



T.C.
CANKIRI KARATEKIN UNIVERSITY
INSTITUTE OF SOCIAL SCIENCES
BUSINESS ADMINISTRATION DEPARTMENT

**THE IMPACT OF THE QUALITY OF SERVICES AND
EMPLOYEE PERFORMANCE ON THE CUSTOMER
LOYALTY AND SATISFACTION IN BANKING
SERVICES IN IRAQ**

Aya Khalid Jebur JEBUR

MASTER'S THESIS

Supervisor
Prof. Dr. Emre Şahin DÖLARSLAN

Çankırı – 2024

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SCIENTIFIC ETHICS STATEMENT

In the process from the proposal stage to the conclusion of the study titled *The Impact of the Quality of Services and Employee Performance on the Customer Loyalty and Satisfaction in Banking Services In Iraq*, which I prepared as a master's thesis, I carefully followed the academic ethics and rules, that I obtained all the information in the thesis within the framework of academic ethics and tradition, that I prepared in accordance with the rules of writing the thesis. I declare that I cited every citation as a reference and that the works I have benefited from are those shown in the bibliography.

23 / 01 / 2024

Signature

Aya Khalid Jebur JEBUR

THESIS ACCEPTANCE AND APPROVAL

ÇANKIRI KARATEKİN UNIVERSITY

TO THE DIRECTORATE OF THE INSTITUTE OF SOCIAL SCIENCES

This study titled *The Impact of the Quality of Services and Employee Performance on the Customer Loyalty and Satisfaction in Banking Services in Iraq* prepared by Aya Khalid Jebur JEBUR was found successful *Unanimous* as a result of the thesis defense held on 23/01/2024 and was accepted as a Master's thesis in the *Business Administration* by our jury.

THESIS JURY MEMBERS (Title, Name and Surname)

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APPROVAL

This Thesis has been accepted by the jury determined in the session of Çankırı Karatekin University Social Sciences Institute Administrative Board, dated 18/01/2024 and numbered 2024/04-06-D

Prof. Dr. Coşkun POLAT

Director of the Institution

PREFACE

Getting a master's degree was a challenging decision to make. However, having supports from family, friends makes that easy. First, I would thank my supervisor Prof. Dr. Emre Şahin DÖLARSLAN for all support and guidance throughout my research work. It was all fruitful advice during my academic career. It is in my pleasure to thank my family and friends for their help and support. It is in my pleasure to thank my mom, father and my brothers who stood by me during my study and always offered their love, care and support. Finally, I would like to thank all participants who took part in the study and enabled this research to be possible.

23 / 01 / 2024

Aya Khalid Jebur JEBUR

ABSTRACT

Thesis Title : The Impact of the Quality of Services and Employee Performance on The Customer Loyalty and Satisfaction in Banking Services in Iraq

Author of the Thesis: Aya Khalid Jebur JEBUR

Supervisor : Prof. Dr. Emre Şahin DÖLARSLAN

Department : Business Administration

Type of Thesis : Master's

Acceptance Date : 23.01.2024

This study investigates the impact of two crucial factors, service quality and employee performance, on customer loyalty and satisfaction in the Iraqi banking sector. The research examines how the perceived quality of banking services provided and the performance of bank employees, including factors like responsiveness, professionalism, and product knowledge, influence customer satisfaction and loyalty. The study's context in Iraq adds a unique perspective, considering the developing nature of the country's financial landscape and the potential differences in customer expectations and priorities compared to other contexts. Through rigorous analysis, the study aims to identify the specific service quality dimensions and employee performance aspects that most significantly contribute to customer loyalty and satisfaction in the Iraqi banking industry. Furthermore, the research may offer valuable insights for banks operating in Iraq to optimize their service offerings, enhance employee training and development, and ultimately cultivate stronger customer relationships leading to increased loyalty and retention.

Keywords: Service quality, employee performance, customer loyalty, customer satisfaction, Iraqi banking sector

TURKISH ABSTRACT

Thesis Title : Irak'ta Bankacılık Hizmetlerinde Hizmet Kalitesi ve Çalışan Performansının Müşteri Bağlılığı ve Memnuniyeti Üzerindeki Etkisi
Author : Aya Khalid JEBUR
Supervisor : Prof. Dr. Emre Şahin DÖLARSLAN
Department : İşletme Yönetimi Anabilim Dalı
Thesis Type : Yüksek Lisans
Date : 23.01.2024

Bu çalışma, Irak bankacılık sektöründe iki önemli faktörün, hizmet kalitesi ve çalışan performansının müşteri sadakati ve memnuniyeti üzerindeki etkisini araştırmaktadır. Araştırma, sunulan bankacılık hizmetlerinin algılanan kalitesinin ve banka çalışanlarının hızlı yanıt verme, profesyonellik ve ürün bilgisi gibi faktörler de dahil olmak üzere performansının müşteri memnuniyeti ve sadakatini nasıl etkilediğini inceliyor. Çalışmanın Irak'taki bağlamı, ülkenin mali yapısının gelişen doğasını ve diğer bağlamlarla karşılaştırıldığında müşteri beklentileri ve önceliklerindeki potansiyel farklılıkları dikkate alarak benzersiz bir bakış açısı katıyor. Çalışma, titiz bir analiz yoluyla, Irak bankacılık sektöründe müşteri sadakati ve memnuniyetine en önemli katkıyı sağlayan spesifik hizmet kalitesi boyutlarını ve çalışan performansı unsurlarını belirlemeyi amaçlamaktadır. Ayrıca araştırma, Irak'ta faaliyet gösteren bankalara hizmet tekliflerini optimize etme, çalışanların eğitimini ve gelişimini artırma ve sonuçta daha güçlü müşteri ilişkileri geliştirme ve bağlılığı artırma konusunda değerli bilgiler sunabilir.

Anahtar Kelimeler: Hizmet kalitesi, çalışan performansı, müşteri sadakati, müşteri memnuniyeti, Irak bankacılık sektörü

ABBREVIATIONS

FS	: Financing Structure
FPI	: Financial Performance Indicators
LRM	: Linear Regression Model



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1. INTRODUCTION

1.1. Quality of service

Service quality is crucial in any business or organization that provides services to clients. When customers have a positive and satisfactory experience with the service provided, this leads to client fulfillment and devotion, and this contributes to the success and growth of the organization. The quality of service is related to many factors that affect the customer's experience, starting from a quick and effective response to his needs to providing the service professionally and professional, guaranteeing the quality of the product or service that is offered. It also includes reliability in providing service and adherence to deadlines, as well as a comprehensive customer experience that includes receiving them in a good manner meeting their needs and expectations, and defining the quality of service as follows:

1) Quality concept

Quality is defined as “a brief presentation of a set of requirements that must be met in a product or process, whether there is a method that achieves the fulfillment of these requirements and makes the process possible (Jean-Claude, 1998).

To satisfy needs, a product or service must possess "the set of qualities and characteristics that lead to its ability to fulfill desires" (Colignon and Wissler 1983).

2) Service concept

Service was defined as “the production of an essentially intangible benefit, either by itself or as an essential component of a tangible product, where through any form of exchange, a need or desire identified by the customer or beneficiary is satisfied” (Kotler, 2003).

The service is also defined as "every activity that achieves the satisfaction of the beneficiary without transfer of ownership" (Lovelock et al., 2008, 609).

3) The concept of service quality

Generally speaking, service quality is "a criterion for the degree to which the actual performance of the service matches the expectations of customers for this service" (Jeoung-Hak, 2011; 54).

The quality of services is defined as "a dynamic state associated with services, people and the surrounding environmental processes so that this state matches expectations" (Ghada and Alta, 2007; 66).

The quality of services is also defined as a "degree of brilliance and excellence. Performance being greatest, some characteristics of the product considered excellent, compared to standards of the institution perspective or from the perspective of the customer" (Gerard and Michel, 1992; 45).

1.1.1. Quality of service importance

Any business serious about long-term success and stability must prioritize service quality. Production and categorization of goods awaiting consumers are two areas where planning may be used in the domain of commodity items. Nonetheless, in the service industry, both clients and employees interact with one another to design and provide first-rate service. Staff and consumers as a whole, therefore demonstrating the significance of quality, offering service (Heizer and Rendey, 2004; 66).

1) The growth of service areas

Most distinguished transformations the global economy has demonstrated a heightened preference for the services sector, it has an importance in economic activities, as well as a great resource for the state entrance. Individuals need various types of services such as tourism, education activities, insurance, etc. Thus, the economy of countries has changed a lot, and services have become more important, especially about the extent of their grant to gross product and the individuals number who work in this sector.

2) Competition rise

The proliferation of service institutions is expected to result in a high degree of competition among them, so the emphasis on service quality will provide these institutions with several competitive advantages (John, 1999; 87).

3) Understanding users

Customers choose not to do business with service-oriented companies because they do not value good customer service. Quality service at a fair price is insufficient if customers are not being treated well and their needs are not fully understood.

4) The economic significance of the quality of services

Currently, service organizations are aiming to increase their market share. Rather than concentrating on attracting new users, organizations should concentrate on retaining existing consumers. To do this, service quality must be prioritized.

1.1.2. Service quality objectives

There are many goals for service quality, including the following: (Raghu and Venu, 2009; 266)

- Providing a service of distinguished quality that will achieve customer satisfaction and raise their devotion to the institution, the latter will serve as an effective platform for the organization in the future.
- Perceiving the customers' opinion as well as measuring their satisfaction level with services are important data in the field of administrative research and planning.
- Develop and improve communication channels between clients and service providers.
- Achieving better productivity, as reaching the required level of services or goods provided to customers is the primary goal of applying quality.
- Raising one of the primary objectives of the organization is to improve the morale of its employees, as this will lead to increased employee trust and a sense of belonging, which in turn will result in better performance.

1.1.3. Quality services dimensions

Researchers adopted a set of dimensions through which the quality of service can be established while recognizing the fact that the quality of services is completely different from the quality of the product. There is a set of dimensions to measure the quality of services and they are at a high level of acceptance current, due to its compatibility with the nature of the research field (Al-Shaml Bank), as well as the wide area of agreement between researchers about it (Anber and Shlash, 2011; 62).

1) Reliability

This phrase refers to the reliability and precision with which the service providers can carry it out. To strike a fair balance between the price he pays and the quality of the service he receives, the service provider must be able to carry out the task at hand with

great precision and competence. Fulfillment and dedication to advancement are the definitions of reliability. Dependable and dependable service.

2) Tangibility

Physical assets include the buildings, machinery, and employees that make up a service, and tangible assets are commonly utilized by banks to boost their reputation and guarantee client communication as a measure of quality (Rod et al., 2009; 23).

3) Responses

It refers to the service provider's ability and willingness to respond to customer needs and queries and conveys the company's commitment to service and customer support.

It also refers to the ability to effectively address all customer needs, respond to them, and work to resolve them quickly and effectively, in a manner that conveys the organization's appreciation and respect for the customer. (Cheserek et al., 102-1122015).

4) Empathy

Employees' genuine care for and comprehension of customers' needs, the organization's flexibility in accommodating customers' schedules, the company's dedication to its customers' top priority, and a thorough understanding of those customers' wants and needs are all components of the empathy dimension (Pride and Ferrell, 2014; 431).

5) Security

It means gaining trust and confidence in the service providers, not knowing that there are errors and notifying the customer of reassurance (psychological and material). The organization's reputation has always gained clear importance among the customer's choice factors the organization.

1.1.4. Characteristics of service quality

The main characteristics of quality of service are divided into two types: (Wan and Comb, 2007; 43).

1) Technical quality

This type of accreditation quality requires employees with distinguished expertise and knowledge of various services and procedures, and this type is suitable for complex

banking services such as retirement and pension plans, where technical knowledge is a major and clear requirement.

2) Functional quality

This type focuses on the service encounter and how the service is provided. It requires psychological interaction between the organization and its customers, and the organization's management must seek to enhance the quality of its services by defining the strategic goal for service quality, following up on the needs and expectations of customers, measuring quality and customer satisfaction, and then carrying out a reorganization around the customer, defining new roles for managers and supervisors of the organization and achieving Productivity benefits, measurement and reduction of banking service costs, and building a solid base for customer loyalty.

The principles that guide the management of the organization have been identified in:

- Clear vision by management, understanding, respect and follow-up of the customer.
- Provision of appropriate support by the management, along with the development of a strategic environment.
- Understand the business and its components, and use methods to improve the quality of service.
- Use appropriate techniques and set standards for measuring performance.
- Demonstrating the need for innovation, attracting the right individuals, training and qualifying them, refining their skills, and establishing incentive and reward systems.

The advantages achieved by the quality of service for the organization are represented in achieving a competitive advantage and facing pressures from different organizations, reducing costs because of the fewer errors in transactions, allowing for better benefits, increasing the organization's ability to retain customers excitement and attract new customers, selling more additional and new services, and adding to let customers act as sales representatives for the organization by directing and persuading new customers from friends and colleagues (Sasser, 2011; 56).

Employees' enhanced happiness, morale, and dedication to their jobs are manifestations of the internal advantages of service quality as it relates to them. In other words, fostering an ideal workplace by seeking out the most beneficial chances

to learn new things, broaden the company's offerings, and implement improvements; as a result, workers are an integral part of the customer-centric service culture because they both contribute to and benefit from the necessary improvements to their job.

A good quality of service enhances the reputation of the organization and its image in front of the audience of its clients, which in turn strengthens the organization's position in the face of competition or even advertising and promotion costs, in addition to increasing productivity, marketing share, profitability, and improving business performance.

1.1.5. Service quality levels

The level of quality depends on the difference between the customer's desire for the service and his awareness of the quality after using the service and the expected benefits (Voss, 2009; 32).

1) Quality expected by customers

It represents the level of quality in the service that they expect to get from a service that they deal with, and expectations play a vital role in judging the quality of the service that is provided, and achieving a distinguished reputation in the field of hotel service, for example, levels must be provided that match or exceed those expectations, and customers build expectations around three main levels:

- **Desired service:** It is the expectation of an ideal that reflects what a client hopes or wishes for a gift, it is a mixture of what he believes can or should be achieved.
- **Suitable service:** This level of service reflects what the customer may accept and believe is sufficient, as it represents the amount of what the customer can give up towards the level of service provided, and this service depends on experiences.
- **Between the desired service and the appropriate service:** Due to the services having a heterogeneous feature, which is the inability to standardize the services provided, customers have learned to expect a difference in the services provided from one site to another, and the area of tolerance reflects the motive of the extent or range of performance that may not cause inconvenience to customers or lead them to judge the level of service as unacceptable.

2) Perceived quality

Perceived quality of service reflects the difference between guest expectations and actual services performed. The extent to which expectations agree or differ with service performance affects the extent of guest satisfaction or dissatisfaction. Traditionally, guests consider the services provided to be exceptional. When expected services increase in quality and quantity, their level of satisfaction will be and their appreciation for service performance is very high (Sasser, 2011; 87).

3) Technical quality

It refers to how the transfer of technical quality to the beneficiaries of the service takes place.

4) Technical aspects

It refers to the quantitative aspects of service, in the sense of aspects that can be expressed quantitatively, and for example, the organization's management of a hotel is supposed to ask, about each of the cases that you live with daily, so the customers who leaves the hotel has he received the required service? How much time did he spend? Was he convinced? This means for SASA works to provide the service (Marketing, 2012; 45).

1.2. Employee performance

Employee performance is a critical component of the success of any organization or organization. It greatly affects the level of service rendered, and the level of customer satisfaction, which are all considered to be of paramount importance and sustainable achievement of institutional goals. The performance of employees indicates their ability to effectively carry out their tasks and duties by the specified standards. Professional workers who are empowered in their field have the necessary skills and technical knowledge to achieve the desired results.

When the performance of employees is high, it translates into providing outstanding services to customers, as they can respond quickly to customer needs and effectively meet their expectations. They also can deal professionally and professionally with customers, which enhances customer confidence and builds strong and sustainable relationships. Achieving high performance for employees requires providing an appropriate and supportive work environment. This includes providing continuous training and professional development opportunities, enhancing communication and

cooperation between working teams, and providing rewards and incentives to motivate outstanding performance. If an outstanding performance of the employees is achieved, this will enhance the competitiveness of the organization and contribute to achieving success and sustainable growth. To introduce the performance of the employees.

1.2.1. Concept of employee performance

Performance is defined as “performing an action, accomplishing an activity, or executing a task, in the sense of performing an action that helps to reach the set goals” (Santos et al., 2018; 135).

Workers' performance is defined as "the degree to which an organization's resources, including its employees' knowledge, skills, and experience, are effectively used to meet the needs of its customers in a timely, efficient, and cost-effective manner through the application of appropriate work policies, procedures, and incentives" (Cooke and Lee, 2001: 323).

The definition of employee performance is "an activity that enables an individual to successfully perform the task or goal assigned to him, subject to normal constraints on the reasonable use of available resources" (Achim and Krausert, 2008; 170).

Workers' performance is seen as "it is the worker's efforts that begin with the capabilities and awareness of the role or tasks that indicate the degree of achievement and completion of the tasks that make up the worker's job" (Sonnentag, et al., 2010: 117).

Where it is defined as "the ability of workers that allow them to perform the skills and duties of the job in the least possible time and cost, and their awareness of the role that should be played to achieve the maximum degree of production" (Dictionnaire, 2001: 766).

1.2.2. Importance of employee performance

It can be said that the life of the organization, whatever the nature of the activity it is engaged in, depends on the performance of its employees. Performance is below the required level, as it will constitute a major hindrance to the organization in pursuit of its objectives, and may in some cases result in the winding-up of the organization, due to the critical objectives the process can accomplish, special attention given by the human resources, management in the organizations, through which to reach the

important advantages represented in raising the spirit of workers, notifying them of justice, pushing them to assume responsibility, and providing an objective basis for the activities of human resources management (as recruitment, training and follow-up).

Where performance is of great importance to both individuals, employees, and the organization, and extends even to external parties related to the organization, and the importance of employee performance is evident in (Du Plessis and Marina, 2007: 21):

- 1) Performance contributes to determining the ability to invest in the latent capabilities and employment aspirations, skills and knowledge of the workers, because performance is a measure of the ability and motivation of the individual towards the individual.
- 2) Effective performance creates a competitive advantage for the organization through innovation and creativity in performance.
- 3) Effective performance leads to cost reduction (labor costs) and rationalization of expenditures.
- 4) Performance does not matter in determining the success of human resources management in the organization, and the extent of the safety of its programs used in the organization.
- 5) Outstanding performance helps in raising the level of quality in the inputs and outputs of the production process in business organizations.
- 6) Performance contributes to identifying the strengths and weaknesses of the workforce in business organizations.
- 7) Outstanding performance helps in achieving the goals of the organization and the extent to which the individual's needs and goals are satisfied (Aziri and Satisfaction, 2011; 78).

1.2.3. Dimensions of employee performance

The dimensions of organizational performance are as follows:

- 1) Organizational dimension

To achieve its goals, an organization must implement certain procedures and mechanisms within its organizational field; these, in turn, must be evaluated by the organization's management according to predetermined standards for how well

approved regulatory procedures affect performance. The ability to detect organizational problems early on via preliminary indications, before they manifest themselves through economic indicators, is a key component of organizational effectiveness that plays a significant role in performance evaluation (Havidz et al., 2017; 52).

2) Social dimension

It indicates the extent to which the organization's members achieve satisfaction at all levels, because the level of employee satisfaction is an indicator of the individuals' fulfillment of their institutions, especially if they fulfill the needs of their employees. That and in the long run negatively affects the institution's achievement of its goals, and from here it is necessary to pay attention to the prevailing social climate within the institution and everything related to the nature of social relations in the institution such as conflicts, crises and disagreements.

3) Economic dimension

The organization aims through it to satisfy the desires of customers and suppliers: through which the institution satisfies the desires of customers and suppliers and gains their time. This performance is measured by using the financial statements.

1.2.4. Determinants of employee performance

Considering that the performance of workers is the net effect of the individual's efforts in his practice of various activities and tasks, and the latter is considered a behavior that has determinants affected negatively or positively by some factors that affect performance.

Since there is a set of determinants on which the performance of workers is based, it is divided into two parts, which are the internal and external determinants (Shields and John, 2010; 41):

1) Internal determinants

- Effort: It is the result of the individual obtaining the reinforcement (motivation) to the physical or mental energy that the individual exerts to perform his task.
- Capacity: They are of two types: acquired abilities and innate abilities. The acquired abilities play a role in the environment and time in their formation, and they also affect the innate abilities by developing them through learning and

training. As for innate abilities, they are mental abilities that are manifested by the intelligence and intelligence of the individual, and non-mental abilities are represented in non-physical abilities such as structure. Body, fitness, motor abilities, visual and hearing acuity.

- Role perception: That is, the extent of the worker's knowledge of his work, in the sense that perceptions and impressions of the behavior and activities that make up his work are embodied in his imagination, in addition to how he exercises his role in the institution.

2) External determinants

- Work requirements: It is related to the responsibilities, tools and expectations, in addition to the methods, and equipment used in the worker's exercise of worker's duties.
- A job's regulatory environment consists of factors such as the work atmosphere, management, resources, communication channels, authority, leadership style, and the presence or absence of rewards and punishments. Each of these elements has the potential to inspire or demotivate the worker, which in turn affects his productivity.
- external environment: Where it affects the performance of the worker, including external competition, and economic challenges play an impact on performance, so low salary payments, as incentives, rewards, and differences in job rank from one institution to another affect the performance of workers in the event of their low and positively in the event of their high, if all work requirements, competencies or skills The organizational environment is positively or negatively affected by external factors, and this influence ultimately affects the performance of the workers (Shields; 41).

1.2.5. Factors affecting employee performance

It is difficult to define all of the elements that influence performance since there is seldom any economic, social, or life-related issue that does not impact performance.

Despite the multiplicity and different factors affecting the performance they are as follows: (Ioana, 2012; 24)

- 1) Leadership and supervision style: Style leadership and supervision: One of the characteristics of the leader is to influence the behavior of others and direct them in the direction through which he can motivate them, which generates in the individuals working under his supervision a drive and enthusiasm towards performing the work with all their energies.
- 2) The individual's sense of importance in the organization: The individual's feeling of his importance in the organization and that he is an effective member in the eyes of the management and his colleagues at work, generates a strong sense of belonging to and loyalty to the organization.
- 3) Pay: What the individual receives for his work plays a big role, especially if it is the sole or main source of satisfaction, and the lack of consolation in wages leads the individual to feel unfair, which in turn affects his performance.
- 4) Job stability: The steadfastness of the individual in his job creates a strong motivation for him to work hard and sincerely.
- 5) Institution systems and policies: The administrative systems and policies in the organization play a major role in encouraging individuals to work or vice versa. If the system distinguishes between those who perform the work better than others or those who care about work and their responsibilities, then this system becomes a strong motivation for many individuals to improve their level of performance.
- 6) Configuration: It is considered one of the main pillars in the development of human resources, as it aims to raise the intellectual and professional capabilities of individuals by developing their capabilities and providing them with the information and skills required in the field of specialization, which contributes to improving their level of performance in both quantitative and qualitative terms, and also leads to detonating the creative energies of the individual.

In addition to all these factors, other factors are not subject to the control of the organization, represented in the set of variables and restrictions that the organization cannot control, as it belongs to the external environment, which is a source of opportunities that the organization is trying to exploit and a source of risks that threaten the organization. The external environment has a significant impact on performance. These factors can be divided according to the criterion of nature (Ioana, 2012; 23):

- Inflation.

- Unemployment and demographic growth.
- Technological development.
- Political and security stability.

1.2.6. Elements of employee performance

The performance of employees consists of a group of elements, the most important of which are (Arinanye, 2015; 45):

1) Job requirements knowledge

Including general, technical, vocational and general ethics for jobs-related fields.

2) Type of work

The degree to which the person is cognizant of the task at hand, as well as the ability, skill and creativity to organize and execute the task without errors.

3) Work quantity

The work quantity the employee can do under normal conditions, and the speed of achievement (Arinanye, 2015; 46).

4) Perseverance and confidence

The employee's level of sincerity and devotion to their job, their capacity to take ownership of their tasks and finish them by the due dates, and the degree to which they rely on supervisors for advice and direction all fall under this category.

Elements are also placed such that the highest levels of a worker's or employee's performance depend on their knowledge and skills, as well as their thorough understanding of the areas related to their job duties. Performance also hinges on the employee's awareness of the quality of their work and the systems that guide their work's direction, ensuring it moves in the right direction. Additionally, the executive ability of any job plays a role in performance and the level of achievement an employee reaches during their working hours. The more productive they are, the higher their performance will be.

1.3. Banking services

Banking represents the primary interface that customers encounter when interacting with banks and financial institutions. These services are crucial to the financial

infrastructure of any economy, offering a range of financial products and services to both individuals and businesses. The spectrum of banking services encompasses opening bank accounts, managing deposits, providing loans and credit facilities, facilitating fund transfers, wealth management, insurance, investment services, and financial advisory, and handling salaries.

The goal of banking services is to satisfy the financial needs of customers, simplifying both every day and complex financial transactions. Banks are tasked with safeguarding customer funds, ensuring security, and fostering confidence in financial activities. The advent of modern technology has significantly transformed banking services. The rise of online banking and mobile applications has been pivotal in enhancing customer experiences, allowing for the easy and secure execution of financial transactions and account management. Let's delve deeper into banking services to understand their impact and evolution.

1) Concept of banking services

Banking services are a group of services and products offered by the bank to its customers to meet their financial and banking needs. These services cover several aspects, including savings accounts, bank transfers, loans, credit, financing, investment, insurance, and electronic banking services. Banks provide savings accounts that allow customers to deposit money and earn interest on it. Savings accounts are usually used to store money for the long term and achieve future financial goals, and allow customers to transfer money from one account to another, whether within the same bank or to another bank. Bank transfers can include local or international transfers, and are usually made by checks or electronic transfers, as banking services the bank provides loans and credit to customers who need additional financing to purchase a house, car, or other business purpose. Terms of loans and credit differ from one bank to another according to the bank's policies and the customer's credit rating.

Banking services are defined as “intangible activities offered to customers in the form of financial value” (Median, 1996; 23)

Also been defined as: "every act or procedure which one party can present to another and which is an intangible basis that may not result in ownership of anything, and its provision may not be related to physical product" (kotler, 1997; 468).

It is a set of modern technological methods that appeared after the technological revolution in the developed world and were introduced to the banking system to facilitate operations between the parties of economists and dealers in general and include financial information to reduce costs and improve profitability (Skinner, 1990; 49).

A service is any action, activity, or performance that one party provides to another; services are intangible because they do not involve the physical transfer of ownership, and the service itself may or may not be associated with a physical product (Kosmidou, 2008; 79).

2) Banking features

Banking is an essential part of the financial system, as banks and financial institutions provide a wide range of services to individuals and businesses. These services aim to meet various financial needs and facilitate the management of money and financial transactions for customers. The following is an introduction to some of the characteristics of banking services (Etzel, 2001; 2)

- Highly individualized marketing system

The bank has only a few traditional distribution channels, and therefore the bank has no choice but to adopt a policy of direct distribution channels, as the relationship between the bank and the customer is strengthened to take on personal dimensions and at a high level.

- Lack of a private identity

Banks provide banking services that are almost similar and identical, so the customer deals with the bank or branch based on geographical proximity, or the bank provides convenience for the customer (Parsons and Douglas, 2000; 343).

- The balance between growth and risk

When the bank expands its activities, for example (in granting loans), the bank must find a kind of balance between the expansion of banking activity and caution and caution prudence) to avoid risks.

3) Dimensions of banking services

- Utilitarian dimension

It is represented by a group of benefits that the customer seeks to achieve as a result of using the banking service, where the beneficial content of the banking service is in the final form the satisfaction that the customer feels, as it is the sum of the benefits that the customer can achieve through dealing (Vargo et al., 2005; 49).

The banking service is a source of satisfaction that the customer seeks to achieve for his needs and desires, and economic needs represent the desire to obtain a good or service as it is capable of achieving certain benefits for humans. This is done by studying its behavior and trends and trying to anticipate them. Hence, banking products should be directed to meet the needs and desires of safety "benefits" whether current or future, taking into account that customers' needs and desires are constantly evolving, so that today's luxuries enrich the necessities of tomorrow. This is what obliges the modern Islamic bank to innovate and develop what it offers to its customers (Skinner, 1990; 55).

The benefits that customers are looking to benefit from can be divided into; given the frequency of use and the nature of the demand for the service:

- Soft (appropriate) benefits, such as bank accounts.
- Durable benefits, such as financing of all kinds, and the customer, in choosing services related to durable benefits, rely on guiding criteria such as cost, repayment period, payment system, and rate of return; Therefore, the bank works to highlight the competitive advantage that meet client standards.
- Special benefits that the client uses for certain psychological and social purposes, such as Self-fulfillment.

The third type of benefit constitutes a major focus for Islamic financial engineering products in the retail financing sector, particularly through the financing of benefit services. That is because the person seeks to obtain the need represented by the means necessary for the existence of man, or to preserve it, or to work on its progress, or a means that would stop a painful feeling, or prevent its occurrence, or preserve a good feeling that had arisen before, or create This feeling, or to increase it to reach a feeling of comfort, reassurance or pleasure, and in this context before that the needs are the focus of all economic activity and this type of needs arises from the social and civilized source, and it is acquired from the environment in which the person lives, as it differs

according to different social levels; Some things are needs and requirements in one society, and in another society, they may be of no value (Taleb and Rahil, 1994; 67).

1.3.1. Attribute or characteristic dimension

It is represented by the set of characteristics and features that characterize the service, as most of the definitions in this framework deal with the characteristics that distinguish the service from the commodity, so the definitions confirm the intangibility of the service *Intangibility as opposed to the tangibility of goods; As services represent things that are produced and consumed together, the service is not seen with the naked eye, but its results can be observed after the facts are clear, and therefore the impact of the service is visible over time (Schroeder and Roger, 1989; 574).

These characteristics are reflected in services without goods in kind; Because services are utility services, and are a special kind of handling goods, they are loved by the American Marketing Association (AMMA).AMA): Intangible assets, or what they ought to be as groups. They are instantly corruptible, cannot be kept, and may be traded straight from the Producer to the User if they are entirely intangible. Service goods defy easy definition because they are both created and consumed simultaneously, contain intangible elements, cannot be isolated or separated, often involve the customer in significant ways, cannot be sold through the transfer of ownership, and do not have a physical location. Consequently, services represent intangible tasks that meet the needs of both consumers and industrial users (Boone and David, 1992; 368).

In this context, he sees that the service is any work or performance that one party can provide to the other party so that it is essentially intangible, and does not result in ownership of anything and that its production may or may not be related to the material good (Kotler and Philip, 2000; 428).

As for the commodity, it is everything that can be offered in the market to meet the needs or requirements of customers or to attract attention and define something. The commodities can be physical elements, places, organizations, or ideas. The word commodity usually means that it is a tangible item such as a car and television... However, the commodity cannot be defined by the material element only. Everything that can meet a need can be considered a commodity. In addition to tangible things, it can belong to the category of commodities as well. Services, i.e. the interests and activities offered in the market, are commodities, but they do not have a material

expression, and they cannot be annihilated by anyone, and they belong to the list of services of banking institutions, airlines, hotels, and repair shops, as well as places, organizations, and all kinds of other activities. Kotler et al., 2002; 16)

The concept of a commodity includes material goods, services, and a series of things that help fulfill desires and needs. Clark et al., 2000; 70).

It is noted that some of the definitions of services in this dimension dealt with the distinguishing characteristics of services in a standard and not detailed manner, including the banking service: a set of apparent characteristics of management, implicit characteristics of the consumer, and external characteristics of society that must correspond to the needs, requirements and desires of customers through the addition of a group. Of the advantages, benefits and characteristics of each service (Clark et al., 2000; 73).

The benefit, as one of the customer's needs and desires, is the basis that constitutes the service, and it is expressed in terms of the characteristics that characterize the service. It does not consider the characteristics of the service as a service, as previously mentioned: intangibility and non-storage.... but rather looks at the standard characteristics of the service as a service. A general theory, which is represented by: management, the consumer, and society.

1.3.2. Marketing dimension

If the service is a source of satisfying the needs and desires of peace, then from the perspective of the bank: it represents a source of profit). The banking service is the banking activities carried out by the bank to assist its customers in their financial activity, attracting new customers and increasing its financial resources, without being exposed in its performance to the risk of trade.

The marketing dimension is one of the important dimensions of banking service. It is related to aspects that include promotion and marketing of banking services to potential and existing clients. The marketing dimension aims to increase awareness of the banking services provided, attract new customers and maintain existing ones.

Marketing strategies for banking services include several aspects, including:

- 1) Market analysis: This includes studying and analyzing the target market and the needs of potential customers, and identifying potential marketing opportunities and challenges.
- 2) Product and Service Development: This includes the design and development of innovative banking products and services that are appropriate to customer needs, and the improvement of existing services to increase their attractiveness and value.
- 3) Promotion and advertising: It includes the use of various means of communication to promote banking services, such as television advertisements, online advertisements, and targeted advertising campaigns.
- 4) Distribution and Access: It relates to providing customers with convenient means of access to banking services, such as bank branches, internet banking and mobile phones.
- 5) Customer Experience: It aims to provide a distinctive and satisfactory experience for customers while interacting with banking services, by improving customer service, simplifying banking operations, and providing customized personal services (Schroeder and Roger 1989; 570).

Rewards and incentive programs: This includes providing incentive programs and rewards to customers, such as loyalty programs and bank rewards, which aim to encourage customers to use the bank's services and increase their participation and loyalty.

2. LITERATURE REVIEW

2.1. Customer loyalty and satisfaction

Loyalty and satisfaction of customers are one of the main factors affecting the success of any institution or organization. When customers are satisfied and committed to the organization, they become repeat customers and contribute to increasing revenues and enhancing the organization's reputation in the market, as customer loyalty means their dedication and continuous commitment to the organization, product or service that it provides. Customer loyalty includes many factors, such as a previous positive experience with the product or service, their general satisfaction with performance and quality, and the organization's response to their needs and requirements. As for customer satisfaction, it refers to the extent of their satisfaction with the service or product provided. When customers are satisfied, they feel satisfied and happy about their experience with the organization. Customer satisfaction is a strong indicator of service quality and the organization's ability to meet customer expectations. To achieve customer loyalty and satisfaction, organizations must focus on improving service quality and effectively meeting customer needs. The organization must have the ability to respond quickly and effectively to customer inquiries and complaints and be interested in building trust and sustainable relationships with them. Institutions should also use feedback and customer suggestions to improve their operations and develop their products and services, and to demonstrate this as follows.

2.1.1. Customer loyalty

Customer loyalty is a concept that refers to the level of positive interaction and affiliation that customers feel towards a product or service provided by a company or organization. Customer loyalty is a critical element in the success of any business, as it leads to maintaining existing customers and attracting new customers. Customer loyalty is built through a positive experience and customer satisfaction with the product or service, and meeting their needs and expectations. When customers are completely satisfied, they become motivated to stay with the company and become active supporters who promote the product or service to their friends and family.

Customer loyalty brings many benefits to companies, including increased revenue and higher profits. When customers are committed to purchasing a product or service from a specific company, they spend more money and buy additional products, and committed customers are less likely to be affected by competing offers and increase the likelihood of continuity in dealing with the company, and achieve customer loyalty, companies must work to provide high quality in products or services, providing excellent customer experiences, listening to their needs and feedback, and responding effectively to their problems and complaints. Loyalty programs, rewards and discounts can also be used to encourage customers to stay and buy continuously.

Customer loyalty is also achieved by building long-term relationships with customers. The company must be in constant contact with customers, whether through traditional means of communication such as phone and email, or social media and mobile applications. Personalized marketing and personalized experiences can be used to enhance the relationship with customers and show that the company cares about them. In addition, the company must be ready to meet customers' needs and expectations at any time. Excellent customer service and prompt response to inquiries and problems must be provided. Flexible payment options and easy return policies can also be offered to enhance customer comfort and confidence in the company.

1) Concept of customer loyalty

Companies generally seek to gain customer loyalty, and customer loyalty refers to customers' desire to continue dealing with the company and purchasing its products or using its services over a long period. To obtain high-quality products or services. Therefore, companies try to meet customer expectations in terms of quality and excellent performance (Ghahfarokh, 2009; 63).

Where he defined the loyalty of the customer as defined as the measure of the customers and their desire for mutual participation in the activities of the organization (Kotler, 2003; 19).

Defined it as a firm commitment of customers to re-purchase the preferred product in the future. Other believes that customers' loyalty tendency to choose one product and prefer it over another (Casabeni, 2010; 3).

Customer loyalty is a fundamental pillar for the success of any organization, as it achieves integration with the rest of the elements, as the process of retaining customers is one of the very difficult issues due to changes in the psychology and behavior of customers (Baron and Harris, 2003;160).

It has also been defined as in which customers perform behaviors that indicate sites of maintaining relationships and communication with the organization. Palmatier et al., 2007; 189).

Some believe that loyalty is "a state of mind, a mood mixed with a set of behaviors, behaviors, beliefs, and desires, and the meaning of loyalty is a state of mood that means that the customer can be just a customer and not have loyalty to a specific institution, as he buys the product or service regularly, regardless of the institution producing or providing the service (Christian, 2016; 6).

Loyal customers also transfer other profits to the institution, the first of which is that these customers work to save costs because they know the brand's specifications and are aware of how to deal with the institution, and these loyal customers do not hesitate to recommend their relatives and friends to deal with the institution and there is a positive effect for these customers which is their belief with the trademark, which makes them file a complaint with the organization when they encounter a problem with the trademark and not reject the product, and we find loyal customers buying the product repeatedly, because this saves the effort and time required to search for alternative brands, and they are less affected by prices compared to regular customers (Jong, 2007; 79).

2) Customer loyalty importance

It said that loyalty rises from both parties, customers and organizations. On the side of organizations, it is represented in their ability to understand the needs and desires of customers, and what is going on in their minds of expectations and aspirations about the organization, and this would add to the strengthening of mutual relationship between the organization and its customers. On the part of customers, it is represented in their ability to recognize and distinguish between products that these organizations offer them, and try to reach a serious belief in building solid relationships with organizations over others, due to their enjoyment of some advantages such as quality, price, or good treatment.

Additionally, customer loyalty can be enhanced by providing positive customer experiences. The company must deal with customers with courtesy and respect and provide them with effective and easy-to-communicate customer service. Rewards programs and promotions can also be used to enhance customer loyalty, as customers feel valued when they receive additional benefits or discounts on products. (Kumar & Shan, 2004:322).

Customer loyalty is a means of providing information to suppliers, and it is also a tool for consolidating and developing business relations with customers (Melnyk, 2009; 89).

Customer loyalty is of great importance, as follows (Vedpathak, 2013; 6):

- Reducing operational and marketing costs: This is because retaining existing customer's costs less than obtaining new customers, and marketing costs for new customers cost (4-6) times compared to existing customers.
- Achieving distinction or uniqueness of the brand: Customer loyalty represents a stable source of income. They are less sensitive to prices, and their purchase frequency is higher and with a greater quantity of the organization's products, which contributes to its distinction and increases its profits by a greater percentage. (Plamatier, 2007; 191).
- Protection from competitors: Reducing customers' orientation towards a new brand or product because of their loyalty to the current brand or product, to protect the organization and its products from competitors in the market.
- Word of mouth or free publicity for the organization and its products. Word of mouth. Loyal customers tend to spread the brand by talking about the organization and its products to others. It is a form of marketing that generates free publicity. This behavior is evidence of customer satisfaction (Has and Stoel 2008; 221).
- Improving the quality of products or services: When customers receive high-quality products or services, they feel satisfied and confident, and this increases the likelihood that they will stay and buy more in the future. If the quality of the product or service requires additional costs at the outset, this can be compensated for by increasing the volume of sales and the frequency of purchase (Zarandi, Margam, 2012; 34), customers expect products or services that meet their needs

and exceed their expectations. When they receive an excellent product or exceptional service, they feel satisfied and happy. Satisfied customers usually remain more loyal to the brand and tend to come back to buy the products or use the services offered.

- **Improving Customer Service:** Providing excellent customer service and prompt response to customer needs are among the important factors in building loyalty. By providing a high level of care and attention to customers, you can enhance their experience and make them feel important and fortunate to deal with you, as it contributes greatly to customer satisfaction and building a strong and sustainable relationship with them. When customers feel that they are receiving high-quality and dedicated service, they become more comfortable and confident in dealing with the company and are more likely to be permanent customers and recommend the company to others.

3) Customer loyalty categories

- **Loyalty**

Due to the availability of many similar alternatives in terms of quality and price and the lack of distinction between them at the level of quality perceived by the customer, in this case, he does not show any kind of loyalty to any product of any brand whatsoever, as he does not repeat the purchase of the same product and is not associated with any brand.

Customers who do not show any kind of loyalty tend to switch between products and brands and are ready to sever their relationship with the product (the establishment) at any moment and for any reason. Shelt" In the early 1990s, it was found that 85 percent of gasoline consumers were not loyal to any of the brands (Jason, 352012; 35).

- **False loyalty**

False loyalty in business is a term used to describe a type of customer loyalty that is not real or fake. It refers to the situation in which the customer shows interest and loyalty to a specific company or product, but in reality, it is not real loyalty but rather a pretense or an outward appearance. The reason behind this false behavior may be the customer's desire for temporary benefits or obtaining rewards or special offers.

This loyalty is formed if the individual's attachment to the product is weak, but its demand for it and its frequency of acquisition is high, and this loyalty appears among individuals who constantly accept the acquisition of a particular product because of its availability and the proximity of its distribution outlets to it, and not because of a strong preference for a particular brand and its distinction at the expense of another. Customers who show this type of loyalty are characterized by the demand for many brands at the same time, as they buy what they find in front of them, regardless of the brand.

To defend the existing customer base and protect them against the attacks of competitors who seek to capture them, the organization can try to maintain customers who show this kind of loyalty, but this is not always an effective solution, because the organization may enter into a continuous spiral that forces it to provide promotional offers. Constantly, because once it is stopped, customers lose the main reason for buying, which pushes them to cut off their relationship with what (Christian, 2003; 66).

- **Latent loyalty**

Which is formed if the frequency of purchase is low but accompanied by a strong correlation, and this situation arises in making the purchasing decision under several circumstances and influences such as the inappropriateness of the distribution places, or in the event of the influence of Surroundings (Lisa O'Malley, 1998; 50).

The concept of latent loyalty converges with another type called hidden loyalty (Hidden Loyalty) which determines the customers to whom they belong based on their attitudes towards the institution and its brand, but their purchasing behavior is not clear, so it can be said that these customers admire the brand and the products and services provided by the institution, but their purchasing behavior is not clear due to some external influences. In such a case, the organization should remove the behavioral barriers to repeat buying (Seyed, 2012; 5).

- **High loyalty**

This type may be mentioned in some references under the name of sustainable loyalty, and it appears if the individual adheres to a particular mark closely and is keen and continues to repeat its acquisition, as he shows a favorable attitude and a strong

attachment towards it. This type of loyalty is what most organizations seek to achieve and achieve, as managers must focus on maintaining the attitudes of customers that they show and encourage them to provide other valuable services from their point of view.

- **Dimensions of customer loyalty**

There are three dimensions of customer loyalty. The first dimension is behavioral loyalty, as this dimension refers to the customer's behavior on repeat purchases and the preference of the product brand for the organization for a long period. The second dimension is situational (directional) loyalty, as this dimension refers to the customer's position on his interest in returning Purchasing and Commitment The direction of dealing with the organization exclusively, which represents good indicators of the loyalty of the customer to the organization, and more clearly, the customer who initiates interest in repurchase and commitment is very likely to stay with the organization for a longer period.

The third dimension is represented by composite (real) loyalty, which results from the merger of behavioral loyalty with situational loyalty, as customers continue to deal with the institution, whether it offers the best, lowest price, or faster delivery of the product/service, because these customers realize that they are receiving value, and it is possible Reliance on them by the institution to build a solid base of revenues in addition to wide profits. We will discuss these dimensions in some detail:

- 1) Behavioral dimension

The customer's purchasing behavior is complex and difficult to understand. The fact of this complexity is because there are a large number of variables that affect the customer's behavior, especially if this behavior is random, which makes giving a comprehensive explanation of the customer's behavior almost impossible, and therefore it is difficult for marketers to influence the customer's behavior in a way systematic (Suhartanto and Dwi, 2011; 15)

He defines it as the re-request for service from the organization or the frequency of dealing with it, the advertising that the customer makes for the services provided by the organization, and the length of the customer's relationship with the service provider.

The behavioral concept did not differentiate between true loyalty and false loyalty, as the latter is based on stagnation and steadfastness, while the former is based on commitment. Behavior-based measures fail to know the causes or factors associated with developing loyalty to products or services, meaning that they do not depend on detailed statements or behavioral intentions, but only on actual purchasing behavior. (Shih and Cheng, 2011; 154).

2) Directional cognitive dimension

Situational loyalty is choosing the organization and dealing with it based on the positive psychological and emotional attitudes that the organization builds in the mind of the customer, which is one of the important factors in building customer loyalty to the organization.

Directional loyalty depends on the main assumption that the strength of the attitudes carried by the customer as a direction of the service provider is the main indicator of repurchase. With the service provider or what is called a monogamous relationship (Al-Rubaiee and Al-Nazer, 2010; 54).

3) Composite dimension (actual)

Thinkers agreed that only the combination of the behavioral dimension and the situational dimension gives a correct vision of the concept of customer loyalty and the complexity of this phenomenon. Compound loyalty is achieved when the desire is coupled with repeated dealings with the service organization, and organizations should set their sights on achieving this level of loyalty.

2.1.2. Customer satisfaction

Customer or customer satisfaction is a term that refers to the satisfaction of a person or a customer with the services or products provided by a company or organization. Customer satisfaction is a critical factor for the success of any business, as it influences loyalty and repeat purchases, in addition to its impact on reputation and recommendations to other customers.

To achieve customer satisfaction, their expectations and needs must be met satisfactorily and effectively. This requires providing high-quality products or services, an easy and comfortable buying experience, and efficient customer service that is interested in addressing customer inquiries and complaints. Understanding

customers' needs and guiding them properly is crucial to achieving customer satisfaction.

Customer satisfaction is a key to companies' success and continuity in the market, as it leads to maintaining existing customers and attracting new customers, thus increasing sales and profits. Companies need to adopt a strategy that focuses on customer satisfaction, listening to their feedback and comments, and improving their products or services based on customer feedback strong and sustainable with them.

- **The concept of customer satisfaction**

The concept of customer satisfaction refers to the extent to which the customer is comfortable and satisfied with his experience with a product or service provided to him. Customer satisfaction is a very important factor in the success of companies and organizations, as satisfied customers tend to remain continuous customers and to recommend products and services to others, and customer satisfaction is affected by several factors, including the quality of the product or service provided, accessibility, and the experience of dealing with employees, Effective communication, reliability, responsiveness to customer demands, value for money paid, and other factors. If a customer is satisfied when the company meets his expectations and surprises him with added value, he will be willing to come back and recommend the company to others.

Companies and organizations need to pay great attention to customer satisfaction, listen to their feedback and suggestions, and promote a culture of service and continuous improvement. By continually improving the customer experience and meeting customer expectations, companies can build strong relationships with customers and achieve a competitive advantage in the marketplace.

Customer satisfaction is defined as: "The degree of customer awareness of the institution's effectiveness in providing products that meet his needs and desires" (Harkinampal, 2006; 1).

It was also defined as: "the customer's feeling of pleasure or disappointment resulting from his comparison of the product's performance⁸ presented to him with his previous expectations about this product" (Sharareh, 2012; 220)

It is also known as: “customer satisfaction” as: “an emotional state that results after the customer interacts with the service provider in a specific time” (Harkinampal, 2006; 1).

He also knows that the customer's emotional response to his experiences is represented by satisfaction, which is the joy he feels when he achieves the required satisfaction and the benefits he expects to obtain. Satisfaction is formed by comparing what the customer expects to get and what he gets the buyer and is linked to the service or product he bought; the emotional reaction is the buyer's reaction to what he anticipated receiving as a consequence of his mental assessment and perception process (Imrah Cengiz, 2010; 82).

From the previous definitions of customer satisfaction, it can be concluded that customer satisfaction is a comparison of the perceived performance of the service after using it with its prior expectations about the performance of this service. And vice versa, and if the service provided matches the customer's expectations, then this achieves the satisfaction he seeks and then makes him a satisfied customer.

- **Customer satisfaction’s importance**

Customer satisfaction is a fundamental element of any organization's policy and is a key factor in evaluating its performance, particularly when the organization is focused on quality. (Archakova and Asya, 2013; 54)

The following matters, because it is the means of expressing the customer's satisfaction concerning the performance of the institution, are as follows:

- 1) If the customer is satisfied with the performance of the institution, he will talk to others, which generates new customers.
- 2) If the customer is satisfied with the service provided to him by the institution, his decision to return to it will be quick.
- 3) The customer's satisfaction with the service provided to him by the institution will reduce the possibility of the customer going to other competing institutions.
- 4) An organization that cares about customer satisfaction will have the ability to protect itself from competitors, especially about price competition.
- 5) The customer's satisfaction with the service provided to him will lead him to deal with the institution in the future.

- 6) The market share of an organization that is interested in measuring customer satisfaction can be determined.
- 7) It's a measure of the quality of service provided.

This indicates that customer satisfaction helps to provide indicators to evaluate its efficiency and improve it for the better through the following:

- 1) Present policies and cancel those that affect his satisfaction.
- 2) Detecting the performance of employees in their institution and how they need training programs in the future.

There is also another importance:

- 1) Enabling the service organization to survive and continue in the market and achieve profitability by gaining customer satisfaction.
- 2) Customer satisfaction with the bank's services enhances the decision to return to deal with the bank and thus repeat purchases, which creates loyalty among the customer to the bank's services.
- 3) Highly satisfied customers are less price-sensitive.
- 4) Customer satisfaction represents the feedback on the level of service provided, which enables the bank to develop the service provided to customers.

- **Customer satisfaction characteristics**

The characteristics of customer satisfaction are as follows:

- 1) Subjective Satisfaction: It is one of the characteristics of customer satisfaction, and it means that the customer is satisfied with himself and with the decisions he makes regarding the purchase or dealing with a particular product or service. It is about feeling confident in the ability to make the right decisions and being satisfied with them after doing them. Satisfaction is based on the customer's perception of a good or service and not according to reality. Services (Nathalie, 2016; 23).
- 2) Relative satisfaction: It is a concept related to the level of customer or customer satisfaction with a particular product or service compared to their expectations and compared to competitors' services. Relative satisfaction expresses the extent of customers' satisfaction with their personal experience with the product or service based on certain measures.

3) Evolutionary satisfaction: It is a term used in the field of quality management and marketing of products and services, and refers to the process of improving and developing the relationship between the organization and the customer over time. Evolutionary satisfaction is considered an essential part of the business strategy of successful companies, as it depends on, understanding and meeting the needs of customers continuously to increase their satisfaction with the products or services provided by the company. According to the expectations and realizations on which it is based, and this is as a result of the development of the customer's needs and desires or the emergence of new competition, new experiences or new experiences (Archakova and Asya, 2013; 54).

- **Dimensions of customer satisfaction**

Customer satisfaction consists of three main dimensions: (Lyons, et al., 2007; 191):

After being satisfied with the transaction procedures:

All the features that make the institution unique are there, such as the ability to complete transactions on time, easy-to-understand processes that aren't too routine, and so on.

After you're happy with the staff's efficiency and friendliness, you should check out their customer service, which includes how quickly they respond to your needs, how fair they are in executing your transactions, and how strictly they stick to your deadlines.

Upon completion of the services, the customer is expected to express satisfaction with the following: the efficiency of the Public Service Office; the accessibility of parking lots; the appropriateness of the signs indicating the locations of directorates and departments; and the constant presence of documents and forms about the transaction's progress.

3. MATERIALS AND METHODS

3.1. Type of study

According to the nature of the proposed research problem, this study belongs to the field of quantitative descriptive research aimed at the impact of the quality of the service and the performance of employees on the loyalty and satisfaction of customers in banking services in Iraq. In the researcher's view, the choice of this type of research is due to its ability to study, analyze and interpret the facts of events, opinions and phenomena to arrive at valid and adequate information.

3.2. Study curriculum

The curriculum is how the researcher studies the problem, acquires the truth and answers the questions raised by the research topic, hence the study relied on the use of the survey curriculum in descriptive and analytical terms as one of the most appropriate scientific approaches to study in the survey sample study. "The impact of quality of service and employee performance on customer loyalty and satisfaction in banking services in Iraq" The curriculum is described as a structured scientific effort aimed at obtaining data and information for analysis and statistical processing in an appropriate manner to arrive at reliable and disseminated results on the subject matter of the study.

3.3. Data collection tools

- 1) Questionnaire Form: "A set of necessary questions or phrases written with their answers or possible answers to obtain their scientific and persuasive answers. This research form contained a number of questions that were divided into several axes, namely, student personal data questions, questions related to quality of service, employee performance, satisfaction and customer loyalty. After conducting the survey on the public, the researcher began designing the questionnaire form according to what he felt answered the problem of research and reached his goals and objectives. After completing the form distributed to the relevant experts and arbitrators, it was distributed in paper and electronic form with 392 forms on the study sample.

- 2) Scale: It is a tool that is developed scientifically and accurately according to specific rules, the researcher developed Lecert scale rules to measure the compatibility with the phrases, and the researcher chose the trimeter divided into (always, sometimes, rarely).
- 3) Note: A direct investigative tool and technique usually used to view the area of the group in question (foundation, association... etc.) directly to take information on how to understand in depth the situation and the environment in which they live all inclusiveness. The field observation was based on knowledge of the impact of the quality of service and the performance of workers on the loyalty and satisfaction of customers in banking services in Iraq.

3.4. Society and sample study

The study community is represented by different groups of society that deal with banks directly. Due to the large size of the society and the difficulty of communicating and dealing with this category, a random sample of 150 individuals was selected, through which the representation of the study community was taken into account.

3.5. Spatial, temporal and objective limits of the study

Partial boundaries: The study was conducted within a specific geographical range, namely Saladdin Governorate, where the researcher tried to represent the research community with a sample of this governorate.

3.6. Methods of obtaining information

- 1) Preliminary source

On the field side, the researcher distributed a special questionnaire prepared by him to study the research vocabulary and gather the necessary information in this framework, thus unloading and analyzing this information using the statistical program (spss) and using appropriate statistical methods to reach valuable indications and indicators that support the study's subject and hypotheses.

- 2) Secondary source

It is a desk survey where the researcher reviewed and read Arab and foreign books and references related to the topic of the study to address the theoretical framework of the

study and several periodicals, articles and reports that the researcher deemed to contribute to the scientific enrichment of the study and to learn about previous research and studies on the topic of the study to take an overview of the latest developments in this framework.

3.7. Statistical methods used

The researcher used statistical methods and techniques to test the hypotheses of the study. These techniques are:

1) Descriptive Statistical Methods

- Percentages (Percentage) and Frequency: to view data reflecting the different responses of the sample individuals and to determine the frequency of their responses to the questionnaire phrases.
- Arithmetic average (Mean): To arrange the responses of the sample individuals to the identification phrases by degree of approval.
- Standard deviation: to measure the extent of statistical dispersion, i.e. to diagnose homogeneity and dispersion in response values from their computational medium. Standard deviation indicates the efficiency of the computational medium in the representation of the data center so that the computational medium is better the lower the value of the standard deviation.

2) Statistical evidentiary methods

- Test (statistical indication): to establish a relationship between hypotheses or not.
- Test Alpha-Cronbach binding coefficient (Cronbach's Coefficient Alpha): To ensure the stability of each of the resolution phrases in addition to calculating the resolution stability in general where the statistically accepted value of the alpha coefficient is equal to 60%) and above and the higher the value of the alpha coefficient the greater the stability of the questions of the resolution.
- Coefficient Correlation Pearson: This test is used to measure the strength of a phrase's attachment to its axis and to assess the strength of a linear relationship between a couple of persistent variables. The coefficient is between -1 and + 1, where the positive value indicates a positive linear

relationship between the two variables, that is, the increase in the value of the former is accompanied by an increase in the value of the second, while the negative value indicates a negative linear relationship between the two variables, that is, the increase in the former's value is accompanied by a decrease in the value of the second. When the value is zero, this indicates that there is no linear relationship between the two variables.

- Test (T-test): T-test is a statistical test used to compare the averages of two independent samples. It is based on the T parallel distribution known as "Student Distribution", which applies to small samples that do not fully track normal distribution. T-test is used to conclude the actual average value of the two samples, where the statistical T-value is calculated according to the difference between the two averages and the size of the two samples, then this value is compared to the predetermined critical value in the distribution table, and if the critical value exceeds the statistically significant differences between the two averages
- Test (One-Way ANOVA): is a statistical test used to analyze differences between the averages of three or more different groups that follow normal distribution. This test is used to verify that there are statistically significant differences between different aggregates, based on the value of the F-Statistic. This is done by analyzing the difference between group averages and determining whether this difference can be random or because of the factor studied in the study. This test determines if there is a difference that is statistically significant between the averages of different groups.
- Correlation coefficient (R Square): is used to measure the ability of the independent variable in its dimensions to influence the dependent variable.
- Lakert values: a satisfaction ratio or question or axis rating mark where that is considered one of the best methods of measuring trends (the weighted average is used if the variable takes different values in terms of their relevance) and this has been taken into account.

3.8. Research hypotheses

The study is based on a key hypothesis that:

"The quality of service and the performance of workers has an impact on the loyalty and satisfaction of customers in banking services in Iraq."

Two sub-hypotheses emerge from this main hypothesis, as follows:

- Sub-hypothesis I

H1 Zero hypothesis (HO): There are no statistically significant differences in the degree to which the quality of services affects customer satisfaction and loyalty in banking in Iraq.

H2 Alternative hypothesis (H1): There are statistically significant differences in the degree to which the quality of services affects customer satisfaction and loyalty in banking.

In light of the general results, hypothesis H2 was supported, while the first hypothesis was rejected. Therefore, there is a significant positive impact of service quality on customer satisfaction and loyalty in banking in Iraq. It turns out that the effect of customer satisfaction on service quality is at a higher level than the effect on quality. The finding that service quality has a significant impact on customer satisfaction supports the studies of (Badara et al., 2013, Auka, 2012; Dabholkar et al., 2000, Bauer et al., 2008).

- Sub-hypothesis II

H3 Zero hypothesis (HO): There is no statistically significant relationship between employees' performance scores on customer satisfaction and loyalty in Iraq.

H4 Alternative hypothesis (H1): There is a statistically significant relationship between the degree of employee performance on customer satisfaction and loyalty in banking services in Iraq.

In light of the general results, hypothesis H4 was supported, while the first hypothesis was rejected. Therefore, there is a significant positive impact of the quality of employee performance on customer satisfaction and loyalty in banking services in Iraq. It turns out that the effect of the quality of employee performance on customer satisfaction is at a higher level than the effect of employee performance. The finding that the quality of employee performance has a significant impact on customer

satisfaction supports studies conducted by (Dabholkar et al., 2000, Al-Fakeh et al., 2020, Zeithaml et al., 1990, Bowen et al., 1989, Bauer et al., 2008).



4. FIELD STUDY PROCEDURES

4.1. Description of the sample and the study population

To test the validity of the hypotheses that were built from the standpoint of the problem at hand, it was necessary to support the previous theoretical chapters with a field study, represented in preparing a questionnaire form addressed to a group of Iraqi banks.

4.1.1. Study population and sample

The study population consisted of different groups of society that deal with banks directly, and due to the large size of the community and the difficulty of communicating and dealing with this group, a random sample of an amount of 380 items, through which the representation of the study population was taken into account.

4.1.2. Description of the study sample

In the following, we discuss the characteristics of the study sample in terms of gender, age, and the number of years of experience in the job, the profession, the number of years of experience in electronic work, and the academic qualification, as follows:

1) Age

The distribution of the sample according to age can be illustrated through the Table below:

Table 4.1 Classification of the study sample according to age

Variable	Variable classes	Duplicates	Percentage
Age	from 20 to 35 years old	169	43.11%
	from 35- 50 years old	130	33.16%
	50 years and over	93	23.72%
	total	392	100%

Source: Prepared by the researcher based on the outputs of the program SPSSV

From the Table, we can see that the age group (20–35) represented the largest percentage of the study sample, which was estimated at 43.11%, while the age group (35–50) represented 33.16%, and the age group (50 years and over) got 23.72%, as shown in the following chart:

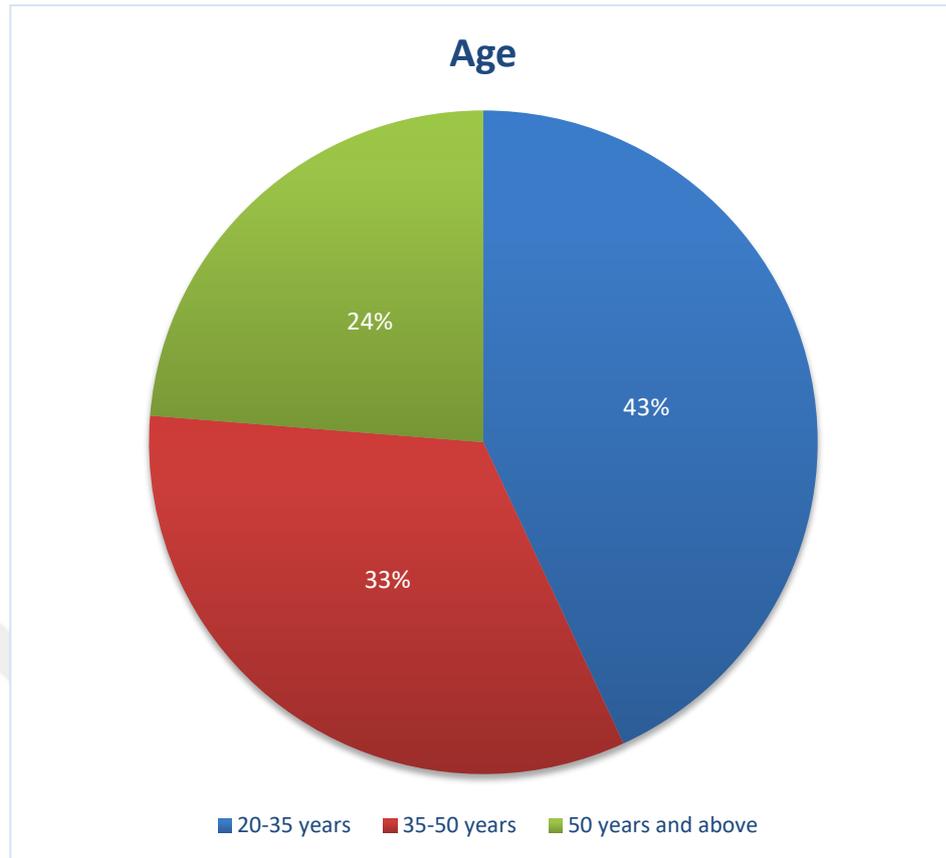


Figure 4.1 Graphic representation of the study sample by age

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

2) Gender

The distribution of the sample according to gender can be illustrated in the Table below:

Table 4.2 Classifying the study sample according to gender

Variable	Variable classes	Duplicates	Percentage
Gender	Male	226	57.65%
	Female	166	42.35%
	Total	392	100%

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

Through the Table 4.2, we notice that the male category reached a percentage of (57.65% of the study sample, while the female category represented (42.35%) of the study sample.

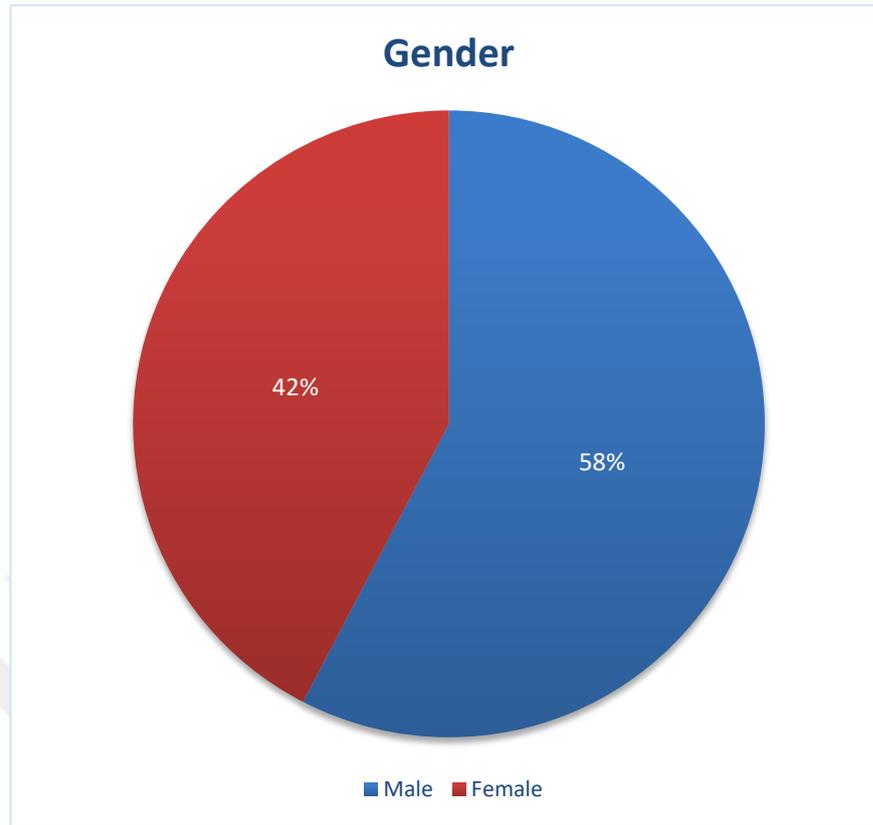


Figure 4.2 Graphic representation of the study sample by gender

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

3) Dealing type

The distribution of the sample's type of dealing can be illustrated through the Table below:

Table 4.3 Classification of the study sample according to the type of transaction

Variable	Variable classes	Duplicates	Percentage
Dealing type	payroll	134	34.18%
	Transfers	66	16.84%
	credits	52	13.27%
	saving	52	13.27%
	investment	36	9.18%
	loans	26	6.63%
	other	26	6.63%
	total	392	100%

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

Through the table, we notice that dealing with salaries represented the largest percentage of the study sample, as it was estimated at 34.18%. Dealing with remittances represents a rate of 16.84%, while dealing with credits has a rate of

13.27%, which coincides with dealing with savings at the same rate (13.27%). As for dealing with investment, it represents a rate of 9.18%, while dealing with loans got a rate of 6.63%, and it corresponds to those who chose to deal in other ways at the same rate (6.63%), as shown in the following chart:

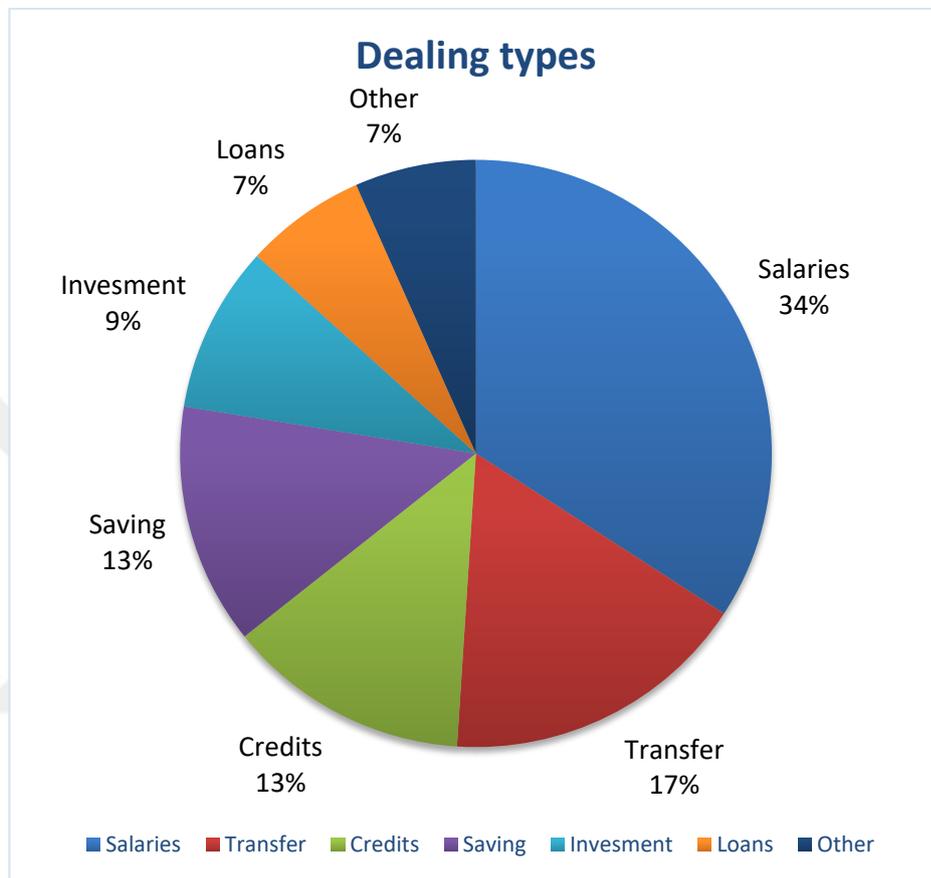


Figure 4.3 Graphic representation of the study sample by type of transaction

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

4) Bank type

The distribution of sample items according to the type of bank can be illustrated through the Table below:

Table 4.4 Classification of the study sample according to the type of office

Variable	Variable classes	Duplicates	Percentage
Bank type	commercial banks	137	34.95%
	Islamic banks	34	8.67%
	specialized banks	107	27.3%
	business banks	114	29.08%
	total	392	100%

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

Through the questionnaires and tabulating them according to the type of bank, we found that the percentage of respondents who deal with commercial banks (34.95%, while those dealing with Islamic banks reached (8.67%), then came those dealing with specialized banks at a rate of (27.3%), then came those dealing with business banks at a rate of (29.08%), as shown in the following chart:

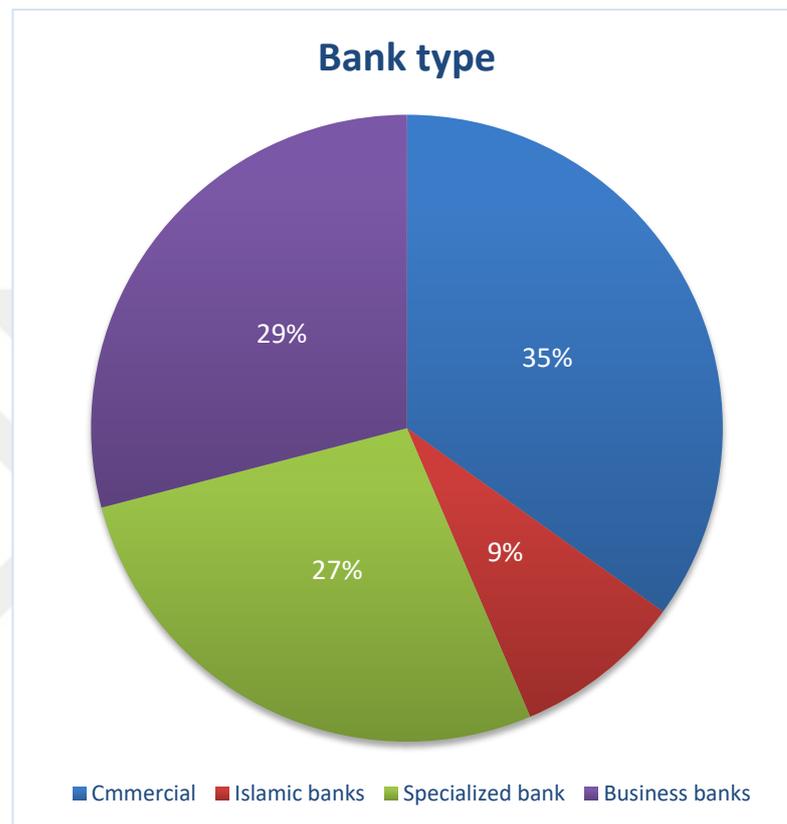


Figure 4.4 Graphic representation of the study sample by type of bank

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

4.1.3. Study tool

The questionnaire was used as the main tool for data collection, and the questionnaire included two main axes, each of which included a set of items that were presented to the study sample, as follows:

- 1) The first axis expresses the demographic characteristics of the study sample, which included diagnosing their identification information (age, gender, type of transaction, type of bank).
- 2) The second axis includes the main dimensions of the study as follows:

- Independent variables (quality of service and employee performance): include 36 paragraphs divided into two dimensions: the dimension (quality of service), which includes 22 paragraphs, and the dimension (workers' performance), which includes 14 paragraphs.
- The dependent variable (customer loyalty and satisfaction): include (15) a paragraph represented in the dimension (customer loyalty), which includes (8) paragraphs, and the dimension (customer satisfaction), which includes (7) paragraphs.

Fourth: The stability of the study tool

To find out if the study tool is stable—that is, if it gives the same results when given again and again under the same conditions—or, to put it another way, if the questionnaire results do not change much when given to the same sample members more than once at different times—we found the alpha Cronbach stability coefficient. This value should be 0.70 or higher for it to be considered acceptable. The following table displays the findings for the study tool and the whole questionnaire concerning their respective axes:

Table 4.5 Cronbach's alpha coefficient values for the dimensions of the study

Dimensions	Cronbach's alpha coefficient values
Quality of service	0.904
and customer performance	0.885
loyal customers	0.861
Customer satisfaction	0.826
Cronbach's alpha value at the macro level	0.960

Source: Prepared by the researcher based on the outputs of the program 27.SPSSV

Through Table (4.5) it is clear that Cronbach's alpha coefficient was high in all dimensions and axes of the questionnaire. It was higher than 0.7, which is the acceptable minimum for Cronbach's alpha coefficient, and it was between 0.826 and 0.904 for all dimensions and axes of the questionnaire. This means that the tool is stable enough to be used for this study.

4.2. The practical framework of the study

4.2.1 Description and statistical analysis of the study variables

In this section, the level of answers for the study sample will be identified, and the reality of the study variables and their dimensions will be described by extracting the

arithmetic mean for each dimension and comparing it with the standard arithmetic mean that was extracted by calculating the length of the category according to the following equation:

$$\text{Standard arithmetic mean} = \frac{\text{highest value} - \text{lowest value}}{\text{highest value}} = \frac{5 - 1}{5} = 0.80$$

Then the category length is added to the lowest value, so the categories become, which means that the arithmetic mean belongs to 5 categories, in addition to extracting the value of the standard deviation and the coefficient of variation to find out the extent of the dispersion of the answers from the arithmetic mean. The intensity of the answer was calculated on the area of the scale as in the Table 4.6:

Table 4.6 Arithmetic mean categories

Class	Answer scale	Answer Level
From 1 to 1.80	Strongly disagree	Very weak
From 1.81 to 2.60	I do not agree	weak
From 2.61 to 3.40	neutral	middle
From 3.41 to 4.20	I agree	good
From 4.21 to 5	Strongly agree	very good

Source: prepared by the researcher

Hence, there are five categories to which the data or answers belong, in addition to extracting the values of the standard deviations to find out the extent of the dispersion of the answers from their arithmetic mean and extracting the coefficients of difference.

- 1) Presenting, diagnosing and analyzing the opinions of the study sample about Service quality and employee performance
- 2) Displaying, diagnosing and analyzing the opinions of the study sample about the distance Quality of service

According to the data shown in Table (4.6) This dimension was questioned with (22) questions, and this dimension achieved a total arithmetic mean of (4.08), this arithmetic mean belongs to the category (good) when compared to the standard arithmetic mean, and this confirms that the sample's responses from the service quality dimension were high and tended towards the full agreement, which indicates that the quality of service contributes to the loyalty and satisfaction of customers, and the standard deviation of this dimension reached (0.85) This indicates a good consistency in the answers.

Achieved paragraph (19), which states that the bank's working hours are suitable for all customers, the highest average of my account, which reached 4.24, and this indicates the permanent and continuous interest in this paragraph. As for the standard deviation of this paragraph, it amounted to 0.80, which indicates good consistency in the sample's answers regarding this paragraph, meaning that the bank's working hours are suitable for all customers. As for the lowest arithmetic mean, it was for paragraph (3), which states (the employees of the bank are distinguished by good Figures and elegance of clothing), which amounted to (3.94) and with a standard deviation of (0.88), see Table 4.7.

Table 4.7 Quality of service

Paragraph number	Paragraph	SMA	Standard deviation	Level
1	The bank has modern and advanced equipment	4.16	0.85	good
2	The bank's facilities look beautiful and attractive	4.05	0.86	good
3	The employees of the bank are characterized by good looks and elegant clothes	3.94	0.88	good
4	The bank's publications are characterized by clarity and beauty of design	4.08	0.92	good
5	The bank keeps its promises to customers	4.03	0.84	good
6	When faced with a problem, the bank gives a sincere interest in trying to provide solutions.	4.05	0.82	good
7	The bank has provided its services correctly from the first time.	4.12	0.88	good
8	The bank performs its services within the agreed period.	3.99	0.82	good
9	The bank strives not to make mistakes.	4.04	0.88	good
10	Bank employees adhere to the correct time frame to complete the service.	4.16	0.88	good

Source: Prepared by the researcher based on the outputs of the program 27.SPSSV

Table 4.7 Quality of service (Continued)

Paragraph number	Paragraph	SMA	Standard deviation	Level
11	Bank employees provide documented services.	4.07	0.88	good
12	Bank employees seek to serve the customer.	4.01	0.81	good
13	The bank's employees generate a sense of trust in the customer.	4.12	0.87	good
14	The actions of the bank's employees generate a sense of confidence in the customer.	4.00	0.82	good
15	The customer feels safe while performing transactions with the bank.	3.98	0.88	good
16	Bank employees treat customers politely.	4.17	0.84	good
17	Bank staff has the necessary knowledge to respond to customer inquiries.	4.09	0.76	good
18	The bank provides personalized services to customers.	4.06	0.86	good
19	The bank's working hours are suitable for all customers.	4.24	0.80	very good
20	The bank provides staff to attend to the special needs of clients	4.16	0.85	good
21	The bank cares about the needs of the customer.	4.05	0.86	good
22	The bank's employees have the necessary understanding of the needs of the private client.	3.94	0.88	good
overall average		4.08	0.85	good

Source: Prepared by the researcher based on the outputs of the program 27.SPSSV

- 1) Displaying, diagnosing and analyzing the opinions of the study sample about distance employee performance

According to the data shown in Table (4.8) This dimension was questioned with (14) questions, and this dimension achieved a total arithmetic mean of (4.05), and this arithmetic mean belongs to the category (good) when compared to the standard arithmetic mean 0.87. This indicates a good consistency in the answers.

Achieved paragraph (3) that states (Staff skills are constantly evolving) the highest average of my account, which reached (4.15), and this indicates constant and continuous interest in this paragraph. As for the standard deviation of this paragraph,

it amounted to (0.83), which indicates a good consistency in the sample's answers regarding this paragraph, meaning that the employees' skills are continuously developing, which leads to raising their performance. As for the lowest arithmetic mean, it was for paragraph (8), which states (employees are keen to improve their performance continuously), which amounted to (3.92), with a standard deviation of (0.97), see Table 4.8:

Table 4.8 Employee performance

Paragraph number	Paragraph	Arithmetic average	standard deviation	Level
1	The employees do their job perfectly	4.01	0.81	good
2	Staff performance is innovative	3.95	0.91	good
3	Staff skills are constantly evolving	4.15	0.83	good
4	The staff treats the bank's clients with open arms	4.03	0.83	good
5	The performance of employees at this bank is better than the performance of employees at other banks	4.04	0.79	good
6	There is permanent coordination of work among the employees, and the employees are committed to performing the tasks assigned to them with the utmost precision	4.14	0.81	good
7	Employees abide by labor laws and regulations that contribute to improving performance	4.06	0.86	good
8	Employees are keen to continuously improve their performance	3.92	0.97	good
9	Employees enjoy doing their work	4.07	0.92	good
10	Employees are obliged to come to work to leave at the specified time	4.05	0.85	good
11	Employees get their work done on time	3.98	0.93	good
12	Employees are obligated not to be absent from their work unless necessary	4.14	0.87	good
13	The employees are honest and sincere in performing their work	4.08	0.86	good
14	The mutual relationship between management and employees is positive within the bank	4.05	0.90	good
overall average		4.05	0.87	good

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

2) Presenting, diagnosing and analyzing the opinions of the study sample about Customer loyalty and satisfaction

View, diagnose and analyze the opinions of the study sample about loyal customers

According to the data shown in Table (4.9) This dimension was questioned with (8) questions, and this dimension achieved a total arithmetic mean of (4.03), and this arithmetic mean belongs to the category (good) when compared to the standard arithmetic mean 0.88. This indicates a good consistency in the answers.

Achieved paragraph (8) that states (Services are always developing and increasing) the highest average of my account, which reached (4.21), and this indicates constant and continuous interest in this paragraph. As for the standard deviation of this paragraph, it amounted to (0.79), which indicates a good consistency in the sample's answers about this paragraph, which indicates the need to continuously develop services. As for the lowest arithmetic mean, it was for paragraph (6), which states (you feel stable in your dealings with the bank), which amounted to (3.87) and with a standard deviation of (0.95), see Table 4.9:

Table 4.9 Loyal customers

Paragraph number	Paragraph	Arithmetic average	Standard deviation	Level
1	You will continue to deal with the bank because you consider yourself part of the family of this bank	4.00	0.91	good
2	The Figure of the bank reflects the nature of the service provided.	4.04	0.85	good
3	The employees of the bank are considered to be trustworthy.	3.95	0.88	good
4	You feel relieved to decide to do business with this bank.	4.09	0.86	good
5	Advise others to deal with the bank.	4.06	0.85	good

Table 4.9 Loyal customers (Continued)

Paragraph number	Paragraph	Arithmetic average	Standard deviation	Level
6	You feel stability in your dealings with the bank.	3.87	0.95	good
7	The services provided exceed expectations.	4.04	0.96	good
8	Services are always developing and increasing.	4.21	0.79	very good
Overall average		4.03	0.88	good

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

Displaying, diagnosing and analyzing the opinions of the study sample about distance customer satisfaction

According to the data shown in Table (4.10) This dimension was questioned with (7) questions, and this dimension achieved a total arithmetic mean of (4.05), and this arithmetic mean belongs to the category (good) when compared to the standard arithmetic mean, and this confirms that the sample's answers on the customer satisfaction dimension were high and tended towards full agreement, which indicates that customer satisfaction is one of the most important things that the bank should seek, and the standard deviation of this dimension reached (0.85 This indicates a good consistency in the answers.

Achieved paragraph (6) that states (I feel comfortable when dealing with bank employees) the highest average of my account, which reached (4.15), and this indicates constant and continuous interest in this paragraph. As for the standard deviation of this paragraph, it amounted to (0.82), which indicates good consistency in the sample's answers regarding this paragraph, which indicates the satisfaction of customers when dealing with bank employees. As for the lowest mean, it was for paragraph (4) which states (I always say positive things about the bank), which amounted to (3.97) and with a standard deviation of (0.88), see Table 4.10.

Table 4.10 Customer satisfaction

Paragraph number	Paragraph	Arithmetic average	standard deviation	Level
1	The bank is my choice as it always meets my needs	3.98	0.84	good
2	I would like to remain a customer of the bank	4.09	0.90	good
3	I advise my relatives and friends to deal with the bank	4.01	0.85	good
4	I always say positive things about the bank	3.97	0.88	good
5	When I hear talk about the bank, I feel a sense of belonging to it	4.08	0.82	good
6	I feel comfortable when dealing with bank employees	4.15	0.82	good
7	The bank has credibility with me	4.03	0.82	good
Overall average		4.05	0.85	good

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

4.2.1. Testing hypothesis

This research aims to Test the hypotheses of the study through the following paragraphs:

- Main Hypothesis Test: which states the quality of service and performance of employees has an impact on the loyalty and satisfaction of customers in banking services in Iraq, see Table 4.11

Table 4.11 Quality of service and performance of employees

Dimensions of the independent variable	Dependent variable	The coefficient of determination (R ²)	Value (F) calculated	Sig	The value of the marginal slope coefficient(β)	Value (t) calculated	Sig	Indication
Quality of service	Customer loyalty and satisfaction	0.890	1,581,692	0.001	0.978	55,782	0.001	moral
Employee performance					0.030	1,743	0.082	moral

Source: Prepared by the researcher based on the outputs of the program27.SPSSV

We utilized a multiple linear regression model to determine the relationship between service quality, employee performance, and customer loyalty and satisfaction, which we defined as the dependent variable, and the independent variables as those that

affected the dependent variable. Based on the regression model's results, we can see that the beta value, which shows the relationship between service quality, customer loyalty, and satisfaction, is statistically significant ($t = 55.782$), which is less than the significance level of 0.05. This means that for every one-unit increase in service quality, customer loyalty and satisfaction go up by 0.978 units. On the other hand, the beta value, which shows the relationship between employee performance and customer loyalty and satisfaction, is not statistically significant ($t = 1.743$), which is greater than the significance level of 0.05, so it doesn't impact the. The results show that the value of the determination coefficient was ($R^2=0.890$) That is, the independent variables represented by the quality of service and the performance of employees were explained by about) 89% of the total change in the dependent variable represented in customer loyalty and satisfaction, and the rest of the percentage is due to random error in the equation or not including other independent variables that were supposed to be included in the model From the results of the regression model in Table (4.12), we find that the regression model is significant, as the value of (F) (1581.692) with a significance of (0.001) less than the level of significance (0.01), which indicates the significance of the regression model Based on the above, the main hypothesis is accepted (The quality of service and the performance of employees has an impact on the loyalty and satisfaction of customers in banking services in Iraq).

- First sub-hypothesis test states (There are no statistically significant differences in the degree of impact of service quality on customer satisfaction and loyalty in banking services).

Table 4.12 Results of the t-test for differences

Independent Samples Test										
		Levine's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Satisfaction _ and _ loyalty _ of _ customer sl	Equal variances assumed	11,320	0.001	2,728	390	0.007	0.30726	0.11265	0.08579	0.52873
	Equal variances not assumed			2,738	374,038	0.006	0.30726	0.11224	0.08656	0.52796

It is clear from the data of the previous Table that the test result (t) came (2.728) with a probability value of (0.001) smaller than the level of significance (0.05). Accordingly, we decide that there are statistically significant differences at the level of significance (0.05). In the degree of impact of service quality on customer satisfaction and loyalty in banking services, Based on the foregoing, the first alternative sub-hypothesis is accepted (There are statistically significant differences in the effect of service quality on customer satisfaction and loyalty in banking services).

- Testing the second sub-hypothesis: which states (There is no statistically significant relationship between the degree of employee performance on customer satisfaction and loyalty).

Table 4.12 The relationship between the degree of employee performance on customer satisfaction and loyalty

The results of testing the second sub-hypothesis		
Pointer	Coefficient	Probability value
Pearson test	0.121*	0.017

Source: Prepared by the researcher based on the outputs of the program SPSSV

By reviewing the results in the above table, it is clear that the probability value of the Pearson coefficient is less than (0.05) Therefore, the hypothesis of the first sub-study is accepted, so it can be said that there is a relationship between the degree of employee performance and the satisfaction and loyalty of customers, as evidenced by the results of the Pearson test with a correlation value of (0.121), where the value of the correlation coefficient shows that there is a weak direct relationship between the degree of employee performance on the satisfaction and loyalty of customers Based on the foregoing, the second alternative hypothesis is accepted (There is a statistically significant relationship between the degree of employee performance on customer satisfaction and loyalty).

5. CONCLUSION

5.1. Conclusions

Service quality and employee performance significantly impact customer satisfaction and loyalty. The study's analysis reveals a statistically significant correlation between service quality, employee performance, and customer satisfaction and loyalty in the Iraqi banking sector. This implies that both factors play a crucial role in shaping the perceptions and loyalty of customers. Identification of Key Service Quality Dimensions: The research identifies specific dimensions of service quality that are most influential in determining customer satisfaction and loyalty. This information is valuable for banks as it enables them to prioritize and focus on improving key aspects of their service offerings. Importance of Employee Performance Factors: Factors such as responsiveness, professionalism, and product knowledge among bank employees have been identified as key contributors to customer satisfaction and loyalty. Enhancing these aspects through targeted training and development programs can positively impact customer relationships. Contextual Relevance in Iraq: The study recognizes the unique context of the Iraqi banking sector, considering the country's developing financial landscape. The findings emphasize the importance of tailoring strategies to meet the specific expectations and priorities of customers in Iraq, acknowledging potential differences compared to more mature financial markets.

5.2. Recommendations

Optimizing Service Offerings: Based on the identified key service quality dimensions, banks should prioritize improvements in areas that have the most significant impact on customer satisfaction and loyalty. This may involve enhancing efficiency, reliability, and tangibles associated with banking services. Investing in Employee Training and Development: Given the importance of employee performance factors, banks should invest in comprehensive training programs to improve responsiveness, professionalism, and product knowledge among their staff. This can contribute to a positive customer experience and foster long-term loyalty. Tailoring Strategies to the Iraqi Context: Recognizing the unique characteristics of the Iraqi banking sector, banks should customize their strategies to align with the specific needs and expectations of

customers in Iraq. This may involve cultural sensitivity, localized marketing efforts, and adapting service delivery methods to better suit the local context. Continuous Monitoring and Adaptation: The financial landscape and customer preferences are dynamic. Banks should implement mechanisms for continuous monitoring of customer feedback, regularly update employee training programs, and adapt service offerings to stay responsive to evolving customer needs and market trends. Building Strong Customer Relationships: Establishing and nurturing strong customer relationships should be a central focus. This can be achieved through personalized services, effective communication, and a commitment to addressing customer concerns. Building trust and loyalty will contribute to customer retention and long-term success in the Iraqi banking sector.

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APPENDICES

Appendix A: Study questionnaire

Sample Characteristics Identification Data

First: Age

- 20-35 years
- 35-50 years
- 50 years and above

Second: Gender

- Male
- Female

Third: Type of transaction:

- Salaries
- Remittances
- Fund
- Savings
- Investment
- Loans Other

IV: Bank type:

- *Islamic*
- *Commercial*

Table 1. Questions first section: quality of service

Questions First Section: Quality of Service	Totally agreed	Agreed	Neutral	I don't agree.	I don't agree at all.
The bank has modern and sophisticated equipment					
Bank facilities look beautiful and attractive					
Bank employees are good-looking and well-dressed					
The bank's prints are clear and beautiful in design					
The bank maintains its promises to customers					
When confronted with a problem, the bank offers a sincere interest in trying to provide solutions					
The Bank provides its services correctly from the first time.					
The Bank shall perform its services within the agreed period.					
The bank seeks not to make mistakes.					
Bank employees provide documented services.					
Bank employees provide documented services.					
Bank employees seek to serve the customer.					
Bank employees have a sense of trust in the customer.					
The actions of the bank's employees generate a sense of trust in the customer.					
The customer feels safe while doing transactions with the bank.					
Bank employees deal politely with customers.					
Bank employees have the knowledge to respond to customer inquiries					
The bank provides personal services to customers.					
The bank's working hours are suitable for all customers					
Bank provides staff to take care of customers' specific needs					
The bank cares about the customer's needs.					
Bank employees have the necessary understanding of the needs of the private customer.					

Table 2. Questions section II: employees' performance

Questions Section II: Employees' Performance	Totally agreed	Agreed	Neutral	I don't agree.	I don't agree at all.
Employees perform their work perfectly					
Staff performance is renewed					
Staff skills are constantly evolving					
Employee deal with customers of the bank with a peculiar					
Employees' performance at this bank is better than that of other banks					
There is a permanent coordination of work among employees who are committed to performing the tasks entrusted to them with the utmost precision					
Employees adhere to labor regulations and laws that contribute to improved performance					
Employees are keen to continuously improve their performance					
Employees feel the pleasure of doing their jobs					
Staff are required to attend work to leave on time.					
Employees complete their work on time					
Employees are obliged not to be absent from their work unless absolutely necessary					
Staff are honest and faithful in the performance of their work					
The interdependence between management and staff is positive within the bank					

Table 3. Questions section III: customer satisfaction

Questions Section III: Customer satisfaction	Totally agreed	Agreed	Neutral	I don't agree.	I don't agree at all.
You'll keep dealing with the bank because you consider yourself part of this bank's family.					
The bank's appearance reflects the nature of the service provided					
Employees of the bank are considered trustworthy.					
You are satisfied to make the decision to deal with this bank.					
Advise others to deal with the bank					
You feel stable in your dealings with the bank.					
Services provided exceed expectations.					
Services are always in development and increase.					

Table 4. Questions Section IV: Customer Loyalty

Questions Section IV: Customer Loyalty	Totally agreed	Agreed	Neutral	I don't agree.	I don't agree at all.
The bank is optional as it meets my needs constantly					
I have a desire to stay as a customer of the bank.					
I advise my relatives and friends to deal with the bank					
I always say positive things about the bank.					
When I hear about the bank, I feel belonged to it.					
I am relieved when dealing with the bank's staff					
The bank has my credibility.					
The Bank has a distinctive name and sign in the banking field					

Appendix B: Research hypotheses

The study is based on a key hypothesis that:

"The quality of service and the performance of workers has an impact on the loyalty and satisfaction of customers in banking services in Iraq."

Two sub-hypotheses emerge from this main hypothesis, as follows:

- **Sub-hypothesis I**

Zero hypothesis (HO): There are no statistically significant differences in the degree to which quality of services affects customer satisfaction and loyalty in banking.

Alternative hypothesis (H1): There are statistically significant differences in the degree to which quality of services affects customer satisfaction and loyalty in banking.

- **Sub-hypothesis II**

Zero hypothesis (HO): There is no statistically significant correlation between the degree of performance of employees on customer satisfaction and loyalty.

Alternative hypothesis (H1): There is a statistically significant correlation between the degree of employees' performance on the satisfaction and loyalty of customers in banking services.

RESUME

PERSONAL INFORMATION

ORCID	
Name Surname	Aya Khalid Jebur JEBUR
Birth Place	
Date of Birth	

UNDERGRADUATE EDUCATION INFORMATION

University	Tikrit University
Faculty	Economic and Administrative
Department	Business

FOREIGN LANGUAGE KNOWLEDGE

English	C-1 Level
Arabic	C-2 Level

İLETİŞİM

Adress	
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