3,4}Department of Information Technology, Faculty of Engineering and Information Technology, Al-Azhar University, Gaza, Palestine

Email: ¹amal.alhila@gmail.com, ²dr.eitedal@gmail.com, ³mazen.alshobaki@gmail.com, ⁴abunaser@alazhar.edu.ps

Abstract: This study aimed to investigate the effect on the quality of banking services marketing performance of banks operating in the Gaza Strip in light of the financial transitions from the perspective of employees, and the disclosure of the relationship between the quality of banking services and marketing performance from the perspective of employees and customers. The researcher used descriptive and analytical approach, and the study population of employees and customers at Bank (Palestine Limited, Palestinian Islamic, housing, Jerusalem, the Arab Bank), and the study tool is a questionnaire applied to a simple random sample of employees and customers have been obtained (97) questionnaire rate of recovery (97%) to identify the employees, the customers have been recovered (141) questionnaire by recovery (78%). the results of the study showed a statistically significant relationship between the quality of banking service and financial shifts in operating in the Gaza Strip banks from the perspective of employees, and between financial transformations and marketing performance of banks operating in the Gaza Strip from the perspective of employees, and the quality of banking service and marketing performance in banks operating in the Gaza Strip from the standpoint of employees, customers, and that there is the effect of a statistically significant for the quality of banking services on the marketing performance of banks operating in the Gaza Strip in light of the transformations Finance from the perspective of employees. And changing the mediator of financial shifts weaken the impact of the quality of banking services and the marketing performance. One of the main recommendations: to work on open communication channels between banks and customers departments to keep the banking institutions more flexible and responsive to the aspirations of the entire banking customers about the services provided and it will contribute to the improvement of marketing performance.

Keywords: Quality, Banking Services, Financial Transformation, Marketing Performance, Banks, Gaza Governorates.

1. INTRODUCTION

Today, organizations face various types of products (competitive or service), which are very competitive due to the effects of globalization, including the opening of borders to companies and individuals for free movement among all countries. Organizations are looking for means to use them to stand up to competition. Quality is one of the keys that organizations have used to ensure their continuity in business. Government banks in our country are also facing strong competition, especially after the issuance of laws on the creation of private banks, which is increasing day by day. This requires the government banks to adjust their current status and management mentality by turning towards the customer who has become in the diversity of alternatives available to him master of the market, quality is what the customer seeks and not what they want these banks, and therefore must strive to get satisfaction and which is more important is to maintain this satisfaction. Quality can be used as an approach to the satisfaction of its customers. Therefore, the study is exposed to the characteristics that characterize banking services from other physical commodities. It also deals with the concept and dimensions of quality, which is considered the customer's ruling on their quality.

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. As the local competition has become insufficient, the global competition has come as a result of the

globalization of banking activity and the liberalization of financial and banking services to meet their challenges. The development of banking services and keeping pace with the successive developments in the banking industry, and attention to the quality of services and achieve customer desires is one of the main approaches to increase and develop the competitiveness of banks.

The marketing performance represents the extent to which the organization can achieve the desired success in the existing business (Kotabe & Murray, 1994). It is the common denominator of the interest of management scientists. It is a central element of all branches and fields of management knowledge. (Venkatraman, 1990). Luffman (2000 & Dobni) describes performance by "how well the company achieves long-term goals such as survival, adaptation and growth". This is illustrated by customer satisfaction where it represents the main market share index.

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 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. 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 the fierce competition and the changes that it imposed on the concepts of employees and customers in all fields.

2. THE GENERAL FRAMEWORK OF THE STUDY

2.1 PROBLEM STATEMENT

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, where the problem of research is that the typical services provided by banks in general pushed them to move towards improving the services to suit the needs of its customers in order to develop the market share of each bank to maximize profitability. Banking services have been subjected to gradual qualitative and quantitative development. Based on the above, the problem of research is determined by the following question:

What is the impact of the quality of banking services on the marketing performance of banks operating in the Gaza Strip?

The following sub-questions arise:

1. What is the availability of quality banking service dimensions (reliability, responsiveness, efficiency and capacity of service providers, accessibility, tact, communication, credibility, security, attention, care and care, material and human aspects) from the point of view of employees and customers?
2. What is the level of marketing performance of banks operating in the Gaza Strip from the point of view of employees and customers?
3. Is there a relationship between quality of banking service and marketing performance from the perspective of employees and customers?
4. Is there an impact of the quality of banking services on marketing performance from the point of view of employees?
5. Are there differences between the average grades of employees around the study Fields according to the following personal variables: (degree, years of service, bank)?

3. RESEARCH OBJECTIVES

The research aims at highlighting the impact of the quality of banking services on the marketing performance of the banks operating in Gaza Strip by achieving the following sub-objectives:

1. Disclosure of the relationship between the quality of banking services and marketing performance from the point of view of employees and customers.

2. Determining the level of quality of bank 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 the Gaza Strip in light of the financial transformations from the point of view of employees.
4. To determine the differences between the average grades of employees on the study Fields according to the following personal variables: (degree, years of service, bank).

4. RESEARCH IMPORTANCE

The research derives its importance from 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 interact with rapid environmental changes and changes and intense competition by focusing on customer satisfaction and development. Furthermore, provide continuous services that meet their needs.

5. RESEARCH HYPOTHESIS

In order to provide an appropriate answer to the research questions presented, the research seeks to test the validity of the following hypotheses:

1. There is a statistically significant relationship between the dimensions of the quality of banking services (reliability, responsiveness, efficiency and capacity 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 and customers.
2. There is a statistically significant impact between service quality and marketing performance from the point of view of employees.
3. There is a statistically significant relationship between the quality of banking services and marketing performance from the point of view of customers.
4. There are statistically significant differences between the average grades of employees on the study Fields due to personal variables (grade, years of service, bank).

6. RESEARCH LIMITS AND SCOPE

1. **Subject Limit (Academic):** The study was limited in its objective to study the quality of banking services in light of the financial transformations and their impact on the marketing performance of banks in the Gaza Strip
2. **Human Limit:** The study was applied to employees and customers in the following banks: Bank of Palestine Limited, Palestinian Islamic Bank, Housing Bank, Al Quds Bank, Arab Bank.
3. **Institutional limit:** The study was conducted on banks in the Gaza Strip.
4. **The spatial 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 the Gaza Strip.
5. **Time Limits:** The study was conducted and preliminary data were collected on Palestinian banks and statistical analyzes were carried out during the year (2017).

7. LITERATURE REVIEW

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

- Study of (Alhelou et al., 2017) 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.

- 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 employees 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 (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 (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 customer's requests, and finally the customer reliance on the bank to obtain the service.
- 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 customer, his monthly income, the name of the bank he deals with, years of dealing with the bank).
- 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.
- 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).

Comment on previous studies

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.

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 employees and 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: (tangible aspects, reliability, responsiveness, safety and empathy). The current study covered all aspects of the quality of banking service: (tangible aspects, 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.

8. THE THEORETICAL FRAMEWORK OF THE STUDY

First- 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 customers 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

The quality of service means "the range of intangible activities offered by banks to achieve customer satisfaction and meet their expectations," the researchers say.

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 the 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.

Second- 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.

(Wasaff and Wasaff, 2004) and (Azzazi, 2008) discussed a series of significant 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
<ol style="list-style-type: none"> 1. The increasing handling of capital markets and the changing nature of banking intermediation. 2. The trend to merge into banks. 3. Expansion of eServices. 4. Liberalization of trade in financial services. 5. Spread of money laundering operations. 6. The growth of Islamic banking. 	<ol style="list-style-type: none"> 1. Transformation into comprehensive banks with diversified service. 2. Providing innovative financing activities. 3. Serious preparation to deal with modern banking innovations. 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

Thirdly- Marketing Performance:

(Liao et al., 2011) have seen that marketing performance reflects the organization's ability to create value by achieving its performance of marketing activities that include customer retention as the 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.

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, 43) 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 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. Marketing performance, especially after 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 tools used to measure non-financial performance in organizations market share, adaptation, customer loyalty, customer satisfaction and ability to innovate 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.

9. FIELD STUDY

First- Methodology of the study:

The descriptive approach was used, which is based on the study of the phenomenon as it exists in reality. It is considered as an accurate description, expressed in quantitative and qualitative terms, and not only in collecting information about the phenomenon in order to explore its various manifestations and relationships, but also to analysis, linkage and interpretation.

Second- Population and Study Sample:

The study population consists of all employees and 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 employees and customers was selected in the banks in the Gaza Strip with a total of 97 responses were obtained at a recovery rate (97%) for questionnaire of employees, while for the customer returned 141 questionnaires 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 as follows:

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

Personal and functional variables	employees		Customers	
	The Number	Percentage	The Number	Percentage
Academic Qualification				
Postgraduate	15	15.5	20	14.2
Bachelor's Degree	71	73.2	66	46.8
Diploma	11	11.3	30	21.3
Others	-	-	25	17.7
Number Of Years Of Service				
Less than 5 years	16	16.5	54	38.3
From 5 to less than 10	29	29.9	27	19.1
From 10 to less than 15	32	33.0	31	22.0
15 years and over	20	20.6	29	20.6
Banks				
Bank of Palestine	30	30.9	27	19.1
Al Quds Bank	11	11.3	28	19.9
Palestine Islamic Bank	29	29.9	29	20.6
Housing Bank	11	11.3	29	20.6
Arab Bank	16	16.6	28	19.8
Total	97	% 100	141	% 100

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 postgraduate studies to the nature of banks' which in turn require scientific qualifications, experienced and competent staff. So, most banks seek to recruit qualified individuals who can contribute to the achievement of their objectives. The percentage of each bank was the largest proportion 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 the Gaza Strip (9 branches). As for the customers, most of the participants were bachelor's degree holders (46.8%). The majority of the participants were less than (5) years, with 38.3%.

Third: The validity of the study tool (questionnaire):

We mean the instrument of the study, that the tool measures what has been set for measurement, has been confirmed veracity of the questionnaire through the following:

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 Fields to the identification Fields and the validity of the questionnaire to measure the objectives associated with this study. The arbitrators looked.

2. True Internal Consistency (Structural Integrity):

The validity of the internal consistency of the resolution Fields and Fields was also calculated by finding the correlation coefficients of the questionnaire with the whole questionnaire, and the correlation coefficients of the questionnaire Fields with the field to which they belong, as shown in the following table:

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

Item	Employees Questionnaire			Customers Questionnaire		
	Coefficient Of Correlation	"Sig." Value	Level Of Significance	Coefficient Of Correlation	"Sig." Value	Level Of Significance
The focus of quality banking services	0.894	0.000	Sig.	0.692	0.000	Sig.
Marketing Performance Field	0.819	0.000	Sig.	0.808	0.000	Sig.

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

Fourth: 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 Fields using the Alpha Cronbach method, as shown in the following table:

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

No.	The Field	Coefficient Of Correlation	
		Employees Questionnaire	Customers Questionnaire
1.	Quality of banking services	0.966	0.916
2.	Marketing performance	0.990	0.943
3.	Financial Transformation	0.947	-
The resolution as a whole		0.923	0.958

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 Field	Employees Questionnaire		Customers Questionnaire	
		Correlation Coefficient Before Adjustment	Correlation Coefficient After Adjustment	Correlation Coefficient Before Adjustment	Correlation Coefficient After Adjustment
1.	Quality of banking services	0.693	0.819	0.889	0.941
2.	Marketing performance	0.901	0.948	0.557	0.715
3.	Financial Transformation	0.857	0.923	-	-
The questionnaire as a whole		0.762	0.865	0.895	0.945

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

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 Fields

No.	The Field	"Sig." Value	
		Employees Questionnaire	Customers Questionnaire
1.	Quality of banking services	0.079	0.128
2.	Marketing performance	0.200	0.086
3.	Financial Transformation	0.130	-

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

10. ANALYSIS OF THE STUDY FIELDS

First- Results of the first question and discussed:

The question is as follows: What is the availability of quality banking service dimensions in banks operating in Gaza Strip from the point of view of employees and 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.	Item	Category	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
Reliability field									
1.	The Bank's actions enhance customer safety.	Employees	4.485	0.561	78.712	0.000	89.69	1	Very large
		Customers	4.078	0.926	52.273	0.000	81.56	2	Large
2.	The Bank maintains accurate records of customer transactions.	Employees	4.732	0.511	91.269	0.000	94.63	4	Very large
		Customers	4.035	0.778	61.562	0.000	80.70	4	Large
3.	Provide adequate explanation of the services provided to customers.	Employees	4.320	0.622	68.441	0.000	86.39	3	Very large
		Customers	4.113	0.863	56.621	0.000	82.27	1	Large
4.	Interested in solving customer problems.	Employees	4.340	0.644	66.410	0.000	86.80	2	Very large
		Customers	4.035	1.017	47.114	0.000	80.70	4	Large
5.	Commits to fulfilling the promises made to perform a particular service.	Employees	4.124	0.711	57.131	0.000	82.47	5	Large
		Customers	4.078	0.926	52.273	0.000	81.56	2	Large
Field as a whole		Employees	4.400	0.489	88.611	0.000	88.00		Very large
		Customers	4.068	0.755	63.940	0.000	81.36		Large
Response field									
1.	Responding to customer demands despite work pressures.	Employees	4.278	0.591	71.347	0.000	85.56	2	Very large
		Customers	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.	Employees	4.175	0.722	56.968	0.000	83.50	4	Large
		Customers	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.	Employees	4.134	0.824	49.383	0.000	82.68	5	Large
		Customers	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.	Employees	4.247	0.750	55.744	0.000	84.94	3	Very large
		Customers	3.901	1.084	42.716	0.000	78.01	3	Large
5.	Do not worry about customers doing your own business.	Employees	4.351	0.678	63.231	0.000	87.01	1	Very large
		Customers	3.972	1.021	46.199	0.000	79.43	2	Large
Field as a whole		Employees	4.237	0.578	72.160	0.000	84.74		Very large
		Customers	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	Employees	4.557	0.661	67.900	0.000	91.13	1	Very large
		Customers	4.113	1.015	48.131	0.000	82.27	3	Large

No.	Item	Category	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
	service.								
2.	Possess the spirit of communication and understanding of customers well.	Employees	4.412	0.591	73.559	0.000	88.24	4	Very large
		Customers	4.149	0.836	58.922	0.000	82.97	2	Large
3.	Have adequate training and training to do your job.	Employees	4.474	0.614	71.775	0.000	89.48	2	Very large
		Customers	4.248	0.688	73.297	0.000	84.96	1	Very large
4.	Employees have the skills to provide high quality services to customers.	Employees	4.433	0.660	66.154	0.000	88.66	3	Very large
		Customers	4.113	0.820	59.552	0.000	82.27	3	Large
Field as a whole		Employees	4.469	0.543	81.093	0.000	89.38		Very large
		Customers	4.156	0.707	69.820	0.000	83.12		Large
Access field									
1.	Easy access and easy communication.	Employees	4.392	0.587	73.647	0.000	87.83	2	Very large
		Customers	4.149	0.746	66.057	0.000	82.97	1	Large
2.	Shorten the waiting period for service.	Employees	4.175	0.662	62.155	0.000	83.50	4	Large
		Customers	3.858	0.875	52.364	0.000	77.16	2	Large
3.	Provide sufficient number of outlets to provide service.	Employees	4.289	0.645	65.503	0.000	85.77	3	Very large
		Customers	3.511	1.026	40.650	0.000	70.21	3	Large
4.	Convenient working hours for the customer.	Employees	4.423	0.610	71.459	0.000	88.45	1	Very large
		Customers	3.504	1.376	30.224	0.000	70.07	4	Large
Field as a whole		Employees	4.320	0.485	87.696	0.000	86.39		Very large
		Customers	3.755	0.810	55.065	0.000	75.10		Large
Field of tact									
1.	The Bank staff is distinguished and respected.	Employees	4.742	0.506	92.347	0.000	94.84	1	Very large
		Customers	4.220	1.015	49.376	0.000	84.39	1	Very large
2.	Employees are friendly and friendly to customers.	Employees	4.412	0.688	63.119	0.000	88.24	3	Very large
		Customers	3.936	1.037	45.091	0.000	78.72	3	Large
3.	Employees give their customers personal attention.	Employees	4.216	0.927	44.809	0.000	84.33	4	Very large
		Customers	3.894	1.047	44.168	0.000	77.87	4	Large
4.	The staff is well treated and courteous with customers.	Employees	4.454	0.842	52.101	0.000	89.07	2	Very large
		Customers	4.078	1.001	48.399	0.000	81.56	2	Large
Field as a whole		Employees	4.456	0.616	71.298	0.000	89.12		Very large
		Customers	4.032	0.962	49.783	0.000	80.63		Large
Field of communication									
1.	Provide customers with information in the language they understand.	Employees	4.423	0.690	63.153	0.000	88.45	2	Very large
		Customers	4.149	0.836	58.922	0.000	82.97	1	Large
2.	Provide instructions on the nature and cost of the service.	Employees	4.464	0.646	68.004	0.000	89.27	1	Very large
		Customers	4.078	0.887	54.594	0.000	81.56	2	Large
3.	Provides information on alternatives to existing services.	Employees	4.186	0.667	61.840	0.000	83.71	5	Large
		Customers	3.823	0.804	56.436	0.000	76.45	4	Large
4.	The Bank provides all information for any emerging services.	Employees	4.361	0.664	64.648	0.000	87.21	3	Very large
		Customers	3.887	0.903	51.101	0.000	77.73	3	Large
5.	There are communication channels for transferring information between customers and management.	Employees	4.237	0.747	55.876	0.000	84.74	4	Very large
		Customers	3.787	1.081	41.599	0.000	75.74	5	Large
Field as a whole		Employees	4.334	0.555	76.901	0.000	86.68		Very large
		Customers	3.945	0.787	59.485	0.000	78.89		Large

No.	Item	Category	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
Field of credibility									
1.	The services provided by the Bank are objective and meet the quality objectives.	Employees	4.464	0.630	69.765	0.000	89.27	4	Very large
		Customers	4.078	0.757	64.002	0.000	81.56	3	Large
2.	The Bank monitors and monitors the level of service delivery.	Employees	4.546	0.613	73.078	0.000	90.92	3	Very large
		Customers	4.000	0.655	72.553	0.000	80.00	4	Large
3.	The services are performed accurately at the bank.	Employees	4.567	0.576	78.134	0.000	91.34	2	Very large
		Customers	4.113	0.677	72.139	0.000	82.27	2	Large
4.	Taking into account honesty and honesty in dealing with customers.	Employees	4.619	0.567	80.194	0.000	92.37	1	Very large
		Customers	4.184	0.850	58.439	0.000	83.68	1	Large
Field as a whole		Employees	4.549	0.500	89.689	0.000	90.97		Very large
		Customers	4.094	0.637	76.309	0.000	81.87		Large
Safety Field									
1.	Committed to maintaining the confidentiality of customer accounts.	Employees	4.773	0.490	96.022	0.000	95.46	1	Very large
		Customers	4.184	0.968	51.325	0.000	83.68	1	Large
2.	The behavior of the employees feels confident and confident.	Employees	4.608	0.622	72.995	0.000	92.16	2	Very large
		Customers	4.113	0.863	56.621	0.000	82.27	2	Large
3.	There are enough security guards at the bank.	Employees	4.412	0.774	56.149	0.000	88.24	4	Very large
		Customers	3.816	0.891	50.836	0.000	76.31	4	Large
4.	The Bank's transactions are without doubt and seriousness.	Employees	4.485	0.855	51.640	0.000	89.69	3	Very large
		Customers	4.106	0.859	56.737	0.000	82.12	3	Large
Field as a whole		Employees	4.570	0.560	80.384	0.000	91.39		Very large
		Customers	4.055	0.789	61.032	0.000	81.09		Large
Field of sympathy									
1.	Special attention is given to each customer.	Employees	4.299	0.779	54.318	0.000	85.97	4	Very large
		Customers	3.972	0.910	51.835	0.000	79.43	5	Large
2.	Put customer interest at the forefront of your interests.	Employees	4.464	0.630	69.765	0.000	89.27	3	Very large
		Customers	4.113	0.863	56.621	0.000	82.27	1	Large
3.	The bank's working hours match all customers.	Employees	4.289	0.749	56.361	0.000	85.77	5	Very large
		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.	Employees	4.495	0.542	81.611	0.000	89.89	1	Very large
		Customers	4.106	0.618	78.949	0.000	82.12	2	Large
5.	Customer service is one of their top priorities.	Employees	4.485	0.647	68.231	0.000	89.69	2	Very large
		Customers	4.106	0.724	67.340	0.000	82.12	2	Large
Field as a whole		Employees	4.406	0.483	89.765	0.000	88.12		Very large
		Customers	4.068	0.602	80.266	0.000	81.36		Large
The focus of tangible physical and human aspects									
1.	A sufficient number of staff are available.	Employees	4.113	0.776	52.232	0.000	82.26	5	Large
		Customers	3.688	1.077	40.676	0.000	73.75	5	Large
2.	The bank keeps pace with the latest technological developments in banking.	Employees	4.412	0.591	73.559	0.000	88.24	1	Very large
		Customers	4.043	0.783	61.337	0.000	80.85	1	Large
3.	The latest equipment is available for service delivery.	Employees	4.278	0.625	67.433	0.000	85.56	3	Very large
		Customers	3.894	0.817	56.604	0.000	77.87	3	Large
4.	The Bank has convenient and attractive public facilities and facilities.	Employees	4.165	0.812	50.492	0.000	83.29	4	Large
		Customers	3.865	0.749	61.317	0.000	77.30	4	Large

No.	Item	Category	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
5.	The bank's overall appearance is consistent with the type of services provided.	Employees	4.351	0.722	59.322	0.000	87.01	2	Very large
		Customers	3.972	0.828	56.985	0.000	79.43	2	Large
Field as a whole		Employees	4.264	0.540	77.810	0.000	85.27		Very large
		Customers	3.892	0.718	64.357	0.000	77.84		Large

The previous table shows the following:

- The availability of quality banking service dimensions in banks operating in the Gaza Strip from the point of view of employees with a relative weight of (87,849), which is very (very large), and from the point of view of customers with a relative weight (79,912), the degree of approval (Large). The researchers attributed this to the banks' increasing attention to the quality of their performance and their interest in keeping up with the latest technological developments, which contributes to providing high quality services that meet the needs of customers and satisfy them and increase their competitiveness.
- The availability of quality banking service dimensions in the banks operating in the Gaza Strip has been determined from the point of view of employees as follows: (safety, reliability, efficiency of service providers, tact, empathy, reliability, communication, accessibility, material and human aspects, . 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. Providing a service that meets the needs and expectations of customers helps to increase the bank's standing and drive them to continue to deal with it. And attract new customers.
- 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, reliability, 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.

Second- Results of the second question and discussed:

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

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

Table 10: Marketing Performance Fields

No.	Item	Category	SMA	Standard Deviation	"T" value	"Sig." Value	Relative weight	Rank	Degree of approval
1.	Maintain market share and increase	Employees	4.330	0.746	57.155	0.000	86.598	5	Very large
		Customers	3.929	0.923	50.543	0.000	78.582	8	Large
2.	Identify the needs and desires of customers	Employees	4.381	0.653	66.122	0.000	87.629	3	Very large
		Customers	3.723	0.887	49.831	0.000	74.468	12	Large
3.	Identify the target group of the bank accurately	Employees	4.320	0.605	70.365	0.000	86.392	7	Very large
		Customers	3.759	0.878	50.865	0.000	75.177	10	Large
4.	Developing new customer services	Employees	4.464	0.646	68.004	0.000	89.278	2	Very large
		Customers	3.858	0.789	58.061	0.000	77.163	9	Large
5.	Improve customer awareness of the bank's services	Employees	4.278	0.591	71.347	0.000	85.567	9	Very large
		Customers	4.113	0.863	56.621	0.000	82.270	1	Large
6.	Attract new customers	Employees	4.268	0.860	48.868	0.000	85.361	12	Very large
		Customers	3.652	1.320	32.854	0.000	73.050	14	Large
7.	Increase customer satisfaction and	Employees	4.289	0.721	58.576	0.000	85.773	8	Very large
		Customers	4.113	0.728	67.101	0.000	82.270	1	Large

	loyalty								
8.	Reducing employee errors	Employees	4.247	0.778	53.790	0.000	84.948	13	Very large
		Customers	4.071	0.593	81.467	0.000	81.418	4	Large
9.	Increase the efficiency of employees in the bank	Employees	4.381	0.620	69.615	0.000	87.629	4	Very large
		Customers	4.071	0.704	68.711	0.000	81.418	4	Large
10.	Meeting the needs of customers	Employees	4.330	0.688	61.982	0.000	86.598	5	Very large
		Customers	4.078	0.846	57.255	0.000	81.560	3	Large
11.	Reduction of financial expenses	Employees	4.093	0.830	48.554	0.000	81.856	14	Large
		Customers	3.745	0.832	53.473	0.000	74.894	11	Large
12.	Reduced number of complaints	Employees	4.278	0.703	59.913	0.000	85.567	9	Very large
		Customers	3.723	0.846	52.258	0.000	74.468	12	Large
13.	Optimal use of time	Employees	4.278	0.673	62.608	0.000	85.567	9	Very large
		Customers	3.936	0.927	50.395	0.000	78.723	6	Large
14.	Improving the competitive situation	Employees	4.505	0.614	72.209	0.000	90.103	1	Very large
		Customers	3.936	1.002	46.669	0.000	78.723	6	Large
Marketing performance		Employees	4.317	0.521	81.643	0.000	86.348		Very large
		Customers	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 employees with a relative weight (86.348), with a degree of approval (Very large). From the customer's point of view, a relative weight (78.156) is at the "Large" level. 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 employees (improving the competitive situation) and came at a relative weight (90.103), which is 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. From the point of view of customers, the Field (improving the level of customer awareness of the Bank's services) and (increasing the level of customer satisfaction and loyalty) came in the first order with a relative weight of (82.270). The most important elements from the point of view of customers are their understanding of the Bank's services and the level of satisfaction which is a result of the quality of service offered, which contributes to 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 reducing financial expenses is an appropriate alternative to increasing revenues, especially in the face of intense competition. From the customer's point of view, (attracting new customers) was in the last ranking with a relative weight of (73.050) with a large approval rating. 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.

Third: Results of the third question and discussed:

The question is: What are the implications of the financial transformations on the banks operating in the 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 Fields of financial transitions

No.	Item	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
Financial Transformation		3.962	0.585	66.709	0.000	79.231		large

The previous table shows the following:

- That the reflections of the financial transformations on the banks operating in the Gaza Strip from the point of view of the employees were large with a relative weight of 79.231. This indicates that there have been changes that contributed to the financial transformations and have greatly affected the banking sector.
- Field (Employment of modern information and communication technology) ranked first, and came at a relative weight (85.155), the 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.
- Field (Increase in FDI) has a relative weight of (73.608) with a large approval rating. 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.

Fourth: Results of the fourth question and discussed:

The question is: Is there a relationship between the quality of banking service and the financial transformations in the banks operating in the 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 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 12: Pearson correlation coefficients between the quality of banking services and financial transitions

The field	Employees Questionnaire(n=97)		
	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.
Quality of banking services	0.772	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 financial transformations in the banks operating in the 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, relying 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 by the quality of service and diversifying it is one of the most important methods that contribute to maintaining customers and attracting them.

Fifth- Results of the fifth question and discussed:

The question is: 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? 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 employees. 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

The field	Employees Questionnaire (n=97)		
	Correlation coefficient with marketing performance	"Sig." Value	Level of significance
Financial Transformation	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.

Sixth- Results of the sixth question and discussed:

The question is: Is there a relationship between quality of banking service and marketing performance in the banks operating in the Gaza Strip from the point of view of employees and 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 the banks operating in Gaza Strip from the perspective of employees and customers. 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

The field	Employees Questionnaire (n=97)			Customers Questionnaire (n=141)		
	Correlation coefficient with marketing performance	"Sig." Value	Level of significance	Correlation coefficient with marketing performance	"Sig." Value	Level of significance
Reliability	0.785	0.000	Sig.	0.359	0.000	Sig.
Response level	0.841	0.000	Sig.	0.275	0.001	Sig.
Efficiency of service providers	0.819	0.000	Sig.	0.214	0.011	Sig.
Accessibility	0.751	0.000	Sig.	0.367	0.000	Sig.
The tact	0.756	0.000	Sig.	0.335	0.000	Sig.
Connection	0.782	0.000	Sig.	0.305	0.000	Sig.

Credibility	0.712	0.000	Sig.	0.287	0.001	Sig.
Security	0.754	0.000	Sig.	0.255	0.002	Sig.
Sympathy	0.696	0.000	Sig.	0.64	0.000	Sig.
Tangible physical and human aspects	0.725	0.000	Sig.	0.813	0.000	Sig.
Quality of banking services	0.762	0.000	Sig.	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 service and marketing performance in the banks operating in Gaza Strip from the point of view of employees and 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.

Seventh: Results of the seventh question and discussed:

The question is: Is there an impact on 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? 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 the 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 field	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 and human aspects	0.613	0.993		0.573=0.613 >	

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 presence of other variables that may contribute to increase the impact in light of the financial transformations, which resulted in fierce competition in all sectors, which requires focusing on all areas of work, including the quality of banking service.

Eighth: Results of the eighth question and discussed:

The question is as follows: Are there any differences between the average rating of employees 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 was formulated: There are statistically significant differences between the employees' average 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). From this main premise, the following sub-assumptions are derived:

1. **There are statistically significant differences between the averages of employees' grades 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 tabular "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 ($\alpha \leq 0.05$) working on the quality of banking services, marketing performance and financial shifts for the variable of scientific qualification.

2. **There are statistically significant differences between the averages of employees' grades 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 tabular "F" value in the measure of marketing performance and financial transitions. This indicates that there are no statistically significant differences at the level of ($\alpha \leq 0.05$) between employee average estimation on marketing performance and financial transitions for the variable number of years of service. The value of the calculated "F" is greater than the value of the tabular "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 rating 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 tabular "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 ($\alpha \leq 0.05$) working on the quality of banking services, marketing performance and financial transitions for the Bank's variable.

11. STUDY CONCLUSIONS AND RECOMMENDATIONS

CONCLUSIONS

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 in the view of employees and 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 also showed that the level of marketing performance of banks operating in the Gaza Strip from the point of view of employees and 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 banking service and financial transitions 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. These results differed with Al-Momani (2011), which showed that there was no statistical relationship between the financial transformations and the level of democracy.
4. 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 the Gaza Strip from the point of view of employees and customers. These results were consistent with (Akroush, 2008), which showed a positive relationship between service quality dimensions and marketing performance, and the strongest impact was on reliability and responsiveness.
5. 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 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 was positively correlated with economic growth levels.

6. There were no statistically significant differences at the level of ($\alpha \leq 0.05$) between the averages of the employees' grades 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 Makdadi and Al-Sukkar (2014). There were no differences in the responses of the study sample due to the variables (gender, age, academic qualification, job level). (Helouz and Al-Adhour, 2012) showed that there were differences in the opinion of the sample of the study due to the customer's gender, monthly income, name of the bank dealing with him, years of dealing with the bank.
7. 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.

RECOMMENDATIONS

A. Specific recommendations for banks:

1. Enhancing the skills of bank employees, preparing banking competencies on a global level, and developing their performance in the field of assimilation of developments and developments and developing the banking industry.
2. Monitoring and monitoring the feedback in the banking market, which includes measuring customer expectations about the mix of services provided, their acceptance and satisfaction, and identifying the positive and negative aspects to be used.
3. 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.
1. 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.
2. 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.
3. The Department of Banks design strategies and policies to improve the quality of the banking service provided that the relative importance of the quality of the quality of the banking service actually provided in the design and implementation of quality strategies is taken into consideration.
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. 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.
6. 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.

B. General recommendations:

1. 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 and full powers.
2. 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.

REFERENCES

- [1] Abdelkader, Brich (2005). "The quality of banking services as an input to increase the competitiveness of banks", Journal of North African Economics - Algeria, Issue (3).
- [2] Abdul Hamid, Abdulmutallab (2010). "The Economics of Banking Technology," The Modern Chain of Banks, Investment Funds and the Stock Exchange ", United Arab Marketing and Supply Company.

- [3] Abu Amuna, Y., Al Shobaki, M., Naser, S. S. A., & Badwan, J. (2017). Understanding Critical Variables For Customer Relationship Management In Higher Education Institution From Employee Perspective. *International Journal of Information Technology and Electrical Engineering*, 6(1), 10-16.
- [4] Aggarwal, N & Gupta, M., (2006), "Marketing Performance Measures: current Status in Indian companies, *Decision*, 33(1).
- [5] Akroush, Mamoun N. (2008). "The Effect of Service Quality on Banks Marketting Performance: An Empirical Investigation of Managers Perspectives", *Dirasat, Administrative Sciences*, Volume 35, No. 1.
- [6] AL- Otaibi, Osama Hamoud (2005). "Barriers to marketing the banking service and its impact on customer satisfaction in commercial banks in Kuwait", unpublished master thesis, Faculty of Commerce, Ain Shams University, Egypt.
- [7] Al-Basir, Suleiman Abdullah (2013). "The Relationship between the Quality of Banking Services and Marketing Performance Indicators: An Empirical Study on a Sample of Saudi Banks Operating in the Qassim Region", *Journal of Administrative and Economic Sciences*, Qassim University, Volume 6, No. (2).
- [8] Al-Habil, W. I., Al hila, A. A., Al Shobaki, M. J., Abu Amuna, Y. M., & Abu Naser, S. S. (2017). 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. *International Journal of Engineering and Information Systems (IJEAIS)*, 1(7), 197-217.
- [9] Alhelou, E. M. S., Al hila, A. A., Al Shobaki, M. J., & Abu Naser, S. S. (2017). 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. *International Journal of Information Technology and Electrical Engineering*, 6(5).
- [10] Al-Jariri, Saleh Omar Karama (2006). "The Effect of Internal Marketing and Quality of Services on Customer Satisfaction: An Empirical Study of a Sample of Yemeni Banks", PhD Thesis, University of Damascus, Syria.
- [11] Al-Momani, Mohammad H. (2011). "Financial Transfer and its Impact on the level of Democracy: A Pooled Cross – Sectional Time Series Model", *Dirasat, Human and Social Sciences*, Volume 38, No. 2, (2011).
- [12] Al-Rubaie, Laith Salman and Al-Hamaid, Saud Mohammed and Al-Shaikhli, Samir and Adwan, Sami (2014). "The Impact of Customer Knowledge Management and the Development of New Services in Marketing Performance", *Studies, Administrative Sciences*, Volume (41), Issue (2).
- [13] Ambler, T. & Kokkinaki, F. & Puntoni, S., (2004), *Assessing Marketing Performance: Reasons for metrics selection*", *Journal of Marketing Management*.
- [14] Atawi, Elham and Hamoud, Turki and Ben Said, Mohammed and Gharbana, Mohammed and Karoucheh, Fatima Zahra (2014). "The quality of banking services and their impact on the performance of banks: a field study in Jordanian banks (Irbid region)", *Journal of Al-Quds Open University for Research and Studies*, No. (32).
- [15] Azzazi, Umar (2008). "Liquidation Services in the Shadow of Global Transformation", Mohammed Khader Biskra University, Faculty of Economics and Management, *Economic and Administrative Research*, No. (4).
- [16] Badwan, J. J., Al Shobaki, M. J., Abu Naser, S. S., & Abu Amuna, Y. M. (2017). Adopting Technology for Customer Relationship Management in Higher Educational Institutions. *International Journal of Engineering and Information Systems (IJEAIS)*, 1(1), 20-28.
- [17] Clark, B.H., (1999). "Marketing Performance Measures: History and Interrelationships", *Journal of Marketing Management*, Vol.15, No.8, pp. 711-744.
- [18] Coltman, T. R.,(2007). "Can Superior CRM Capabilities improve performance in banking", *Journal of Financial Service Marketing*, vol.12, No.2, pp. 102-114.

- [19] Darwish, Marwan and Al-Damiri, Ibtisam (2010). "Assessing the quality of services of Arab banks operating in the governorate of Jerusalem from the point of view of customers", Journal of Al-Quds Open University for Research and Studies, No. (18).
- [20] Dobni, C.D. & Luffman, G.,(2000). "Implementing Marketing Strategy through a Market Orientation" Journal of Marketing Management, Vol.16, No.8, pp. 895-916.
- [21] Eusebio, R. & Andreu, J. & Bebeze, P., (2006), Measures of marketing performance: a comparative study from Spain, International Journal of Contemporary Hospitality Management, 18 (2).
- [22] Gronholdt, L & Martensen, A. (2006)," Key Marketing Performance Measures", the Marketing Review, 6(3): 243-252.
- [23] Helouz, Fatima Mohammed and Al-Adhour, Hani Hamed (2012). "The Impact of Quality of Banking Service on Customer Loyalty to Jordanian Banks", Administrative Sciences Studies, Volume (39), Issue (1).
- [24] Kan, G and Velury, "The impact of managerial ownership on likelihood of provision of high quality auditing services", Review of accounting & Finance, Vol. (4), Issue (2), (2005).
- [25] Kotabe, M. & Murray, J. Y.,(1994). "Determinants of Intra-firm sourcing and market performance" International Business Review, Vol. 5, No. 2, pp. 121-135.
- [26] Kotler, P & Keller, K. L., (2010). "Marketing management", (14th Edition), Pearson Education Limited, USA.
- [27] Lamberti L, Giuliano Noci, "Marketing Strategy and Marketing Performance Measurement system: Exploring the relationship", European Management Journal Vol. (28), (2010), pp. 139-152.
- [28] Liao Y, Kun Liao, Qiang Tu, Mark Vonderembse, "A mechanism for external competence transfer to improve manufacturing system capabilities and market performance", Production Economics Production Economics, Vol. (132), (2011), pp.68-78.
- [29] Makdadi, Younis Abdel Aziz and Al-Sukkar, Ahmed Saleh (2014). "Determined Factors of Marketing Innovation and its Impact on Improving the Quality of Banking Services: An Empirical Study in Jordanian Commercial Banks", Mu'tah Research and Studies, Series of Humanities and Social Sciences, Volume (29), Issue (3).
- [30] Suleiman, Hisham Sayed (2010). "Customer Relationship Management and its Relationship to Marketing Performance", New Horizons Magazine, Issue (43).
- [31] Venkatraman, N., (1990). "performance implication of strategic coalignment; A methodological perspective , journal of management studies, Vol. 27, No. 1, pp. 19-41.
- [32] Wasaff, Saidi, and Wasaff, Ateeqa (2004). "International Banking and Transformation", First National Forum on the Algerian Banking System and Economic Transformation, "Reality and Challenges," Hussein Bin Bouali University, Chlef, December 14-15.