



**Faculty of Graduate Studies
Business Administration (MBA)**

**Factors affecting Customer Satisfaction: An Empirical
Study on Banking Services in Hebron**

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العوامل المؤثرة على رضا زبائن البنوك في الخليل

Factors affecting Customer Satisfaction: Empirical Study on Banking Services in Hebron

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الإهداء

إلى من شرفني بحمل اسمه، والذي رحمه الله تعالى
الذي رحل قبل أن يرى ثمرة غرسه

إلى نور عيني وضوء دربي ومهجة حياتي
أمي ثم أمي ثم أمي .. من كانت دعواتها وكلماتها رفيق التفوق

إلى ثمرة تعبني في هذه الحياة .. ابني الغالي سيف

إلى كل من علمني حرفاً
إلى كل من ساندني ولو بابتسامة

أزف لكم الإهداء حباً ورفعةً وكرامة

الباحثة

ميرنا يوسف

الشكر والتقدير

الحمد لله حمدا كثيرا طيبا مباركا فيه . . الحمد لله حمدا تستطيع به النعم . . الحمد لله حمدا يليق به . . لقوله "لئن شكرتم لأزيدنكم" . . والصلاة والسلام على أعظم أستاذ في الحياة .. وخير موجه للبشر إمام الأنبياء والمرسلين . . و سيد العلماء مُحَمَّد صلى الله عليه وسلم

أولا وقبل كل شيء الحمد لله الذي وفقني وسدد خطاي و آثرني على كثير من خلقه، أن دلني على درب العلم وأنار بصيرتي بنور الفهم، الحمد لله الذي أعانتني على إنجاز هذا العمل المتواضع، والذي أتمناه لبنة في ميدان البحث العلمي. أتقدم بخالص الشكر والإحترام للدكتور المشرف: نائل سيد أحمد صاحب الفضل بعد الله في إنجازي لهذا العمل، حيث أنه لم ييخل علي بتوجيهاته وإرشاداته، وكان داعما لي في عملي هذا . . أشكره شكرا يليق بمقامه . . بارك الله فيه ونفع به خلقه كما أتوجه بوافر التقدير والإمتنان لكل من ساندني ولو بكلمة، ولكل من منحني كما .الدعم، شكرا لكل من أرشدني ووجهني . . و كل الإحترام لمن كان لي خير معين أتقدم بجزيل الشكر والتقدير إلى السادة الأساتذة أعضاء لجنة المناقشة على تفضلهم بقبول الإشتراك في مناقشة هذا البحث المتواضع وتقييمه

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Abstract

This study aimed to investigate the satisfaction factors for bank customers in Hebron city, and it also aimed to find out whether there are statistically significant differences in the structure of satisfaction factors for bank customers in Hebron due to demographic variables. The study sample was selected by using simple random method, and the sample size was 300 individuals, and the study sample was limited to some bank customers in the Hebron city. To achieve the objectives of the study, the descriptive analytical approach was used, and the SPSS program was used to conduct statistical analysis. Correlation, ANOVA and T-test were used to test the study hypotheses. The results of the study indicated that there is a relationship at the level of significance ($\alpha \leq 0.05$) in dealing with the customer and the methods followed by the employee in the banks \ on customer satisfaction. On the other hand, the results also showed that there is a relationship at the significance level ($\alpha \leq 0.05$) in the environment and the internal surrounding conditions in which the customer waits and the external factors on the satisfaction of bank customers in Hebron. The results also revealed that there is a relationship at the level of significance ($\alpha \leq 0.05$) in the time that customer takes to wait until his/her turn comes on the customers satisfaction. This study also found that there is a relationship at the significance level ($\alpha \leq 0.05$) for the effect of the services that the bank seeks to put in its plans to develop the bank for the better on the satisfaction of bank customers. On the other hand, the results showed that there are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to gender, age, educational level, number of years of dealing with banks, and bank's account type variables. However, the results showed that there are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers due to the nature of the work, and frequency of bank visits variables. In light of the study results, some recommendations were presented, including the need to increase interest in achieving customer satisfaction by focusing on the quality of banking service and how to provide it.

Keywords: Customer Satisfaction, Banking Services, Kano Model

المُلخَص

هدفت هذه الدراسة إلى معرفة واختبار بنية عوامل الرضا لعملاء البنوك في الخليل، كما هدفت إلى معرفة ما إذا كانت هناك فروق ذات دلالة إحصائية في هيكل عوامل رضا عملاء البنوك في الخليل بسبب المتغيرات الديموغرافية. تم اختيار عينة الدراسة بطريقة العينة العشوائية البسيطة، وقد بلغ حجم العينة 300 عميل، واقتصرت عينة الدراسة على بعض عملاء المصارف في مدينة الخليل. لتحقيق أهداف الدراسة تم استخدام المنهج الوصفي والتحليلي، وتم استخدام برنامج SPSS لإجراء التحليلات الإحصائية. تم استخدام تحليلات الارتباط والتباين ANOVA واختبار T لاختبار فرضيات الدراسة. أشارت نتائج الدراسة إلى أن هناك علاقة على مستوى الدلالة ($\alpha \leq 0.05$) في التعامل مع العميل والأساليب التي اتبعها الموظف في بنوك مدينة الخليل على رضا العملاء، من جانب آخر أظهرت النتائج كذلك أن هناك علاقة على مستوى الدلالة ($\alpha \leq 0.05$) في البيئة والظروف الداخلية المحيطة التي ينتظر فيها العميل والعوامل الخارجية على رضا عملاء البنك في الخليل، كشفت النتائج كذلك أن هناك علاقة على مستوى الدلالة ($\alpha \leq 0.05$) في الوقت الذي يستغرقه العميل في الانتظار حتى يأتي دوره لإرضاء عملاء بنوك الخليل، كما وجدت هذه الدراسة أن هناك علاقة عند مستوى الدلالة ($\alpha \leq 0.05$) لتأثير الخدمات التي يسعى البنك لوضعها في خطته لتطوير البنك للأفضل على رضا عملاء البنوك في الخليل، من جانب آخر توصلت هذه الدراسة إلى عدم وجود فروق ذات دلالة إحصائية عند مستوى الدلالة ($\alpha \leq 0.05$) في متوسطات درجات استجابات عينة الدراسة حول بنية عوامل الرضا لعملاء البنوك في الخليل تعزى إلى متغيرات (الجنس، العمر، المستوى التعليمي، عدد سنوات التعامل مع البنوك، ونوع الحساب البنكي). من ناحية أخرى، أظهرت النتائج وجود فروق ذات دلالة إحصائية عند مستوى الدلالة ($\alpha \leq 0.05$) في متوسطات درجات استجابات عينة الدراسة حول بنية عوامل الرضا لعملاء البنوك في الخليل تعزى إلى متغيرات (طبيعة العمل ومعدل زيارة البنك). وعلى ضوء نتائج الدراسة أوصت الدراسة بعدد من التوصيات، منها الاهتمام بتحقيق رضا العملاء من خلال التركيز على جودة الخدمة المصرفية وكيفية تقديمها.

الكلمات المفتاحية: رضا العملاء ، الخدمات المصرفية ، نموذج كانو

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Chapter One

The General Framework of The Study

1-1. Introduction

Banking as a service industry is customer-oriented, and the banking sector depends primarily on customer satisfaction, for example the ability of the bank to meet the standards of the customers.

Customer satisfaction is one of the most important factors in business. When it comes to commercial banks, customer satisfaction level differentiates one bank from another, thus measuring customer satisfaction is exceedingly important. (Zopounidis, 2012) This is the reason why banks listen to customer requirements and complains. Profitable business cannot exist without satisfied customers, especially in service-oriented industries.

Many companies are now pointing to customer satisfaction levels to differentiate their offerings from their main competitors, and this is acting as a tool for gaining competitive advantage. Other companies use customer satisfaction levels to assess whether their products and services surpass the expectations of customers (Chakrabarty, 2006). The more they surpass expectations, the more companies are able to gain customer loyalty, increase their profits and as a result, command convincing market shares within their respective industries. However, the expectations can only be surpassed if service quality exists in their offerings. This is because service quality plays a major role in achieving customer satisfaction.

In commercial banks, customer satisfaction is regarded as the primary criterion used to assess the relationships of banks with the market (Munari et al., 2013). In addition, customer satisfaction is an important driver in banks because higher customer satisfaction means lower intention for customers to switch banks (Hoq and Amin, 2010). Apart from switching banks, dissatisfaction also leads to customer complaints (Shiand Zhao, 2007). According to Abubakar et al. (2014), negative word-of-mouth is another negative effect of dissatisfaction. Therefore, it is important for commercial banks to ensure maximum customer satisfaction.

According to Bank of Palestine (2019) announced its financial results for the year ended 2019, achieving profits in the amount of 38.9 \$ million. Mr. Hashim Al Shawa, the chairman of BOP Group, stated that the achieved results were satisfactory, despite the difficult economic and political situation confronted by Palestine in light of the financial crisis that struck the economy and resulted in withholding clearance revenues for over six consecutive months, liquidity problems and accumulation of government debts, and a continuing decline in external grants and aids, all of which had a negative impact on GDP growth and all economic indicators ¹. He further explained that such results are the outcome of continued efforts to seek customer satisfaction in all aspects of services provided to customers. Al Shawa highlighted the fact that the ability of the bank to continue competing within its

¹ Retrieved from <https://www.bankofpalestine.com/en/media-center/newsroom/details/726> on January, 8th, 2021

industry is mainly due to customer satisfaction and extended personal relationships with customers which enabled the bank to gain even more than its competitors.

Customer satisfaction is defined as a measurement that determines how happy customers are with a company's products, services, and capabilities. Customer satisfaction data collected from diverse sources including surveys and ratings, can help a company determine how to best improve or changes it products and services. An organization's main focus must be to satisfy its customers. This applies to industrial firms, retail and wholesale businesses, government bodies, service companies, nonprofit organizations, and every subgroup within an organization.

The Kano Model² of Customer satisfaction divides product attributes into three categories: threshold, performance, and excitement. A competitive product meets basic attributes, maximizes performances attributes, and includes as many "excitement" attributes as possible at a cost the market can bear. The current study is based on this model as it proved to excel over other models in measuring customer satisfaction, and previous literature focused on its use in different industries.

1-2. Problem of The Study

The banking industry is clearly under the intense pressure of reducing overhead costs, improve efficiency, profitable and create shareholder's value. The banks have invested heavily in technological innovations, marketing strategies and promotion to that end (Abishua, 2010). While marketing and promotion are important in business, banks realized that having satisfied customer is far more important because this can help boost their financial performance significantly.

The main problem of the study was to identify the elements that affect customers' satisfaction. The effects of the aforementioned challenges in combination with fierce competition called for the rethinking of new strategies in the industry to counter the challenges in the banking sector. Many banks that were previously operating on a decentralized system adopted gradually a centralized system to streamline their costs, capitalize on efficiency and improve profitability.

² Retrieved from <https://asq.org/quality-resources/kano-model/> on November,5th.2021

There is a clear rivalry between banks that aim to assure customer satisfaction. When customer satisfaction is accomplished, banks can achieve competitive advantage. The Kano Model of Customer (Consumer) Satisfaction classifies product attributes based on how they are perceived by customers and their effect on customer satisfaction. These classifications are useful for guiding design decisions in that they indicate when good is good enough, and when more is better. The reason why the researcher chose this topic is to apply Kano Model in order to determine the factors that when it exists, customer satisfaction will be achieved.

1-3. Study Objectives

The current study aims to understand the factors affecting customer satisfaction in banks operating in Hebronm Palestine. More precise, the current study aims to achieve the following:

1. Determining how dealing with the customer by employees may affect customer satisfaction, positively or negatively.
2. Determine how environmental factors (internal and external) can affect customer satisfaction positively or negatively.
3. Determine how the time a customer takes to wait can affect customer satisfaction positively or negatively.
4. Determining how the services that the bank seeks to include in its plans to develop the bank for the better may affect customer satisfaction, positively or negatively.
5. Determining how demographic factors might affect the structure of satisfaction factors for bank customers in Hebron city.

1-4. Study Questions

1. Is there a relationship between dealing with the customer and the methods used by the employees and customer satisfaction?
2. Is there a relationship between environmental factors (internal and external) and customer satisfaction?
3. Is there a relationship between customer waiting time and customer satisfaction?
4. Is there a relationship between the impact of the services that the bank seeks to put in its plans to develop the bank for the better and customer satisfaction?
5. Are there differences in the average degrees of the responses of the study sample about the structure of satisfaction factors for bank customers in the city of Hebron due to demographic variables?

1-5. Study Significance

Each study has its own significance. The researcher's study significance is divided into 2 parts. The first one is the theoretical part, and the second is the practical part.

1-5-1. Theoretical Significance

- This study aims to enrich the literature about retail banking and customer satisfaction in Palestine.
- It also aims to better understand how can elements of satisfaction affect customers (positively, negatively, or neutral)

1-5-2. Practical Significance

- This study can help management to be aware of the elements that can achieve highest satisfaction
- This study can helps banks themselves in determining what factors must be founded in order to attract more customers, so as to improve banks' reputation.

1-6. Study Hypotheses

In the context of banks operating in the Hebron city, the following were hypothesized:

- There is a relationship at the statistical significance level of ($\alpha \leq 0.05$) between dealing with the customer and the methods followed by the employees and customer satisfaction
- There is a relationship at the statistical significance level of ($\alpha \leq 0.05$) between the environment (internal and external) factors and customer satisfaction.
- There is a relationship at the statistical level of significance ($\alpha \leq 0.05$) between the time that customer takes to wait and customer satisfaction.
- There is a relationship at the statistical significance level of ($\alpha \leq 0.05$) between the effect of the services that the bank seeks to put in its plans to develop the bank for the better and customer satisfaction.
- There are statistically significant differences at the statistical level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron city due to the demographic variables (gender, age, educational level, number of years of dealing with banks, work nature, account type, and number of visits)

1-7. Study Limitations

Time limitations: this study is being undertaken in September 2020 – September 2021

Subject Limitations: Factors Affecting Customers' Satisfaction: Empirical Study on Banking Services in Hebron.

1-8. Key Terminologies

Customer Satisfaction

Kotler, P. defines customer satisfaction as a 'person's feeling of pleasure or disappointment, which resulted from comparing a product's perceived performance or outcome against his/her expectations³

Banking Services

Banking services mean each and any of the following bank services provided to the Borrower or any subsidiary by any lender or any of its affiliates: (a) credit cards for commercial customers (including, without limitation, commercial credit cards and purchasing cards), (b) stored value cards and (c) treasury management services including, without limitation, controlled disbursement, automated clearinghouse transactions, return items, overdrafts and interstate depository network services⁴.

Banks

A bank is an establishment for the custody, loan, exchange, or issue of money, for the extension of credit, and for facilitating the transmission of funds⁵.

Retail Banking

It is what banks do from receiving deposits to granting loans. (Teqan, A., 2017) It is also defined by the International institute for Business Analysis in India as a bank that executes transactions directly with consumers, rather than corporations or other banks⁶

³ Retrieved from <https://www.freshworks.com/> on March,5th,2021

⁴ Retrieved from <https://www.lawinsider.com/> on January,7th,2021

⁵ Retrieved from <https://www.merriam-webster.com/> on January,7th,2021

⁶ Retrieved from https://www.researchgate.net/publication/331080171_Retail_Banking_in_the_Contemporary_Financial_Environment on March,5th,2021

Chapter Two

Theoretical Framework and Previous Studies

This section of the study will cover the key definitions, concepts and previous literature about the study topic. The researcher will further study related constructs of the conceptual model and will discuss the literature on customer satisfaction (CS) to provide a better understanding of the topic. The researcher will also discuss of relevant theories in support of the literature.

2-1. Introduction

The theoretical framework starts with discussing Kano model and an investigation of previous studies then describes a framework for its importance. After this, a deep look was made about Kano Model, how it was started and how was developed. In the end, new statistics were approved about banking sector in Palestine.

The banking system is largely homogenous, standardized with similar products. Therefore, service is the only differentiator between the banks, hence, the reason for service being of utmost priority in this industry. Delivering optimal customer service is a determinant factor of customer satisfaction which can also lead to improved market share. Once the bank's customers are satisfied with the received service, they are less likely to switch to another financial institution. Subsequently, if a bank can retain their existing customers while attracting new once, they are likely to increase their market share (Siddique, Karin & Rahman, 2011).

The creation of customer satisfaction and customer value is considered undoubtedly a competitive advantage in today's competitive banking industry. In order to maintain and keep their customers satisfied with their level of service; banks need to ensure that the right product, service and support are available at the right time for their customers (Hunter, 1995). The local banking industry in Palestine is regulated by the Palestine Monetary Authority (PMA) making it necessary for the banks to continue innovating, and bring new products and services to the market to continue capturing the interest of the customers by creating the value that only superior customer service can deliver. The local commercial banks are more and more following international trends and switching to market oriented structures and centralizing their products and services to reduce cost, ensure uniformity of services, personal leadership, flexibility, efficiency, specialization and increase profitability (Webel, 2012).

While the service delivery units are non-client facing departments their service is of vital importance to measure the service quality, perceived value and ultimately customer satisfaction. In an effort to maintain a balance between customer satisfaction, increase profitability and lower costs, the banking industry is centralizing services such; local and international wire transfers, credit card payments, debit services, trade, collection, standing order processing, funds disbursement, collateral and contract services, reconciliation, call center service and technology support to cross-border units with lower wages (Hunter, 1995).

2-2. The Kano Model

The Kano Model of product development and customer satisfaction was published in 1984 by Dr Noriaki Kano, professor of quality management at the Tokyo University of Science. Kano says that a product or service is about much more than just functionality. It is also about customers' emotions. For example, all customers who buy a new car expect it to stop when they hit the brakes, but many will be delighted by its voice-activated parking-assist system. The model encourages thinking about how products relate to customers' needs, while moving from a "more is always better" approach to product development to a "less is more" approach. Constantly introducing new features to a product can be expensive and may just add to its complexity without boosting customer satisfaction. On the other hand, adding one particularly attractive feature could delight customers and increase sales without costing significantly more⁷

2-2-1. How Does the Kano Model Work?

The model assigns three types of attribute (or property) to products and services:

1. **Threshold Attributes (Basics).** These are the basic features that customers expect a product or service to have.
2. **Performance Attributes (Satisfiers).** These elements are not absolutely necessary, but they increase a customer's enjoyment of the product or service.
3. **Excitement Attributes (Delighters).** These are the surprise elements that can really boost your product's competitive edge. They are the features that customers don't even know they want, but are delighted with when they find them⁸

The Kano Model of customer satisfaction divides product attributes into three categories: threshold, performance, and excitement. A competitive product meets basic attributes, maximizes performance attributes, and includes as many "excitement" attributes as possible at a cost the market can bear

Threshold Attributes: Threshold (or basic) attributes are the expected attributes or "musts" of a product, and do not provide an opportunity for product differentiation. Increasing the performance of these attributes provides diminishing returns in terms of customer satisfaction; however the absence or poor performance of these attributes results in extreme customer dissatisfaction. Threshold attributes are not typically captured in QFDs (Quality Function Deployment) or other evaluation tools as products are not rated on the degree to which a threshold attribute is met, the attribute is either satisfied or not.

Performance Attributes: Performance attributes are those for which more is generally better, and will improve customer satisfaction. Conversely, an absent or weak performance attribute reduces customer satisfaction. Of the needs customers verbalize, most will fall into the

⁷ Retrieved on <https://www.emerald.com/insight/content/doi/10.1108/EUM0000000000114/full/html> on January,6th,2021

⁸ Retrieved from https://www.mindtools.com/pages/article/newCT_97.htm on January,9th,2021

category of performance attributes. These attributes will form the weighted needs against which product concepts will be evaluated. The price for which customer is willing to pay for a product is closely tied to performance attributes. For example, customers would be willing to pay more for a car that provides them with better fuel economy

Excitement Attributes: Excitement attributes are unspoken and unexpected by customers but can result in high levels of customer satisfaction, however their absence does not lead to dissatisfaction. Excitement attributes often satisfy latent needs – real needs of which customers are currently unaware. In a competitive marketplace where manufacturers’ products provide similar performance, providing excitement attributes that address “unknown needs” can provide a competitive advantage. Although they have followed the typical evolution to a performance then a threshold attribute, cup holders were initially excitement attributes

Other Attributes: Products often have attributes that cannot be classified according to the Kano Model. These attributes are often of little or no consequence to the customer, and do not factor into consumer decisions. An example of this type of attribute is a plate listing part numbers can be found under the hood on many vehicles for use by repairpersons. The information obtained from the Kano Model Analysis, specifically regarding performance and excitement attributes, provides valuable input for the Quality Function Deployment process⁹

2-2-2. Application of the Kano Model analysis

A relatively simple approach to applying the Kano Model analysis is to ask customers two simple questions for each attribute:

1. Rate your satisfaction if the product has this attribute? And
2. Rate your satisfaction if the product did not have this attribute?

Basic attributes generally receive the “Neutral” response to Question 1 and the “Dissatisfied” response to Question 2. Exclusion of these attributes in the product has the potential to severely impact the success of the product in the marketplace.

Eliminate or include performance or excitement attributes that their presence or absence respectively lead to customer dissatisfaction. This often requires a trade-off analysis against cost. As Customers frequently rate most attributes or functionality as important, asking the question “How much extra would you be willing to pay for this attribute or more of this attribute?” will aid in trade-off decisions, especially for performance attributes. Prioritization matrices can be useful in determining which excitement attributes would provide the greatest returns on Customer satisfaction.

Consideration should be given to attributes receiving a “Don’t care” response as they will not increase customer satisfaction nor motivate the customer to pay an increased price for the

⁹ Ullman, David G., The Mechanical Design Process, McGraw-Hill, Inc., U.S.A., pp. 105-108 ISBN 0-07-065756-4

product. However, do not immediately dismiss these attributes if they play a critical role to the product functionality or are necessary for other reasons than to satisfy the customer¹⁰

2.3 Customer Satisfaction

According to Ibojo and Asabi (2015), companies aim to satisfy their customers as customer satisfaction also serves as a foundation upon which other objectives can be built upon and achieved. They also added that it reflected the organization's achievements. Safi (2017), explained that a satisfied customer represents essential information to various stakeholders like the company management, policy makers, rivals and other customers, among others.

Belas et al (2015) explained that as a result of different crises that have occurred in the banking sector, customers are now sensitive to banks' activities. It is therefore crucial that these activities ensure that customers are well taken care of and are satisfied if the banks have any hope of retaining them and maintaining good reputation. Koraus (2011) purported that a satisfied customer translates into a loyal customer and retaining them requires as much as five times less effort and money compared to recruiting a new one. Customer satisfaction is therefore highly important and at the heart of a successful business and long-standing enduring relationship between the company and the client.

Ibojo and Asabi (2015) also stated that in order to achieve customer satisfaction there is need to know, understand the needs of the market and meet and fulfil them. Similarly, Al-Maslam (2015) contends that the environment is now highly competitive and one way of achieving a competitive edge as well as sustainable advantage is through customer satisfaction. The scholar also supported the notion that understanding of the market is the focal point of achieving customer satisfaction. Al-Malam (2015) also pointed out that increased customer satisfaction also leads to inelasticity of demand of products.

However, Patterson and Paul (1993) explained that the even if the firm achieves customer satisfaction, it should focus on measuring, reviewing and reevaluating customer satisfaction so as to maintain the edge over rivals and keep abreast with environmental developments. This is because the wants and preferences of consumers can change as a result of factors like technological development. Therefore, it is essential that the firm is up to date with all key elements that may improve customer satisfaction.

Iqbal and Shah (2016) highlighted that customer satisfaction improved customer retention. This is because when customers are satisfied they will keep coming back again for more and their recommendations to others will also attract new customers for the organization. Marr and Crosby (1992) highlighted that there is a multi-dimensional element to customer satisfaction and customers evaluate many things for them to consider themselves satisfied. Some of these elements pertain to durability of product, ease of use and perceived value (Barbera and Mazursky, 1983).

^{10a} Ullman, David G., *The Mechanical Design Process*, McGraw-Hill, Inc., U.S.A., pp. 105-108 ISBN 0-07-065756-4

2-4. Theories of Customer Satisfaction

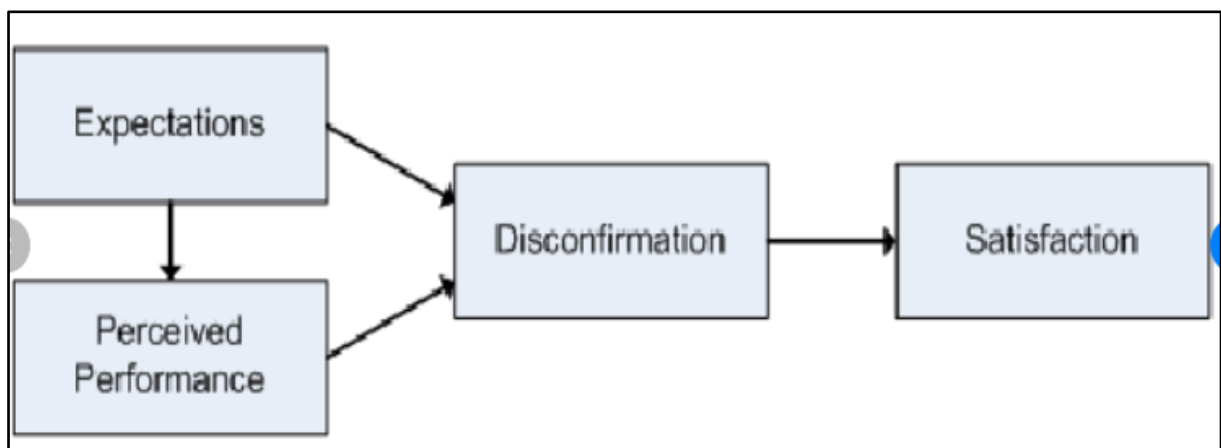
These theories attempt to explain the way customers make judgements about their satisfaction. The theories can be basically grouped into three and these are the expectancy disconfirmation, equity and attribution theories. The expectancy disconfirmation paradigm theory is the most widely accepted theory (Anic & Radas, 2006)

2-4-1. Expectancy Disconfirmation Paradigm

This theory was developed by Oliver (1980). This theory has to do with the comparisons that are made by the consumers between their expectations and the performance of the product or service. The theory explains that initially expectations are made by the consumer before purchase of product or service. Consumption occurs after and the experience is also subjected to the expectations one had beforehand

According to Oliver (1980) the paradigm adjustment of performance occurs on expectation when the performance is deemed to be a little bit less than the expectations. This process is called assimilation. However, there will be a contrast if the perceived performance falls short of the expectations by a wide margin. Unfortunately, according to Lankton et al (2014) it is difficult for the performance to live up to the expectations and this is the reason why there is negative disconfirmation with increase in expectations. The diagram below shows the expectation disconfirmation paradigm.

Figure 2-1: Expectation Disconfirmation Paradigm



- Source: Anic and Radas (2006)

According to Aigvaboa and Twala (2013) and Oliver (1980), positive confirmation is generated where performance is better than expectation; contrast generated where negative confirmation occurs, that is, where performance is outweighed by expectation and zero disconfirmation where performance equals outcome. The effects would be customer satisfaction, customer dissatisfaction and no effect on customer satisfaction, respectively.

According to Alkhani and Bakri (2012) this theory can be used to explain perceptions in quality as well where differences can lead to satisfaction or dissatisfaction. Similarly Anic and

Radas (2006) explained that the paradigm above can also be used to explain customer loyalty. They explained that positive perceptions lead to customer satisfaction and this ultimately leads to customer loyalty intentions.

2-4-2 Disconfirmation theory

Indicates that customers compare a new service experience with a standard they have developed. Their belief about the service is determined by how well it measures up to this standard. The theory presumes that customers make purchases based on their expectations, attitudes, and intentions (Oliver 1980). Later, during or after consumption, a perception of performance occurs as customers evaluate the experience. The process is completed when customers compare the actual service performance with their pre-experience standard (Beardon & Teel 1993, Cardozo 1965, Day 1977, Oliver 1980) or expectation. The result is confirmation, satisfaction, or dissatisfaction. 10

2-5. The Dimensions measuring Customer Satisfaction

For the purpose of this research, the following model dimensions will be analyzed to evaluate the determinants of CS: centralized service delivery, service quality, service charge, perceived value, resulting in CS. The researcher will explain how these dimensions relate to the chosen topic of CS in the banking industry with supporting literature in the subsequent section.

2-5-1. Customer Satisfaction

The satisfaction process is the comparison between what was expected and the performance of the product or service. This process is described as the confirmation or disconfirmation process where the customer would form an expectation prior to acquiring the product or service. After the customer experience the product or service a level of perceived quality is formed that is influenced by the expectation. If the perceived service is less than expected service, adjustment will occur and the perceived performance will move upward to equal expectations. On the other hand if perceived service is less than the expectations significant difference will occur where the lack of perceived service will be overstated (Lee, Lee, & Yoo 2000). Satisfaction is determined by subjective and objective factors. Subjective factors are considered to be; customer needs and emotions while objective factors are; product and service. Atkinson (1988) suggests that cleanliness, value for money and courteous staff can determine customer satisfaction. On the other hand, Knutson (1988) is of the opinion that comfort, convenience, friendliness and prompt in combination with safety and security can determine customer satisfaction. Akan (1995) argues that employees' behavior, cleanliness and timeliness are determinants of CS. Liu, Li, Tao and Wang. (2008) developed five criteria for measuring CS based on the purchase and consumption of good and service namely; *satisfaction*, *content*, *relived novelty* and *surprise*. *Satisfaction* is when the perception created by the customer that the good or service is acceptable. *Content* is when the underlying benefits of the goods and provides the customer with a positive experience. In addition *relived* is the ease of a negative state of mind of the customer about the goods or

service. The goods or service offer excitement to the customers in the case of *novelty*. *Surprise* occurs when the product or service brings unexpected amazement and pleasure to the customer. The different phases of the customer relationship life-cycle denote the importance of CS at each level (Ravald & Grönroos, 1996).

2-5-2. Service Quality

The literature on service seems to be dominated by three fundamental pillars namely; the study on service quality, service value, and satisfaction. The interest in service is due to the significance of the variables which has been linked to ideologies such as; Total Quality Management (TQM), Customer Satisfaction Measurement (CSM) and Customer Value Management (CVM) (Oliver, Rust, & Varki, 1997). The combined word service quality refers to the customer's judgment about a service received (Culiberg & Rojsek, 2010). The difference between service quality and perceived service is the comparison made by the customer between their expectations and perceptions of the service actually provided by vendors (Siddique, Karim & Rahman, 2011). Furthermore, the classification of service quality could be further extended to include the overall assessment of a specific service that results from comparing that firm's deliverance with the customer's expectations of how firms should perform (Lo, Osman, Ramayah & Rahim, 2010). From system-thinking dimension, service quality is expressed as a production system where various inputs are processed into outputs and provides utility and value to the service buyers, both in the economic sense and for the sake of pleasure (Salifu, Decaro, Evans, Hobbs & Iyer, 2010).

The customer expects to receive a standard of service from their bank. Unfortunately, there are sometimes shortcomings between the real service and expected service for the client. The gap between what is expected and what is received is often measured by the (SERQUAL) service quality model (Parasuraman, Zeithaml, & Berry, 1985). (Parasuraman et al. (1988) developed the service quality model consisting of five dimensions namely; *tangibility*, *responsiveness*, *reliability*, *assurance*, and *empathy*. *Tangibility* entails tangible items such as; the physical appearance of the staff, the condition of the facilities, the equipment used by the bank, logos and design. *Responsiveness* is the willingness to provide prompt service the banks customers. *Reliability* is the ability to deliver the promised service dependably and accurately. *Assurance* is the knowledge, trustworthy and confidence level of the employees and their ability to inspire trust. *Empathy* is caring for the client's well-being and giving them the individualized attention. Parasuraman (1985; 1988) defines service quality as "a multi-attribute construct, the product of the comparison between the customer's expectations and their perceptions of the company's actions." On the other hand, the perceived service quality is described as the consumer's general attitude or account of the complete or superior service (Zeithaml, Berry, & Parasuraman, 1993). Lewis, Orledge, & Mitchell, (1994) defines service quality as the perceived service in comparison to the received service of the bank. Moreover, customer's expectations are the set of service standards against which service performance is measured (Zeithaml, Berry, & Parasuraman, 1993). Overall it could be said that customer's expectations are developed from their past experiences, needs and wishes (Edvardsson, Thomasson, & Reutveit, 1994). Cronin and Taylor (1992) developed

another method to measure service quality known as SERVPERF. They argued that their model was an enhancement measurement of the service construct (Cronin & Taylor, 1992). The SERVPERF scale was found to be superior to the SERVQUAL model and more effective in reducing the number of items to 22 instead of 44 (Hartline and Ferrell, 1996; Babakus and Boler, 1992; Bolton and Drew, 1991). Extant literature on service quality suggests that both scales are widely used for different sectors (Adil, Al-Ghaswyneh & Albkour 2013). Agur, Nataraajan and Jahera, (1999) found in their research on service quality in the banking industry that not all SERVQUAL constructs were equally significant in accentuating all aspects of service quality. They found for example that the most important two were responsiveness and reliability followed by empathy and tangibility which ranked third and fourth respectively. Assurance was found to be the least important construct. Notwithstanding the rank order of the construct, Agur, Nataraajan and Jahera, (1999) found that the SERVQUAL model to be the best to measure service quality in the banking industry. Huseyin, Salime and Salih, (2005) supports Agur, et.al. (1999) argument that a thorough understanding of the characteristics and benefits of service quality in the banking industry will contribute to their success in the competitive international environment. Especially since the quality of the banking service is considered to be the core of their business which is offered to their external clients. The client is considered to be an independent individual with a lot of other banking choices and to not only win the business but also retain the customer they must be able to provide the service based on the customer's expectations. Hossain and Leo (2009) also underscore the fact that banks should care about the service quality they provide since this is considered to be the cornerstone of their strategic competition. Malik, Naeem and Arif (2011) just like Agur, et.al., (1999) came to the conclusion that not all SERVQUAL constructs have an enhancing role on the satisfaction level of the banking customers. However, in their case, they found that assurance had a relatively higher contribution to customer satisfaction than reliability. The latter, however, was attributed to the research question they were trying to answer. Finn and Lamb (1991) were of the opinion that the five dimensions were inadequate to measure the quality in the retail setting and contested whether they are generic. Despite some resistance of the model, it's widely used for confirmatory factor analysis.

2-5-3. Service Charge

The Merriam-Webster dictionary (2016), defines service charge as the amount of money that a person is charged for a certain service on top of the regular fee. In the banking terminology, however, this is defined as the amount of payment requested by the service provider for a service. The price of the service charge is determined by several factors among others the strategy of the bank, the market it operates in, overhead expenses, competition, the client's willingness to pay for the service and the type of product and services offered. There will always be a price fluctuation between the service-charge from one financial institution to the other. However, to stay competitive, attract new customers and maintain existing ones, banks strive to offer their product and services at a lower price than their competitors (Lien & Yu-Ching, 2006). Banks always benchmark themselves against the competition to charge in line with market conditions. The service charge (fees) fairness related to the different types of

services has a direct effect on the customer satisfaction (Lien & Yu-Ching, 2006). Price fluctuation affects price performance. The kind of performance price stability moderate between performance potential and successive performance and satisfaction judgments (Voss, Parasuraman, & Grewal, 1998). The banking service charge or price of service is the amount of payment requested by the seller of the service (Uddin & Akhter 2012). The price represents an attempt to establish the potential buyers' willingness to purchase as a function of various set by the seller. The acceptance level of price is defined as the maximum price which a buyer' is ready or decide to pay for the products and services (Saeed, Niazi, Arif & Jehan, 2011). However, consumer price of acceptance represented an individual utility profiles (Kohli, 1991). The role of price as a purchasing cause as well as so-called post-purchasing process is well recognized (Matzler, Wurtele & Renzl, 2006).

2-5-4. Perceived Value

The customer usually buys product and service from the companies that they believe offers them the highest perceived value. This is also the case in the banking industry. The perceived customer value is the difference between the client's evaluation of all the benefits and all the costs of that product and service offering and the perceived substitutes. Lin and Wang, (2006) define perceived value as the customers' psychological evaluation of a product and service in comparison to the expectations. The perceived customer value which has its origin in marketing research is used to explain and measure customer satisfaction in the banking industry (Lin & Wang, 2006). Perceived value is further defined as density between the price paid by customer for the utility of the product and services resulting from perception (Kumbhar, 2011). In other words, the customers in the banking industry weigh the benefits they obtain in comparison to the costs of the product (Bontis, Booker & Serenko, 2007). The manifestation of value could be categorized into four categories; (1) value is low price, (2) value is whatever the consumer wants in a product, (3) value is the quality the consumer gets for the price they pay and (4) value is what the consumer gets for what he gives (Wong, 2011). Other than monetary gains perceived value is viewed the social psychological research, handling and negotiating cost (Kuo et al., 2009). Perceived value can be further divided into two dimensions. Gronroos (1990) in his research makes a clear distinction between the "how" and "what" of the perceived service quality. He viewed the perceived service quality as having a *functional* and *technical* aspect. The practical aspect focuses on *how* the service is delivered while technical quality concentrates on *what* is perceived by the customer. The *functional* benefit in the banking industry is the ease of use, safety, and confidence in the system that the clients perceived as technical benefits. Berry and Parasuraman (1991) in their book service marketing; competing through quality they also make a distinction between two dimensions namely; the *process* and the *outcome* and lay the framework for zero defects in service. The focus of this study is on the *practical* aspect, process or "how" which we hope will lead to a high level of *technical* aspect, outcome or "what".

2-6. Banking Sector Overview

The banking sector has played a key role in maintaining the continuity of the Palestinian economy, and has been an essential tool for the continuation of economic development, by directing its credit policies to various sectors, particularly production sectors. The total direct facilities by the end of 2020 grew by 12%, reaching \$10 billion, compared to \$9 billion in 2019.¹¹

The data indicated the impacts of activating the instruments used to enhance financial stability. Through the PMA's policies that simulated the banks, by granting them privileges to provide facilities to the important and the vital economic sectors, particularly the productive, industrial and health sectors. Hence, 78% of the banking facilities went to the private sector representing various sectors of the economy. While, the facilities granted to the real estate and construction sector totaled 18%, the public trade sector 15%, the service sector (health, education, telecommunications and professionals) 11.2%, consumer goods finance, housing improvement loans 13.8%, industry and mining 4.7%, land 3.2%, agriculture and livestock sector 1.5%, tourism sector 0.9%, transport 0.3%, equity investment finance and financial instruments 0.4%, and car finance loans 4%.

The banking indicators confirmed the continued confidence of Palestinian citizens in the banking sector, in its stability and durability, especially during the pandemic. The customer deposits in banks increased by 13.09% and reached \$15 billion at the end of 2020, an increase of about \$2 billion over 2019, and geographically distributed by 90.6% in the West Bank and 9.4% in Gaza Strip.

The Palestinian banking sector consists of 17 banks with 232 branches and offices, 7 of them are local banks, and 9 are Arab banks and one is a foreign bank. The number of commercial banks is 15 banks and 2 Islamic banks (association of banks in Palestine). The banking sector has a dynamic role in the SMEs development by providing the necessary financial support and the effortless procedures as well as providing some features in collaboration

Table 2-2: Employees in the Palestinian Banking Sector – 2020

	Classification	Number	Total
Career Level	Senior Management	91	7,337
	Middle management	1,045	
	Executive staff	5,373	
	Workers	82	
Qualification	PhD	3	6,509
	Master	370	
	Bachelor	5,452	
	Diploma	575	
	high school	109	
Years of Experience	Less than 5 years	2,789	6,509
	From 5 to 10 years	1,534	

¹¹ Retrieved from Palestinian economic bulletin April,2020 on March,2021

	10 to 15 years	1,067	
	From 15 to 20 years	415	
	More than 20 years	704	
Age	Less than 25 years old	575	6,509
	From 25 to 35 years	3,410	
	From 35 to 45 years	1,632	
	From 45 to 55 years	748	
	Over 55 years	144	
Geographical Distribution	North West Bank	1,200	6,509
	Central Bank	3,680	
	South Bank	805	
	Gaza Strip	82	
Gender	Male	4,143	6,509
	Female	2,366	

Table 2-3: Ranking of governorates by number of branches - 2020

Province	Branches	The share of the total
Ramallah and Al-Bireh	84	%22.2
Hebron	54	%14.2
Nablus	46	%12.1
Jenin	30	%7.9
Bethlehem	27	%7.1
Gaza	26	%6.9
Quds	24	%6.3
Tulkarm	21	%5.5
Jericho	11	%2.9
Sulfites	10	%2.6
Qalqilya	9	%2.4
Khan Younes	9	%2.4
North Gaza	8	%2.1
Rafah	8	%2.1
Dair Al Balah	7	%1.8
Tubas	5	%1.3

Table 2-4: Ranking of governorates by number of ATMs – 2020

Province	Branches	The share of the total
Ramallah and Al-Bireh	189	%26.9
Hebron	96	%13.7
Nablus	86	%12.2
Jenin	54	%7.7
Bethlehem	53	%7.5
Gaza	44	%6.3
Tulkarm	41	%5.8
Quds	30	%4.3
North Gaza	24	%3.4
Qalqilya	18	%2.6
Jericho	17	%2.4
Sulfites	15	%2.1

Khan Younes	11	%1.6
Tubas	10	%1.4
Rafah	9	%1.3
Dair Al Balah	6	%0.9

2.7 Literature Review and Previous Studies

2.7.1 Customers Satisfaction

Customer satisfaction refers to a person's satisfaction with a product, a service, or a supplier (Terpstra et al., 2014). The authors also state that customer satisfaction in banks refers to the valenced state of mind, concerning the bank, and evoked by the customer's experiences with the bank throughout time. They further state that customer satisfaction in the banking sector can be characterized within three contexts. First, the consumption of products and services from a bank is an ongoing process, which results from accumulation of encounters with the banks over time leading to customer satisfaction. This is known as a summary satisfaction. Second, customer satisfaction is a manifest of feelings about a bank, for instance through cognition on evaluation of whether a bank is doing well. Third, assumes that satisfaction and dissatisfaction is one-dimensional and ranges from a very dissatisfied to a very satisfied.

2.7.2 Determinants of Customer Satisfaction

According to Singh and Kaur (2011) research suggested that customer satisfaction is the outcome of seven determinants namely social responsibility, employee responsiveness, appearance of tangibles, competence, and reliability, services innovation, and positive word-of-mouth. According to their study customer satisfaction influenced by social responsibility, positive word-of-mouth, and reliability. They also founded that relationship marketing is the important tool which can significantly increase the customer satisfaction. Other factors like employee behavior, their friendliness, politeness, cooperation, promptness, efficiency, knowledge level, trustworthiness, and appearance also play an important role in satisfying the customer. Munusamy, J., Chelliah, S., & Mun, H. W. (2010) claimed of their research shows that service quality is a very important dimension of customer satisfaction in banking industry. All the determinants of service quality like reliability, assurance, tangibility, empathy and responsiveness shows significant relationship with customers. They also state that intangibility intension is very difficult to measure then tangibility particularly in case of service quality. Customer needs, wants, preferences change any point of time without giving some hints to industry.

Pareek, V. (2014) research opined with a remark that out of several factors few causal fundamental factors like product attributes, employee characteristics, customer convenience, bank tangibles, cost of transactions and customer communication contributes in customer satisfaction in Indian banks. Interestingly convenience one of the 4 P.s i.e. marketing mix was found to be an unimportant in deciding customer satisfaction in Indian banks (studied banks).

2.7.3 Relationship Between Service Quality and Customer Satisfaction

In today's world, delivering quality services to clients is essential since it creates room for success and survival in the competitive banking environment (Mandal and Bhattacharya, 2013). Relations with the constructs of quality and customer loyalty define the construct of customer satisfaction (Terpstra et al., 2014). It is further stated that many banking customers associate quality with zero defects and first-time right deliveries making it an antecedent of customer satisfaction. Delivering high quality services enables companies to respond to competition, which in turn enables customer satisfaction and this makes customer satisfaction a stronger predictor for customer retention (Anand and Selvaraj, 2013). According to Wruuck (2013), price is another element of customer satisfaction because price satisfaction enables actualization of customers' expectations. Other elements of customer satisfaction are situational factors, future intentions, complaint handling and services features (Molina et al., 2007). Overall satisfaction of bank customers is significantly determined by the bank employees approach to financial needs of clients. (Belás, Demjan, 2014) Customer satisfaction in a commercial bank in addition to exact economic parameters is significantly formed by feelings that these customers have while communicating with the bank. (Belás, Holec, Demjan, and Chochořáková, 2014)

In addition, satisfaction is key in enabling banks to assess their relationships with customers (Mandal and Bhattacharya, 2013; Munari et al., 2013). These relationships are important sources for improved performance in the banking sector because they help to reduce costs, increase quality, improve products and services, bring in useful knowledge that assist in product innovation and create long-term customer loyalty (Gritti and Foss, 2010).

Customer satisfaction is taken as a yardstick for measuring the quality of service and providing excellent customer service that decides the effectiveness of service delivery process (Amudha et al., 2012). Liberati and Mariani (2012) further point out that measuring customer satisfaction offers immediate, meaningful and objective feedback on client preferences and expectations. Paul et al (2016) conducted a study on a comparison base of service quality on customer satisfaction in the private and the public sector in India. Their findings revealed that prompt service, increased effort in reduction of quieting time and problem-solving skills had a positive relationship with customer satisfaction. On the other hand, knowledge of services and efficient service was found to be positively associated with customer satisfaction. However, there was also a similarity in that appearance was negatively related to customer satisfaction in both the private and public banks.

2.7.5 The Effect of Demographic Variables on Customer Satisfaction

Age, gender, education, type of job, type of account, visitation frequent and experience with bank services are the moderators of customer satisfaction in a wide range of service industries

(Narteh and Kuada, 2014). It is further stated that age, gender, education and income levels are key moderators that are associated with services of banks and satisfaction in the banking sector. Tesfom and Birch (2011) state that young and older bank customers differ significantly in their satisfaction levels. For instance, younger customers are more likely to easily change their banks, but for banks to retain them, they need to offer more meaningful incentives to younger customers than older customers. According to Narteh and Kuada (2014), wealthier customers have higher expectations and better service options than lower-income customers. They further give example of Ghana banking industry, whereby income is used as a market segmentation variable.

2.7.7 The Kano Model of Customer Satisfaction

Mitja, K (2017): the quality of banking services from the point of view of customers. The study type is: quantitative approach and it was based on a survey. Its Objectives are integrating the Kano model of customer satisfaction with other models and tools to support development or improvement of a product, or to determine market strategies. Data was collected using an online survey amongst randomly selected individuals from the service interventions for an end users database. Principal component factor analysis was first used to identify the underlying factors of home appliance characteristics. In the next phase we calculated the derived and stated importance of customer satisfaction, which was then used to construct the Kano model of customer satisfaction. The researcher further analyzed which factors are the strongest drivers, or predictors, of repeat purchase using multiple regression analysis. Results were: First, to create a smaller set of correlated characteristics into dimensions or factors from the existing characteristics that explain the most variance among the characteristics. Secondly, to apply the derived factors for subsequent analysis: to further calculate the derived importance and stated importance of customer satisfaction which are then used to construct the Kano model of customer satisfaction (due to internal business needs we applied adapted version of the 'original' Kano model where the classification of a feature goes beyond qualitative analysis and is based on stated and the derived importance approach

2.8 Commenting on Previous Studies

The previous studies have addressed the definition of customer satisfaction and importance of customer satisfaction in the banking services as in the study (Terpstra et al., 2014). Many scholars have also investigated the determinants of customer satisfaction in general as well as customer satisfaction factors in banking services, such as the study of (Singh and Kaur, 2011), (Pareek, V. ,2014), (Zeinalizadeh et al., 2015).

The relationship between service quality and customer satisfaction in the banking sector is one of the topics that have been extensively studied, as many studies have shown that there is a positive relationship between the quality of banking services and customer satisfaction, and this appeared, for example, in a study of (Mandal and Bhattacharya, 2013), (Terpstra et al., 2014), (Anand and Selvaraj, 2013), (Wruuck, 2013), (Belás, Demjan, 2014), (Arbore and Busacca, 2009), (Mandal and Bhattacharya, 2013; Munari et al., 2013), (Gritti and Foss,

2010), (Amudha et al., 2012), (Liberati and Mariani, 2012), (Cheserek et al, 2015), (Paul et al, 2016).

As for the method, most of the studies relied on the descriptive and analytical approach, while the objectives of the studies were to know customer satisfaction with various banking services, as well as to know the factors and determinants of customer satisfaction in the banking sector. Most of the studies concluded that customer satisfaction is represented in obtaining confidentiality, security and quality, and the results differed in the percentage of customers' acceptance of banking services according to the levels of trust, safety, ease of use and quality of service. It should be noted that previous studies contributed to determining the use of the appropriate method for this study, as well as building the study tool, and also in comparing the results with the results it reached.

Chapter Three

Research Methodology

3-1. Introduction

This chapter explains in detail the study methodology and procedures carried out by the researcher to conduct this study which involves a description of the study methodology, population, tools, the validity of the tools, the reliability of the tools, the study procedures, and the statistical analysis.

3-2. Study Methodology

To achieve the objectives of the study, descriptive analytical methodology was applied to measure and test the hypotheses of the study, based on two basic types of data. Primary data: by questionnaire which was prepared and distributed to the study sample to collect the required information on the subject of the research and using the appropriate statistical tests to reach significant indications that support the subject of the study. Secondary data was through the review of books, periodicals, research, and previous studies, which contributed to enriching the discussion of results.

3-3. The Study Population

The study community consisted of all customers who have active account to the banks of the city of Hebron, where the study population includes all banks operating in Hebron whereas the sample represented in six major banks: Bank of Palestine, Bank of Jordan, Investment Bank, Cairo Amman Bank, The National Bank, and Arab Bank.

3-4. The Study Sample

Since the study population is unspecified, a random sample of (384) customers was selected with banks in Hebron city. The researcher distributed (384) questionnaires, (305) were retrieved, and (5) incomplete questionnaires were excluded, so that the questionnaires subject to analysis became (300) questionnaires, with a response rate of 78%. The distribution of the sample according to banks was as the following: Bank of Palestine (219), Bank of Jordan (30), Investment Bank (30), Cairo Amman Bank (35), The National Bank (40) and Arab Bank (30), and the following table shows the characteristics of the demographic sample.

Table 3-1: Characteristics of the study sample (respondents)

Variable	Category	Frequency	Percentage %
Gender	Male	212	70.7
	Female	88	29.3
	Total	300	100.0
Age	Less than 30 years old	113	37.7
	30 - less than 40 years old	102	34.0
	40 - Less than 50 years old	64	21.3
	50 years and over	21	7.0
Educational Level	Total	300	100.0
	High school or less	119	39.7
	Diploma	71	23.7
	Bachelor	99	33.0
	Postgraduate	11	3.7
	Total	300	100.0
Number of years Dealing with banks	A year or less	38	12.7
	From one to three years	47	15.7
	Three to five years	80	26.7
	More than five years	135	45.0
	Total	300	100.0
Work nature	Public sector	145	48.3
	Private sector	94	31.3
	Self-employed	30	10.0
	Occupied Palestine in 1948	31	10.3
	Total	300	100.0
I have a bank account	Current	197	65.7
	Saving	60	20.0
	Both	43	14.3
	Total	300	100.0
Frequency of visits to bank	Daily	41	13.7
	Two to three times a week	85	28.3
	Once a month	169	56.3
	Annually	5	1.7
	Total	300	100.0

Through the above table, it is clear that the percentage of males is 70.7%, and the percentage of females is 29.3% of the total sample of the study, meaning that the male character dominates the study sample members and these percentages indicate the dominance of males in the field of dealing with the banks under study.

The previous table explains that the highest percentage recorded in the age group (less than 30 years old) with 39.7%, followed by the group (30 - less than 40 years old) with 34%, then the rest of the age groups descendingly.

It is also noted from the above table that, the largest proportion of the study sample have high school education level with 39.7%, followed by a bachelor's level 33%, and these percentages indicate that the majority of those dealing with banks have a good educational level, which means that they are qualified to answer the questionnaire.

Concerning the number of years of dealing with banks, the percentage of those dealing with banks (more than five years) was 45%, followed by 26% (from three to five years), and this indicates that the sample under study has the experience and know-how in dealing with banks.

The percentage of employees in the government sector of the sample members reached 48.3%, while those serving in the private sector reached 31.3%, while self-employment was 10%, and these percentages are normal because most employees in Palestine are in the government sector.

The largest percentage in the type of bank account among customers who participated in the study was 65.7% for current account holders, followed by 20% for savings account holders, then 14% for those who own both types of account.

The previous table showed that 56.3% of the study sample visit the bank once a month and this percentage belongs to employees in the public sector, as they do not deal with the bank except when they want to withdraw their salaries, followed by 28.3%, for those who visit the bank from two to three times a week, then for those who visit the bank once a day by 13.7%, and finally 1.7% for those who visit the bank once a year.

This demographic variables is important, and it will benefit in enriching the study by knowing the general structure of bank customers in the study population. These demographic variables will also be used in testing hypotheses and finding out whether there are statistically significant differences in the factors and dimensions of the study according to these variables.

3-5. Study Tool

The researcher prepared the study tool, which was a questionnaire divided into two parts:

- **The first part:** is general data (demographic variables: gender, age, educational level, number of years of dealing with banks, nature of work, bank account type, and frequency of visits to bank.
- **The second part:** included statements that measure the structure of satisfaction factors among banks' customers in Hebron. This part consisted of (41) items, and the satisfaction factors of bank customers in this part have been divided into four dimensions as follows:
 - The first dimension: dealing with the customer, it consists of (11) phrases.
 - The second dimension: the environment, it consists of (12) phrases.
 - The third dimension: time and period, it consists of (8) phrases.
 - The fourth dimension: the development of the bank, it consists of (10) phrases.

Likert scale was used to measure the questionnaire according to the table below:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

3-6. Validity of The Study Tool

In order to raise the level of the questionnaire and to ensure that it achieves the objectives for which it was set, It has been reviewed and assessed by some academics and experts in the field of study, and specialists in the field of statistics were consulted for the process of data entry and analysis. In light of the judges' comments, some paragraphs of the questionnaire have been modified to become more clear, as shown in Appendix No. (2). On the other hand, the construct validity of the study tool was verified by the method of **Factor Analysis** by calculating the following measurements:

Average Variance Extracted (AVE): measures the percent of variance captured by a construct.

The Composite Reliability Index (CR): measures the internal consistency in scale items.

The Communalities: computed for each item in the construct, represent the percentage of variation in the item explained by the extracted components or factors.

The following table show the results of AVE and CR:

Table 3-2: Results of Average Variance Extracted (AVE) and The Composite Reliability Index (CR) for each domain of the study tool.

No.	Areas	AVE	CR
1.	The first area: dealing with customers	0.540	0.933
2.	The second area: the environment	0.532	0.931
3.	The third area: time and period	0.610	0.926
4.	The fourth area: bank development	0.609	0.940

The of the table above show that all the values of AVE are higher than 0.5, and all the values of CR are higher than 0.7, indicating high level of the construct validity of the study tool.

And the following table show the extracted communalities for each item in each domain.

Table 3-3-1: The extracted communalities of items in the study domains.

No.	Paragraphs	Extraction
The First Area: Dealing With The Customer		
1.	Bank employees have a good reputation for customer service	0.517
2.	The bank staff answers my questions quickly	0.560
3.	The bank employee provides me with all the information regarding any new services	0.593
4.	Customers feel safe in dealing with the bank	0.663
5.	The bank offers risk-free services	0.567
6.	The bank performs its services correctly and from the first	0.627

No.	Paragraphs	Extraction
	time	
7.	Bank employees are obligated to carry out work on time	0.614
8.	The type of offered services meet customer requirements	0.599
9.	There is a speedy response to customer complaints	0.616
10.	The bank is keen to solve customer problems easily and conveniently	0.548
11.	Bank working hours are suitable for customers	0.384
The Second Area: The Environment		
12.	The bank has comfortable waiting areas	0.491
13.	My choice of the bank is due to the availability of internal amenities such as air conditioning and heating	0.554
14.	The bank has good and appropriate lighting	0.594
15.	My choice of the bank is due to the availability of external amenities from a car park	0.516
16.	My choice of the bank is due to its proximity to a residential place	0.523
17.	The bank building is attractive to customers	0.719
18.	The bank has a good interior design	0.654
19.	The bank keeps is always clean	0.620
20.	The bank uses equipment that facilitates the work of its employees	0.595
21.	The bank uses modern technological equipment	0.633
22.	The employees of the bank are distinguished by their good looks and elegance	0.727
23.	There is clarity in calculating the added amounts	0.477
The Third Area: Time and Period		
24.	The employee adheres to the role when dealing with customers	0.598
25.	The waiting period is short to provide service to customers at the Fund's employees	0.694
26.	The role-giving machine is organized and smooth	0.557
27.	Bank employees adhere to the correct time frame for completing the service	0.650
28.	Role display is clear and easily noticed	0.587
29.	The waiting period is directly proportional to the number of customers in the waiting room	0.624
30.	There is an immediate response to the customer's request	0.645
31.	The service is completed on the agreed date	0.704
The Fourth Area: Bank Development		
32.	The Bank seeks to improve the quality of its overall services	0.679
33.	There is a keenness to provide the service correctly and from the first time	0.555
34.	The bank abides by its promises to the customer	0.618
35.	There is attention to customer problems by answering their inquiries	0.613
36.	The branch/office manager is always ready to help	0.554

No.	Paragraphs	Extraction
	customers	
37.	There is good treatment by the service staff in the bank with customers	0.619
38.	Electronic services are obtained without delay	0.558
39.	The customer feels stability when dealing with the bank	0.578
40.	Inquiries are answered in a short time	0.577
41.	I will recommend others to deal with this bank	0.608

Table 3-3-2: Results of Total Variance Explained by the Principal Component Analysis

Total Variance Explained			
Component	Initial Eigenvalues		
	Total	% of Variance	Cumulative %
1	19.236	46.918	46.918
2	1.827	4.456	51.374
3	1.818	4.433	55.807
4	1.528	3.727	59.535
5	1.345	3.281	62.815
6	1.106	2.696	65.512
7	.965	2.355	67.866
8	.917	2.236	70.102
Extraction Method: Principal Component Analysis.			

The results of communalities in Table 3-3-1 indicate that all the values are greater than or equal 0.4 for the items of each domain, and the results of total variance explained in Table 3-3-2 indicate that the total variance explained by the suggested 4 factors is about 60%, which indicates the strength of the internal consistency of the items of each domain is high. This expresses the validity of the items of each domain in measuring what was formulated to measure it.

3-7. Tool Stability

The stability of the study tool expresses the extent of homogeneity and consistency of the respondents' answers to the paragraphs of the study tool and the accuracy of their answers, and thus that the study tool gives the same results if it is re-applied to another similar sample in the same circumstances. The stability and reliability of the questionnaire were verified by the analysis of the Alpha Cronbach coefficient and the results for each of the dimensions of the questionnaire were as follows:

Table 3-4: Stability coefficients

The field	Number of paragraphs	Stability Coefficient Alpha Cronbach
The first area: dealing with customers	11	0.921
The second area: the environment	12	0.910
The third area: time and period	8	0.908
Fourth Domain: Bank Development	10	0.928
Overall score: the structure of satisfaction factors for bank customers	41	0.971

As can be understood from the above table, the value of the total stability coefficient for the dimension of dealing with the customer was (0.921), the value of the stability coefficient for the environmental dimension was (0.910), the value of the stability coefficient for the time and period dimension was (0.908), the stability coefficient for the development of the bank dimension reached (0.928), and the value of the total degree of dimensions was (0.971), which is a high stability value, and this means that the tool has a high degree of stability, and this gives the researcher evidence that the tool achieves the goals for which it was set.

3-8. Stability By Split-Half Method

This method calculates the correlation coefficient between the scores of the two halves of the scale, where the scale is divided into two halves, where the total scores of the respondents are found for each half of the scale then the correlation coefficient between them is calculated. The Spearman-Brown equation was used for correction and the Guttman equation, and the researcher reached the following:

Table 3-5: the half-segmentation method

The field	Number of paragraphs	correlation coefficient	Spearman Brown Corrected Correlation Coefficient	Gettman's corrected correlation coefficient
The first area: dealing with customers	11	0.823	0.903	0.899(*)
The second area: the environment	12	0.825	0.904	0.904(**)
The third area: time and period	8	0.763	0.866	0.865(**)
Fourth Field: Bank Development	10	0.821	0.902	0.901(**)
Total score of the tool	41	0.900	0.948	0.946(*)

(*) The Getman coefficient is used if the two halves of the scale are not equal

(**) Spearman-Brown coefficient is used if the two halves of the scale are equal

It is clear from the above table that the correlation coefficients and stability coefficients for all dimensions of the study as well as for all paragraphs of the tool are high, which indicates that the tool has a high degree of stability and gives a degree of confidence when using the tool as a measurement tool in the current research.

3-9. Study Steps

1. After verifying the validity of the study tool, the researcher distributed (384) questionnaires to customers in the banks of the city of Hebron.
2. The respondents filled out the questionnaire then the researcher collected it from them. The retrieved questionnaires amounted to (305) questionnaires, with a recovery rate of 79.4%.
3. The researcher excluded five questionnaires that did not meet the conditions for acceptance.
4. The researcher entered the responses into the computer to analyze the results using the statistical analysis program (SPSS).

3-10. Study Variables

- **The independent variables:** dealing with the customer, the environment, time and role, the development of the bank
- **Dependent variable:** the satisfaction factors among bank customers
- **Demographic variables:** gender, age, educational attainment, number of years of dealing with the bank, nature of work, owning a bank account, frequency of visits to the bank.

3-11. Statistical Processing

After collecting the study data, the researcher reviewed it in preparation for its entry into the computer, and it was entered into the computer by giving it certain numbers, in another meaning by converting the verbal answers to numerical, where the answer was given strongly agree 5 degrees, the answer is Agree: 4 degrees, the answer is neutral : 3 degrees, and the answer is disagree: 2 degree, As for the answer strongly disagree, it was given 1 degree on the five-point Likert scale, so that the higher the degree, the greater the degree of respondents' responses.

The researcher coded and analyzed the questionnaire through the (SPSS) program and used the following statistical tests::

- Repetitions and percentages to identify the characteristics of the study sample.
- Arithmetic averages and standard deviations to identify the general application of the paragraph and the arrangement of the different paragraphs in terms of application for the study sample members.
- Cronbach's alpha test to determine the stability of the tool items.
- Spearman-Brown correlation coefficient and Guttman correlation coefficient to determine the stability of the tool items.
- Pearson correlation coefficient to determine the validity of the questionnaire items.
- One sample t-test to compare the mean of a sample with an assumed value of the population.
- The One Way ANOVA test is used when there are three or more categories within the variable
- Tukey's test to find out the differences.

3-12. Correction Key

After giving the sample members' trends numbers representing weights for their trends from (1_5), the difference of the lowest value was calculated, which is 1 from the highest value, which is 5=4, which is called the range, then the value of the range was divided by the number of fields required to judge the results, which is 5 The result becomes = $4/5 = 0.8$, and therefore we continue to increase this value starting from the lowest value in order to give the periods for determining the state or trend depending on the arithmetic mean, and table No. (3-6) shows this:

Table 3-6: The five-point correction key

Mean	Level
less than 1.8	Very Low
from 1.8 _ less than 2.6	Low
from 2.7 _ less than 3.4	Medium
from 3.5 _ less than 4.2	High
From 4.21 to 5	Too High

3-13. Study Limitations

While preparing this thesis and conducting the field study, the researcher faced a number of challenges and restrictions, including that some clients did not accept the answer to the questionnaire, and the time allotted to conduct the study was limited, in addition to the fact that the study included only banks located in the city of Hebron. The researcher also faced some difficulties related to statistical analysis.

Chapter Four

Results and Discussion

4-1. Introduction

This study aims to identify the structure of satisfaction factors among bank customers in Hebron, as well as to identify the role of some variables in this, and in order to achieve this, the researcher used a questionnaire consisting of four axes and (41) paragraphs that were distributed to a sample of (384) of Customers of banks in the city of Hebron, and the following is a presentation of the results of the study:

4-2. Analyze the paragraphs of the questionnaire:

4-2-1. Dealing with the customer.

The following table shows the means, standard deviations, and the relative weights of the respondents' answers to the paragraphs of the questionnaire related to the dimension of dealing with the customer:

Table 4-1: mean, standard deviations, and percentages for the degree of the first dimension:
Dealing with the customer

No.	Number in questionnaire	Paragraphs	mean	Standard deviation	%	Degree
1	1	Bank employees have a good reputation for customer service	4.12	.701	82.4	High
2	2	The bank staff answers my questions quickly	3.87	.706	77.4	High
3	3	The bank employee provides me with all the information regarding any new services	3.85	.891	77	High
4	11	Bank working hours are suitable for customers	3.85	.788	77	High
5	5	The bank offers risk-free services	3.81	.866	76.2	High
6	4	Customers feel safe in dealing with the bank	3.80	.887	76	High
7	7	Bank employees are obligated to carry out work on time	3.76	.862	75.2	High
8	10	The bank is keen to solve customer problems easily and conveniently	3.69	.937	73.8	High
9	6	The bank performs its services correctly and from the first time	3.68	.812	73.6	High
10	8	The type of offered services meet customer requirements	3.63	.806	72.6	High
11	9	There is a speedy response to customer complaints	3.62	.934	72.4	High
Total			3.79	.624	75.8	High

The previous table shows the mean and standard deviations for each paragraph of the study tool, which measures the area of dealing with the customer arranged in descending order according to the mean scores. The total score in the table indicates that the respondents' attitudes were high, as the mean of the total score was (3.79), and the total standard deviation was (0.62), which indicates that the degree of dealing with the customer is high.

4-2-2. The Environmental factors (internal and external).

The following table shows the means, standard deviations, and the relative weights of the respondents' answers to the paragraphs of the questionnaire related to the environment dimension:

Table 4-2: means, standard deviations and percentages for the degree of the second dimension: the environment

No	Number in questionnaire	Paragraphs	mean	Standard deviation	%	Degree
1	11	The employees of the bank are distinguished by their good looks and elegance	3.87	.780	77.4	High
2	10	The bank uses modern technological equipment	3.84	.764	76.8	High
3	1	The bank has comfortable waiting areas	3.82	.740	76.4	High
4	8	The bank is always clean	3.82	.816	76.4	High
5	3	The bank has good and appropriate lighting	3.78	.828	75.6	High
6	2	My choice for the bank due to the availability of internal amenities such as air conditioning and heating	3.77	.864	75.4	High
7	12	There is clarity in calculating the added amounts	3.75	.893	75	High
8	9	The bank uses equipment that facilitates the work of its employees	3.74	.834	74.8	High
9	5	My choice for the bank due to its proximity to where I live	3.65	.823	73	High
10	7	The bank has a good interior design	3.63	.821	72.6	High
11	4	The reason why I choose this bank is the availability of external amenities from a car park	3.60	.936	72	High
12	6	The bank building is attractive to customers	3.60	.911	72	High
Total			3.73	.605	74.6	High

The previous table shows the mean and standard deviations for each paragraph of the study tool, which measures the field of environment arranged in descending order according to the mean scores. The total score in the table indicates that the respondents' orientations were high, as the total mean was (3.73), and the total standard deviation was (0.60), which indicates that the degree of the environment is high.

4.2.3- Time and Period (Customer waiting time).

The following table shows the means, standard deviations, and relative weights of the respondents' answers to the questionnaire paragraphs related to the time and period dimension:

Table 4-3: means, standard deviations and percentages for the third dimension degree: time and period

No	number in questionnaire	Paragraphs	mean	Standard deviation	%	Degree
1	3	The role-giving machine is organized and smooth	3.73	.863	74.6	High
2	1	The employee adheres to the role when dealing with customers	3.72	.886	74.4	High
3	5	Role display is clear and easily noticed	3.72	.920	74.4	High
4	8	The service is completed on the agreed date	3.66	.950	73.2	High
5	4	Bank employees adhere to the correct time frame for completing the service	3.63	.900	72.6	High
6	6	The waiting period is directly proportional to the number of customers in the waiting room	3.61	.906	72.2	High
7	7	There is an immediate response to the customer's request	3.57	.906	71.4	High
8	2	The waiting period is short to provide service to customers at the Fund's employees	3.47	.912	69.4	medium
Total			3.63	.706	72.6	High

The previous table shows the mean and standard deviations for each paragraph of the study tool, which measures the time dimension arranged in descending order according to the mean scores. The total score in the table indicates that the respondents' orientations were high, as the total mean was (3.63) and the total standard deviation was (0.70), which indicates that the degree of time is high.

4-2-4. Bank Development.

The following table shows the means, standard deviations, and the relative weights of the respondents' answers to the paragraphs of the questionnaire related to the dimension of bank development:

Table 4-4: mean, standard deviations and percentages for the degree of the fourth dimension:
Bank development

No	Number in questionnaire	Paragraphs	Mean	Standard deviation	%	Degree
1	1	The Bank seeks to improve the quality of its overall services	3.78	.763	75.6	High
2	2	There is a keenness to provide the service correctly and from the first time	3.77	.739	75.4	High
3	6	There is good treatment by the service staff in the bank with customers	3.77	.878	75.4	High
4	7	Electronic services are obtained without delay	3.76	.749	75.2	High
5	4	There is attention to customer problems by answering their inquiries	3.75	.846	75	High
6	8	The customer feels stability when dealing with the bank	3.74	.783	74.8	High
7	3	The bank abides by its promises to the customer	3.73	.811	74.6	High
8	9	Inquiries are answered in a short time	3.72	.840	74.4	High
9	10	I will recommend others to deal with this bank	3.69	.914	73.8	High
10	5	The branch/office manager is always ready to help customers	3.63	.818	72.6	High
Total			3.73	.635	74.6	High

The previous table shows the mean and standard deviations for each paragraph of the study tool, which measures the dimension of bank development arranged in descending order according to the mean scores. The total score in the table indicates that the respondents' orientations were high, as the total mean was (3.73) and the total standard deviation was (0.63), which indicates that the degree of bank development is high.

4-3. Examination and testing of the hypotheses of the study:

To analyze the paragraphs of the questionnaire, One Sample T test (T test) test was used, the paragraph is positive in the sense that the respondents agree to its content if the calculated value of T is greater than the tabulated value of T which is equal to (1.96) or the level of significance is less than 0.05, and the paragraph is negative in the sense that the respondents

do not agree with its content if the calculated T value is less than the tabulated T value which is -1.98 or the level of significance is less than 0.05, while the opinions of the respondents in the paragraph are neutral if the level of significance has greater than 0.05.

4-3-1. Answer to the first hypothesis: There is a relationship at the statistical significance level of ($\alpha \leq 0.05$) between dealing with the customer and the methods followed by the employees and customer satisfaction.

To examine the previous hypothesis the (One Sample T-test) was used to find out the differences in the opinions of the study sample about the effect of dealing with the customer and the methods followed by the employee in the banks of the city of Hebron on the customer satisfaction. Table (4-5) shows that.

Table 4-5: Results of the One Sample T-test for first hypothesis

			Test value = 3		
Variable	mean	Standard deviation	Degrees of freedom	T value	The level of significance
The impact of dealing with the customer and the methods used by the employee in Hebron banks on customer satisfaction.	3.79	0.624	299	21.966	0.000

The results in the above table show the opinions of the respondents in the first hypothesis, and it is noted that the calculated T value (21.966) is greater than the tabulated T value (2.253), in addition, because the level of significance (0.000) is less than 0.05, this means that the mean of the respondents (3.79) is significantly higher than the test value of the neutral answer (3), therefore there is a statistically significant relationship at the significance level ($\alpha \leq 0.05$) in dealing with the customer and the methods followed by the employee in the banks of the city of Hebron on customer satisfaction with mean (3.79) and standard deviation (0.624), accordingly, the hypothesis is accepted.

4-3-2. The answer to the second hypothesis: There is a relationship at the statistical significance level of ($\alpha \leq 0.05$) between the environment (internal and external) factors and customer satisfaction.

To examine the previous hypothesis the (One Sample T-test) was used to find out the differences in the opinions of the study sample about the impact of the environment and the internal surrounding conditions in which the customer waits and the external factors on the satisfaction of bank customers in Hebron. Table (4-6) shows that

Table 4-6: Results of the One Sample T-test for second hypothesis

			Test value = 3		
Variable	mean	Standard deviation	Degrees of freedom	T value	The level of significance
The environment and the internal surrounding conditions in which the customer is waiting and external factors affect the satisfaction among bank customers in Hebron.	3.72	0.605	299	21.142	0.000

The results in the above table show the opinions of the respondents in the second hypothesis, and it is noted that the calculated T value (21.142) is greater than the tabulated T value (2.253), in addition, because the level of significance (0.000) is less than 0.05, this means that the mean of the respondents (3.72) is significantly higher than the test value of the neutral answer (3), therefore there is relationship at the significance level ($\alpha \leq 0.05$) in the environment and the internal surrounding conditions in which the customer waits and the external factors on the satisfaction of bank customers in Hebron with mean (3.72) and standard deviation (0.604), accordingly, the hypothesis is accepted.

4-3-3. Answering the third hypothesis: There is a relationship at the statistical level of significance ($\alpha \leq 0.05$) between the time that customer takes to wait and customer satisfaction.

To examine the previous hypothesis, the (One Sample T-test) was used to find out the differences in the opinions of the study sample about the effect of the time that the customer takes to wait until his turn comes on the satisfaction of the customers of Hebron banks. Table (4-7) shows that

Table 4-7: Results of the One Sample T-test for third hypothesis

			Test value = 3		
Variable	mean	Standard deviation	Degrees of freedom	T value	The level of significance
How long does it take for a customer to wait for their turn Satisfaction among the customers of Hebron banks.	3.63	0.706	299	15.623	0.000

The results in the above table show the opinions of the respondents in the third hypothesis, and it is noted that the calculated T value (15.623) is greater than the tabulated T value (2.253), in addition, because the level of significance (0.000) is less than 0.05, this means that the mean of the respondents (3.63) is significantly higher than the test value of the neutral answer (3), therefore there is relationship at the level of significance ($\alpha \leq 0.05$) in the period of time the customer takes to wait until his turn comes on the satisfaction of the customers of

Hebron banks with mean (3.63) and standard deviation (0.706), accordingly, the hypothesis is accepted.

4-3-4. The answer to the fourth hypothesis: There is a relationship at the statistical significance level of ($\alpha \leq 0.05$) between the effect of the services that the bank seeks to put in its plans to develop the bank for the better and customer satisfaction.

To examine the previous hypothesis, the (One Sample T-test) test was used to find out the differences in the opinions of the study sample about the impact of the services that the bank seeks to put in its plans to develop the bank for the better on the satisfaction of bank customers in Hebron. Table (4-8) shows that.

Table 4-8: Results of the One Sample T-test for fourth hypothesis

			Test value = 3		
Variable	mean	Standard deviation	Degrees of freedom	T value	The level of significance
The effect of the services that the bank seeks to include in its plans for the purpose of developing the bank for the best on the satisfaction of bank customers in Hebron	3.73	0.635	299	20.038	0.000

The results in the above table show the opinions of the respondents in the fourth hypothesis, and it is noted that the calculated T value (20.038) is greater than the tabulated T value (2.253), in addition, because the level of significance (0.000) is less than 0.05, this means that the mean of the respondents (3.73) is significantly higher than the test value of the neutral answer (3), therefore there is relationship at the significance level ($\alpha \leq 0.05$) for the effect of the services that the bank seeks to put in its plans for the purpose of developing the bank for the better on the satisfaction of bank customers in Hebron with mean (3.73) and standard deviation (0.635), accordingly, the hypothesis is accepted.

4-3-5. Answer to the fifth hypothesis: There are statistically significant differences at the statistical level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample’s responses about the structure of satisfaction factors for bank customers in Hebron due to the demographic variables (gender, age, educational level, number of years of dealing with banks, work nature, account type, and number of visits).

To answer this hypothesis, one samples t-test, One Way ANOVA Test, and LSD post-comparisons test were used.

4-3-5-1. Results related to the gender variable

To check the previous hypothesis T-test was used to find out the differences in the mean scores of the study sample responses about the structure of satisfaction factors among bank customers in Hebron due to the gender variable, the results are shown in table (4-9) below.

Table 4-9: the results of the T-test for the significance of the differences in the mean scores of the responses of the study sample about the structure of satisfaction factors among bank customers in Hebron according to the gender variable

	Gender	Frequency	Mean	Deviation	Value(T)	The level of significance*
	Dealing with the customer	Male	212	3.7929	.61243	0.025
Female		88	3.7909	.65717		
Male		212	3.7327	.58665	0.262	*0.793
Female		88	3.7528	.65073		
Male		212	3.6333	.70349	0.698	*0.872
Female		88	3.6477	.71858		
Male		212	3.7189	.63732	0.733	*0.479
Female		88	3.7761	.63427		
Total	Gender	Frequency	Mean	Deviation	Value(T)	The level of significance*
	Male	212	3.7194	.56646	0.165	*0.761
	Female	88	3.7419	.61467		

*Statistically significant at significance level ($\alpha \leq 0.05$)

We note through the data in the previous table that there are no statistically significant differences about the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the gender variable, as the "T" value of the total degree (0.165) and the significance level (0.761), meaning that there are no differences at the significance level ($\alpha \leq 0.05$) in the opinions of the study sample due to the gender variable, as well as to the fields (dealing with the customer, environment, time and role, bank development) because the value of the statistical significance is greater than the value of alpha (0.05), accordingly, the hypothesis is rejected.

4-3-5-2. Age variable results

To check the previous hypothesis T-test was used to find out the differences in the mean scores of the study sample responses about the structure of satisfaction factors among bank customers in Hebron due to the age variable, the results are shown in table (4-9) below.

Table 4-10: mean and standard deviations to know the structure of satisfaction factors for bank customers in Hebron according to the age variable

The field	Age	frequency	mean	Standard deviation
Dealing with the customer	Less than 30 years old	113	3.83	.629
	30 less than 40 years old	102	3.76	.607
	40 Less than 50 years old	64	3.84	.673
	50 years and over	21	3.63	.535
	The total	300	3.79	.625
The environment	Less than 30 years old	113	3.78	.642
	30 less than 40 years old	102	3.72	.587
	40 Less than 50 years old	64	3.72	.595
	50 years and over	21	3.67	.541
	The total	300	3.74	.605
Period and time	Less than 30 years old	113	3.70	.648
	30 less than 40 years old	102	3.65	.674
	40 Less than 50 years old	64	3.60	.758
	50 years and over	21	3.36	.949
	The total	300	3.64	.707
Bank development	Less than 30 years old	113	3.80	.657
	30 less than 40 years old	102	3.72	.568
	40 Less than 50 years old	64	3.70	.717
	50 years and over	21	3.61	.577
	The total	300	3.74	.636
Total	Less than 30 years old	113	3.78	.596
	30 less than 40 years old	102	3.71	.546
	40 Less than 50 years old	64	3.71	.609
	50 years and over	21	3.57	.570
	The total	300	3.73	.580

It is clear from the table (4-10) that there are differences in the mean responses of the study sample about the structure of satisfaction factors for bank customers in Hebron due to the age variable, and to verify the significance of these differences the One Way Anova test was used and the table (4-11) shows the results

Table 4-11: Results of the One Way Anova test to identify the differences in the response according to the age variable

The field	Disparity source	Sum of squares	Degrees of freedom	Mean squares	Calculated F value	Statistical significance
Dealing with the customer	Between groups	.934	3	.311	.796	.497
	Within groups	115.778	296	.391		
	The total	116.712	299			

The field	Disparity source	Sum of squares	Degrees of freedom	Mean squares	Calculated F value	Statistical significance
The environment	Between groups	.358	3	.119	.323	.808
	Within groups	109.124	296	.369		
	The total	109.482	299			
Prriod and time	Between groups	2.183	3	.728	1.463	.225
	Within groups	147.177	296	.497		
	The total	149.359	299			
Bank development	Between groups	.906	3	.302	.745	.526
	Within groups	120.002	296	.405		
	The total	120.908	299			
Total	Between groups	.857	3	.286	.847	.469
	Within groups	99.751	296	.337		
	The total	100.608	299			

** Statistically significant at the level of significance ($\alpha \geq 0.01$). * Statistically significant at the level of significance ($\alpha \geq 0.05$).

It is clear from Table (4-11) that the differences in the response mean of the sample about the structure of satisfaction factors among bank customers in Hebron according to the age variable are not significant statistically, where the value of alpha in all fields and in the total was greater than (0.05) and that is not statistically significant, accordingly, the hypothesis is rejected

4-3-5-3. Results related to the educational level variable

To check the previous hypothesis T-test was used to find out the differences in the mean scores of the study sample responses about the structure of satisfaction factors among bank customers in Hebron due to the educational level variable, the results are shown in table (4-12) below.

Table 4-12: mean and standard deviations to know the structure of satisfaction factors for bank customers in Hebron according to the educational level variable

The Field	Educational Level	Frequency	Mean	Standard Deviation
Dealing with the customer	High school or less	119	3.77	.584
	Diploma	71	3.86	.652
	Bachelor	99	3.78	.651
	Postgraduate	11	3.63	.671
	The Total	300	3.79	.625
The environment	High school or less	119	3.71	.589
	Diploma	71	3.80	.623
	Bachelor	99	3.76	.595
	Postgraduate	11	3.50	.752
	The Total	300	3.74	.605
Prriod and time	High school or less	119	3.62	.696
	Diploma	71	3.68	.761
	Bachelor	99	3.64	.674
	Postgraduate	11	3.51	.817
	The Total	300	3.64	.707
Bank development	High school or less	119	3.72	.606
	Diploma	71	3.87	.673
	Bachelor	99	3.70	.619
	Postgraduate	11	3.35	.737
	The Total	300	3.74	.636
Total	High school or less	119	3.71	.542
	Diploma	71	3.80	.628
	Bachelor	99	3.72	.576
	Postgraduate	11	3.50	.694
	The Total	300	3.73	.580

It is clear from the table (4-12) that there are differences in the mean responses of the study sample about the structure of satisfaction factors for bank customers in Hebron duo you to the educational level variable, and to verify the significance of these differences the One Way ANOVA test was used and the table (4-13) shows the results:

Table 4-13: Results of the One Way ANOVA test to identify the differences in the response according to the educational attainment variable

The field	Disparity source	Sum of squares	Degrees of freedom	Mean squares	Calculated F value	Statistical significance
Dealing with the customer	Between groups	.734	3	.245	.625	.600
	Within groups	115.978	296	.392		
	The total	116.712	299			
The environment	Between groups	1.047	3	.349	.952	.416
	Within groups	108.435	296	.366		
	The total	109.482	299			
Prriod and time	Between groups	.367	3	.122	.243	.866
	Within groups	148.992	296	.503		
	The total	149.359	299			
Bank development	Between groups	2.987	3	.996	2.499	.060
	Within groups	117.921	296	.398		
	The total	120.908	299			
Total	Between groups	1.058	3	.353	1.049	.371
	Within groups	99.550	296	.336		
	The total	100.608	299			

** Statistically significant at the level of significance ($\alpha \geq 0.01$). * Statistically significant at the level of significance ($\alpha \geq 0.05$).

It is clear from Table (4-13) that the differences in the response mean of the sample about the structure of satisfaction factors among bank customers in Hebron according to the educational level variable are not significant statistically, where the value of alpha in all fields and in the total was greater than (0.05) and that is not statistically significant, accordingly, the hypothesis is rejected.

4-3-5-4. Results related to the variable of number of years of dealing with banks

To check the previous hypothesis T-test was used to find out the differences in the mean scores of the study sample responses about the structure of satisfaction factors among bank customers in Hebron due to the variable number of years of dealing with banks variable, the results are shown in table (4-14) below.

Table 4-14: mean and standard deviations to find out the structure of satisfaction factors among bank customers in Hebron according to the variable number of years of dealing with banks

The field	Number of years of dealing with banks	frequency	mean	Standard deviation
Dealing with the customer	A year or less	38	3.89	.480
	From one to three years	47	3.81	.734
	Three to five years	80	3.75	.603
	More than five years	135	3.78	.636
	The Total	300	3.79	.625
The environment	A year or less	38	3.75	.467
	From one to three years	47	3.81	.695
	Three to five years	80	3.68	.608
	More than five years	135	3.75	.608
	The Total	300	3.74	.605
Prriod and time	A year or less	38	3.72	.423
	From one to three years	47	3.74	.826
	Three to five years	80	3.62	.569
	More than five years	135	3.59	.795
	The Total	300	3.64	.707
Bank development	A year or less	38	3.77	.428
	From one to three years	47	3.80	.737
	Three to five years	80	3.75	.610
	More than five years	135	3.70	.665
	The Total	300	3.74	.636
Total	A year or less	38	3.78	.393
	From one to three years	47	3.79	.704
	Three to five years	80	3.70	.530
	More than five years	135	3.70	.608
	The Total	300	3.73	.580

It is clear from the table (4-14) that there are differences in the mean responses of the study sample about the structure of satisfaction factors for bank customers in Hebron duo you to the variable number of years of dealing with banks, and to verify the significance of these differences the One Way ANOVA test was used and the table (4-15) shows the results:

Table 4-15: Results of the One Way ANOVA test to identify the differences in the response according to the variable number of years of dealing with banks

The field	Disparity source	Sum of squares	Degrees of freedom	Mean squares	Calculated F value	Statistical significance
Dealing with the customer	Between groups	.572	3	.191	.486	.692
	Within groups	116.140	296	.392		
	The total	116.712	299			
The environment	Between groups	.535	3	.178	.485	.693
	Within groups	108.947	296	.368		
	The total	109.482	299			
Prriod and time	Between groups	1.054	3	.351	.701	.552
	Within groups	148.305	296	.501		
	The total	149.359	299			
Bank development	Between groups	.434	3	.145	.356	.785
	Within groups	120.474	296	.407		
	The total	120.908	299			
Total marks	Between groups	.432	3	.144	.425	.735
	Within groups	100.176	296	.338		
	The total	100.608	299			

** Statistically significant at the level of significance ($\alpha \geq 0.01$). * Statistically significant at the level of significance ($\alpha \geq 0.05$).

It is clear from Table (4-15) that the differences in the response mean of the sample about the structure of satisfaction factors among bank customers in Hebron according to the variable number of years of dealing with banks are not significant statistically, where the value of alpha in all fields and in the total was greater than (0.05) and that is not statistically significant, accordingly, the hypothesis is rejected.

4-3-5-5. Results related to the work nature variable

To check the previous hypothesis T-test was used to find out the differences in the mean scores of the study sample responses about the structure of satisfaction factors among bank customers in Hebron due to the work nature variable, the results are shown in the table (4-16) below.

Table 4-16: mean and standard deviations to know the structure of satisfaction factors for bank customers in Hebron according to the nature of work variable

The field	Work nature	frequency	mean	Standard deviation
Dealing with the customer	I work in the public sector	145	3.64	.535
	I work in the private sector	94	3.80	.695
	I own a business (self-employed)	30	4.00	.511
	Work inside the Green Line (Palestine 1948)	31	4.30	.586
	The total	300	3.79	.625
The environment	I work in the public sector	145	3.55	.483
	I work in the private sector	94	3.76	.657
	I own a business (self-employed)	30	4.08	.650
	Work inside the Green Line (occupied Palestine in 1948)	31	4.22	.516
	The total	300	3.74	.605
Prriod and time	I work in the public sector	145	3.44	.698
	I work in the private sector	94	3.68	.682
	I own a business (self-employed)	30	3.89	.533
	Work inside the Green Line (occupied Palestine in 1948)	31	4.22	.550
	The total	300	3.64	.707
Bank development	I work in the public sector	145	3.56	.546
	I work in the private sector	94	3.77	.707
	I own a business (self-employed)	30	4.01	.540
	Work inside the Green Line (occupied Palestine in 1948(31	4.20	.554
	The total	300	3.74	.636
Total	I work in the public sector	145	3.55	.486
	I work in the private sector	94	3.75	.633
	I own a business (self-employed)	30	3.99	.483
	Work inside the Green Line (occupied Palestine in 1948)	31	4.23	.507
	The total	300	3.73	.580

It is clear from the table (4-16) that there are differences in the mean responses of the study sample about the structure of satisfaction factors for bank customers in Hebron due to the work nature variable, and to verify the significance of these differences the One Way ANOVA test was used and the table (4-17) shows the results:

Table 4-17: Results of the One Way Anova test to identify the differences in the response according to the work nature variable

The field	Disparity source	Sum of squares	Degrees of freedom	Mean squares	Calculated F value	Statistical significance
Dealing with the customer	Between groups	12.634	3	4.211	11.977	.000
	Within groups	104.078	296	.352		
	The total	116.712	299			
The environment	Between groups	15.574	3	5.191	16.363	.000
	Within groups	93.908	296	.317		
	The total	109.482	299			
Prriod and time	Between groups	18.529	3	6.176	13.974	.000
	Within groups	130.830	296	.442		
	The total	149.359	299			
Bank development	Between groups	13.794	3	4.598	12.707	.000
	Within groups	107.114	296	.362		
	The total	120.908	299			
Total	Between groups	14.941	3	4.980	17.208	.000
	Within groups	85.667	296	.289		
	The total	100.608	299			

**Statistically significant at the level of significance ($\alpha \geq 0.01$). * Statistically significant at the level of significance ($\alpha \geq 0.05$)

It is clear from Table (4-17) that there are differences in the response averages of the sample about the structure of satisfaction factors for bank customers in Hebron according to the work nature variable, where the value of alpha in all fields and the total degree was less than (0.05), which is a statistically significant, accordingly, the hypothesis is accepted which states that there are differences in the structure of satisfaction factors for bank customers in Hebron due to the work nature variable.

To find out the source of the differences the results of the Tukey test were extracted for the differences in the response of the sample about the structure of satisfaction factors among bank customers in Hebron according to the work nature variable, the results are shown in table (4-18) below

Table 4-18: the results of the Tukey test for the differences in the response of the sample about the structure of satisfaction factors for bank customers in Hebron according to the work nature variable

Type of the job	I work in the public sector	I work in the private sector	I own a business (self-employed)	Work inside the Green Line (occupied Palestine in 1948)
I work in the public sector		-.206 [*]	-.447 [*]	-.689 [*]
I work in the private sector			-.240-	-.483 [*]
I own a business (self-employed)				-.243-
Work inside the Green Line (occupied Palestine in 1948)				

The data in the previous table indicate that the differences were between customers (I work in the public sector) and (with a private business (freelance business)), and in favor of (with a private business (freelance business)). The differences also appeared between (I work in the public sector), and (I work Within the Green Line (occupied Palestine in 1948)), and in favor of working within the Green Line (occupied Palestine in 1948), and differences emerged between (work in the private sector), and (work within the Green Line (occupied Palestine in 1948)), and in favor (work within the Green Line) occupied Palestine in 1948).

4-3-5-6. Results related to the bank's account type variable

To check the previous hypothesis T-test was used to find out the differences in the mean scores of the study sample responses about the structure of satisfaction factors among bank customers in Hebron due to the bank's account type variable, the results are shown in the table (4-19) below.

Table 4-19: mean and standard deviations to know the structure of satisfaction factors among bank customers in Hebron according to the variable Type of bank account

The field	Type of bank account	frequency	mean	Standard deviation
Dealing with the customer	Current	197	3.83	.617
	Saving	60	3.64	.685
	Both	43	3.85	.546
	The total	300	3.79	.625
The environment	Current	197	3.76	.602
	Saving	60	3.63	.704
	Both	43	3.79	.440
	The total	300	3.74	.605
Prriod and time	Current	197	3.63	.733
	Saving	60	3.53	.721

The field	Type of bank account	frequency	mean	Standard deviation
	Both	43	3.82	.515
	The total	300	3.64	.707
Bank development	Current	197	3.78	.611
	Saving	60	3.59	.752
	Both	43	3.76	.548
	The total	300	3.74	.636
Total	Current	197	3.75	.574
	Saving	60	3.59	.673
	Both	43	3.81	.432
	The Total	300	3.73	.580

It is clear from the table (4-19) that there are differences in the mean responses of the study sample about the structure of satisfaction factors for bank customers in Hebron due to bank's account type variable, and to verify the significance of these differences the One Way ANOVA test was used and the table (4-20) shows the results

Table 4-20: Results of the One Way Anova test to identify the differences in the response according to the bank's account type variable

The field	Disparity source	Sum of squares	Degrees of freedom	Mean squares	Calculated F value	Statistical significance
Dealing with the customer	Between groups	1.872	2	.936	2.421	.091
	Within groups	114.840	297	.387		
	The total	116.712	299			
The environment	Between groups	.985	2	.493	1.349	.261
	Within groups	108.497	297	.365		
	The total	109.482	299			
Prriod and time	Between groups	2.140	2	1.070	2.159	.117
	Within groups	147.219	297	.496		
	The total	149.359	299			
Bank development	Between groups	1.708	2	.854	2.128	.121
	Within groups	119.200	297	.401		
	The total	120.908	299			
Total	Between groups	1.412	2	.706	2.113	.123
	Within groups	99.196	297	.334		
	The total	100.608	299			

** Statistically significant at the level of significance ($\alpha \geq 0.01$). * Statistically significant at the level of significance ($\alpha \geq 0.05$).

It is clear from Table (4-20) that the differences in the response mean of the sample about the structure of satisfaction factors among bank customers in Hebron according to the bank's account type variable are not significant statistically, where the value of alpha in all fields and in the total was greater than (0.05), and that is not statistically significant, accordingly, the hypothesis is rejected.

4-3-5-7. Results related to the bank visiting rate variable

To check the previous hypothesis T-test was used to find out the differences in the mean scores of the study sample responses about the structure of satisfaction factors among bank customers in Hebron due to the bank visiting rate variable, the results are shown in the table (4-21) below.

Table 4-21: mean and standard deviations to know the structure of satisfaction factors for bank customers in Hebron according to bank visiting rate variable

The Field	Visiting Rate	Frequency	Mean	Standard Deviation
Dealing with the customer	Daily	41	3.95	.686
	Two to three times a week	85	3.94	.661
	Once a month	169	3.67	.562
	Annually	5	4.28	.572
	The total	300	3.79	.625
The environment	Daily	41	3.86	.671
	Two to three times a week	85	3.91	.681
	Once a month	169	3.62	.518
	Annually	5	3.85	.693
	The total	300	3.74	.605
Prriod and time	Daily	41	3.79	.728
	Two to three times a week	85	3.85	.699
	Once a month	169	3.50	.681
	Annually	5	3.48	.463
	The total	300	3.64	.707
Bank development	Daily	41	3.89	.659
	Two to three times a week	85	3.90	.707
	Once a month	169	3.61	.562
	Annually	5	4.12	.657
	The total	300	3.74	.636
Total	Daily	41	3.87	.657
	Two to three times a week	85	3.90	.643
	Once a month	169	3.60	.494
	Annually	5	3.93	.544
	The total	300	3.73	.580

It is clear from the table (4-21) that there are differences in the mean responses of the study sample about the structure of satisfaction factors for bank customers in Hebron due to bank visiting rate variable, and to verify the significance of these differences the One Way ANOVA test was used and the table (4-22) shows the results:

Table 4-22: Results of the One Way Anova test to identify the differences in the response according to bank visiting rate variable

The field	Disparity source	Sum of squares	Degrees of freedom	Mean squares	Calculated F value	Statistical significance
Dealing with the customer	Between groups	6.814	3	2.271	6.118	.000
	Within groups	109.898	296	.371		
	The total	116.712	299			
The environment	Between groups	5.540	3	1.847	5.258	.002
	Within groups	103.942	296	.351		
	The total	109.482	299			
Prriod and time	Between groups	8.377	3	2.792	5.862	.001
	Within groups	140.983	296	.476		
	The total	149.359	299			
bank development	Between groups	6.705	3	2.235	5.793	.001
	Within groups	114.204	296	.386		
	The total	120.908	299			
Total	Between groups	6.463	3	2.154	6.773	.000
	Within groups	94.145	296	.318		
	The total	100.608	299			

** Statistically significant at the level of significance ($\alpha \geq 0.01$). * Statistically significant at the level of significance ($\alpha \geq 0.05$).

It is clear from Table (4-22) that there are differences in the response averages of the sample about the structure of satisfaction factors for bank customers in Hebron according to the bank visiting rate variable, where the value of alpha in all fields and the total degree was less than (0.05), which is a statistically significant, accordingly, the hypothesis is accepted which states that there are differences in the structure of satisfaction factors for bank customers in Hebron due to the bank visiting rate variable.

To find out the source of the differences the results of the Tukey test were extracted for the differences in the response of the sample about the structure of satisfaction factors among

bank customers in Hebron according to the bank visiting rate variable, the results are shown in table (4-23) below.

Table 4-23: The results of the Tukey test for the differences in the response of the sample about the structure of satisfaction factors for bank customers in Hebron according to the variable I frequent the bank

I frequent the bank	Daily	Two to three times a week	Once a month	Annually
Daily		-.029-	.274*	-.060-
Two to three times a week			.303*	-.031-
Once a month				-.274-*
Annually				

The data provided in the previous table indicate that the differences were between customers who used to go to the bank daily and in the month in favor of those who used to go to the bank daily. The differences also appeared between customers who used to go to the bank once a month and who used to go to the bank two to three times a week in favor of those who used to go two to three times a week.

4-4. Hypotheses Test Results

Table 4-24: Summary of All Hypotheses Test Results

Hypothesis		Decision
H ₁	There is a relationship at the significance level ($\alpha \leq 0.05$) in dealing with the customer and the methods followed by the employee in the banks of the city of Hebron on customer satisfaction	Accepted
H ₂	There is a relationship at the significance level ($\alpha \leq 0.05$) in the environment and the internal surrounding conditions in which the customer waits and the external factors on the satisfaction of bank customers in Hebron	Accepted
H ₃	There is a relationship at the level of significance ($\alpha \leq 0.05$) in the time that customer takes to wait until his turn comes on the satisfaction of the customers of Hebron banks	Accepted
H ₄	There is a relationship at the significance level ($\alpha \leq 0.05$) for the effect of the services that the bank seeks to put in its plans to develop the bank for the better on the satisfaction of bank customers in Hebron	Accepted
H ₅₋₁	There are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the gender variable	Rejected
H ₅₋₂	There are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the age variable	Rejected
H ₅₋₃	There are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the educational level variable	Rejected

H ₅₋₄	There are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the variable of number of years of dealing with banks	Rejected
H ₅₋₅	There are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the work nature variable	Accepted
H ₅₋₆	There are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the bank's account type variable	Rejected
H ₅₋₇	There are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the bank visiting rate variable	Accepted

Chapter Five

Discussion of Results and Recommendations

5-1. Discussion of results

This study aimed to know and test the structure of satisfaction factors for bank customers in Hebron, and it also aimed to find out whether there are statistically significant differences in the structure of satisfaction factors for bank customers in Hebron due to demographic variables.

The present study concludes that service quality is one of the most important factors in the private sector banks. The banking sector has a compelling demand for overall service improvement, to survive the substantial competition in the present day scenario. For better service quality, banks are recruiting employees who are well-versed in local language; increasing number of branches and improving good infrastructure, i.e., transformation of technology. Efficient management of customer relations creates more customer retention and trust (Ray and Bhattacharya, 2016). So, Customer Relationship Management is one of the main key factors of all organizations

Banks are providing new service concepts to improve overall service quality. The commercial success of these new service concepts often depends on how this value proposition is judged from the customer perspective (Anderson et al., 2006; and Rintamäki et al., 2007). Understanding of the cross-channel customer experience becomes crucial (Chatterjee, 2010). In addition, the resources and competencies needed to facilitate relevant customer value propositions pose a challenge from the business model perspective (e.g., Johnson et al., 2008; and Vargo and Lusch, 2008). The managers should periodically assess and monitor service quality in their banks and recognize its importance in developing and maintaining enduring relationship with their customers as these are crucial parameters leading to increased performance and customer satisfaction.

With regards to the first hypothesis, the results showed that there is a relationship at the level of significance ($\alpha \leq 0.05$) in dealing with the customer and the methods followed by the employee in the banks of the city of Hebron on customer satisfaction. This result is in agreement with the results of many studies and articles. Including: Kattara, Weheba and El-Said (2008), Ahmed Jowalie Wampande & Olutayo K. Osunsan, (2020) and Nguyen, Tran, Huynh, (2019). On the other hand, some studies have found different results, for example, (Humaira Aziz & Samreen Lodhi, 2015) in their study concluded that employee satisfaction does not lead to customer satisfaction.

Regarding the second hypothesis, the results showed that there is a relationship at the significance level ($\alpha \leq 0.05$) in the environment and the internal surrounding conditions in which the customer waits and the external factors on the satisfaction of bank customers in Hebron. This result is supported by many results of studies and research that examined the

role and impact of the physical environment on customer satisfaction including Serap Özdemir-Güzel & Mithat Zeki Dinçer, (2018), Burçin Cevdet Çetinsöz, (2019), and Ayman Shiha, Nabila Selimlin, Silsal Kanaan, (2017).

In the third hypothesis, the results of this study showed that there is a relationship at the level of significance ($\alpha \leq 0.05$) in the time that customer takes to wait until his turn comes on the customers satisfaction of Hebron banks. A large number of studies reveal negative influence of waiting time on customer satisfaction. Waiting time is often regarded as a waste of time Sheu et al., (2003), McDonnell (2007) and Ho and Zheng, (2004).

This study also found that there is a relationship at the significance level ($\alpha \leq 0.05$) for the effect of the services that the bank seeks to put in its plans to develop the bank for the better on the satisfaction of bank customers in Hebron.

Acknowledging and dissecting the interconnected roles of customer satisfaction the companies that are achieving long-term continuous improvement in quality tailored to customer satisfaction possess lasting characteristics such as customer orientation, customer consciousness, and customer responsiveness. In doing so, they liberate the quality concept from the narrow product or service focus to encompass total conformance to customer requirements in spite of the existing functionalization and departmentalization of modern complex structures. In addition to these key components, a customer-driven organization demands building and nurturing a customer satisfaction culture and value system that makes quality improvement and heightened concern for customer satisfaction a permanent aspect of organizational life.

Concerning the fifth hypothesis, this study reached different results regarding whether there are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the demographic variables. The results showed that there are no statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the (gender, age, educational level, number of years of dealing with banks, and bank's account type) variables. On the other hand, the results showed that there are statistically significant differences at the level of significance ($\alpha \leq 0.05$) in the mean scores of the study sample's responses about the structure of satisfaction factors for bank customers in Hebron due to the (nature of the work, and bank visiting rate) variables.

Many studies have reached similar outcomes regarding these variables, for example Khadija Yahya Abdel Samad, (2021), found that there are no significant difference in satisfaction customers according to their difference in "gender" and "the number of years of dealing with the bank" factors. Also Richu M. Juneja & Prachi B. Mehta, (2018) reached a conclusion which is that qualification of customers shows significant association with satisfaction level of online customers whereas gender, age, occupation and experience of online buying depicted no significant association with online customer satisfaction.

5-2. Recommendations

The results of this study are applicable to any bank who wants to adopt strategies to increase customer satisfaction and improved business performance. In this section we try to make a set of recommendations for the concerned parties. It is worth mentioning that the two beneficiaries of the research are the banking sector and its customers.

- The need for banks to work to narrow the gap between customers' expectations of the level of quality and what is actually provided to them in order to achieve their satisfaction
- It is necessary to conduct more research to know the reasons for customer dissatisfaction with some banking services and work to remove them before they turn into problems that may affect customer loyalty.
- Offering rewards to employees who treat customers in a nice way
- Attention to achieving customer satisfaction by focusing on the quality of banking service and how to deliver it
- Customers always want the best services from the bank. Nowadays customers are becoming very much dynamic . In this regard the banks should expand online banking services for satisfaction to the customers.
- Every customer wants to quick delivery service that helps to create satisfaction of the customers. On the other hand, networking system should be increases among all branches of Banks
- Banks should do their best to restore confidence to their customers on quality of service and improve their services
- Given the influence of customer satisfaction on business profit in the long run, it is essential for banks to understand what dimensions of service quality need to be monitored and used to develop customer satisfaction awareness, and customer-oriented work behaviours
- The need to focus on internal marketing programs that lead to employee satisfaction, as it is one of the most important factors for gaining customers' trust, satisfaction, and loyalty
- The scope of this study was banks in Hebron, while the future studies could include other cities in the region or all Palestinian cities.

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Appendices

List of refereed journal

Number	Name	Specialization	University
1	Dr. Ibraheem Romi	Business Administration	PPU
2	Dr. Mohammad Hassouna	Business Administration	PPU
3	Dr. Mahmoud Tarada	Business Administration	HU



جامعة الخليل

كلية الدراسات العليا والبحث العلمي

استبانة

الأخ الكريم/ الأخت الكريمة

تحية وبعد،

تقوم الباحثة بدراسة بعنوان: العوامل المؤثرة على رضا زبائن البنوك في الخليل، وذلك استكمالاً لمتطلبات الحصول على درجة الماجستير في إدارة الأعمال من جامعة الخليل، وذلك بهدف التعرف على العوامل التي يؤدي وجودها إلى تحقيق الرضا بين زبائن البنوك وتقديم مقترحات وتطويرها، يرجى من حضرتكم التفضل بقراءة فقرات الاستبانة والإجابة عنها بدقة وموضوعية لما لرأيكم من أهمية وأثر في إنجاح إعداد وإتمام هذه الدراسة علماً بأن المعلومات التي ستدلون بها سوف تعامل بسرية تامة ولن تستخدم إلا لأغراض البحث العلمي فقط.

شاكرين لكم حسن تعاونكم

الباحثة : ميرنا يوسف

بإشراف الدكتور: نائل سيد أحمد

القسم الأول: البيانات العامة

يرجى الإجابة عن ما يلي بوضع إشارة (v) في المكان المناسب لاختياركم:

- | | | |
|--------------------|---|--|
| 1. الجنس: | <input type="radio"/> ذكر | <input type="radio"/> أنثى |
| 2. العمر: | <input type="radio"/> أقل من 30 سنة | <input type="radio"/> 30 – أقل من 40 سنة |
| | <input type="radio"/> 40- أقل من 50 سنة | <input type="radio"/> 50 سنة فما فوق. |
| 3. التحصيل العلمي: | <input type="radio"/> ثانوية عامة فما دون | <input type="radio"/> دبلوم |
| | <input type="radio"/> بكالوريوس | <input type="radio"/> دراسات عليا |

4. عدد سنوات التعامل مع البنوك: سنة أو أقل من سنة إلى ثلاثة سنوات
 ثلاثة سنوات إلى خمسة أكثر من خمسة سنوات

5. طبيعة العمل: أعمل في القطاع العام أعمل في القطاع الخاص
 لدي عمل خاص (أعمال حرة) أعمل داخل الخط الأخضر (فلسطين المحتلة عام 1948)

6. امتلك حساب بنك: جاري توفير كلاهما

7. أتردد على البنك: يومياً مرتان إلى ثلاثة في الأسبوع
 مرة في الشهر سنوياً

القسم الثاني: محاور الدراسة

يرجى وضع إشارة (V) في المربع المناسب علماً بأن التدرج يشير إلى مدى تطبيق البنك لهذه الفقرة

معارض بشدة	معارض	محايد	موافق	موافق بشدة	
التعامل مع الزبون (أي كيف يتم تعامل الموظف مع الزبون وما هي الطرق والأساليب التي يتبعها الموظف)					
					يمتاز موظفو البنك بسمعة حسنة في خدمة العملاء
					يجيب موظفو البنك عن استفساراتي بسرعة
					يقدم موظف البنك لي جميع المعلومات المتعلقة بأي خدمات جديدة
					يشعر العملاء بالأمان في التعامل مع البنك
					يقدم البنك خدمات خالية من المخاطر

					ينجز البنك خدماته بطريقة صحيحة ومن المرة الأولى
					يلتزم موظفو البنك بتنفيذ الأعمال في الوقت المحدد
					نوع الخدمات المعروضة تلبي متطلبات العملاء
					هناك سرعة في الرد على شكاوي العملاء
					يحرص البنك على حل مشاكل العملاء بسهولة ويسر
					ساعات عمل البنك مناسبة للعملاء
البيئة (يقصد بها الظروف المحيطة الداخلية التي ينتظر فيها الزبون، بالإضافة إلى العوامل الخارجية					
					يتوفر بالبنك أماكن انتظار مريحة
					اختياري للبنك نتيجة توفر وسائل الراحة الداخلية من تكييف وتدفئة
					يتوفر بالبنك إضاءة جيدة ومناسبة
					اختياري للبنك نتيجة توفر وسائل الراحة الخارجية من موقف سيارات
					إختياري للبنك نتيجة قربه من مكان سكني
					مبنى البنك جذاب للعملاء
					البنك ذو تصميم داخلي جيد
					يحافظ البنك على نظافته
					يستخدم البنك معدات تسهل العمل على موظفيه
					يستخدم البنك أجهزة تكنولوجية حديثة

					يتميز العاملون بالبنك بحسن المظهر والأتانة
					يتوفر الوضوح في احتساب المبالغ المضافة
الوقت والدور (أي المدة الزمنية التي يستغرقها الزبون بالانتظار حتى يأتي دوره)					
					يلتزم الموظف بالدور عند معاملة الزبائن
					فترة الانتظار قصيرة لتقديم الخدمة للعملاء عند موظفي الصندوق
					آلة إعطاء ورقة الأدوار منظمة وسلسلة التعامل
					يلتزم موظفو البنك بالإطار الزمني الصحيح لإتمام الخدمة
					شاشة الأدوار واضحة ويتم ملاحظتها بسهولة
					فترة الانتظار تتناسب طردياً مع عدد الزبائن الموجود بقاعة الانتظار
					هناك استجابة فورية لطلب الزبون
					تكتمل الخدمة في الموعد المتفق عليه
تطوير البنك (الخدمات التي يسعى البنك لوضعها في خطته بغرض تطوير البنك نحو الأفضل)					
					يسعى البنك لتحسين جودة مجمل خدماته المقدمة
					هناك حرص على تقديم الخدمة بشكل صحيح ومن المرة الأولى
					يلتزم البنك بوعوده اتجاه العميل
					هناك اهتمام بمشاكل العملاء من خلال الإجابة على استفساراتهم
					هناك استعداد دائم لدى مدير الفرع/المكتب لمساعدة العملاء

					هناك معاملة حسنة من قبل موظفي الخدمات في البنك مع العملاء
					يتم الحصول على الخدمات الالكترونية دون تأخير
					يشعر العميل بالاستقرار عند التعامل مع البنك
					يتم الرد على الاستفسارات بوقت قصير
					سأوصي الآخرين بالتعامل مع هذا البنك

س/ هل يوجد لديك مقترحات إضافية ؟

.....

شاكرين حسن تعاونكم

الباحثة: ميرنا يوسف

Questionnaire



Faculty of Higher Studies and Research

Greetings,

The researcher is conducting a study entitled: Factors affecting Customer Satisfaction: Empirical Study on Banking Services in Hebron, in order to complete the requirements for obtaining a master degree in Business Administration from Hebron University, in order to identify the factors that leads to satisfaction among bank customers and to submit proposals and develop them, please kindly read the paragraphs of the questionnaire and answer them accurately and objectively because your opinion is vital. The answers are not personal and it will only be used for research purposes.

Thanks in advance

The researcher: Merna Yousef
The Supervisor: Nael SaidAhmed

First part

General data: Please make a (√) in the circles below:

1. Gender: Male Female
2. Age: less than 30 30- less than 40
40- less than 50 more than 50
3. Education level: high school or less Diploma
BA Higher studies
4. Years of dealing with banks: year or less from year to three
three to five more than five years
5. Job: public sector private sector
self-employed occupied Palestine in 1948
6. I have a bank account: current saving both
7. Frequency of visits to banks: daily 2-3 times a week
once a month annually

Second part: study axes

	Strongly agree	agree	neutral	disagree	Totally disagree
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The First Area: Dealing With The Customer					
Bank employees have a good reputation for customer service					
The bank staff answers my questions quickly					
The bank employee provides me with all the information regarding any new services					
Customers feel safe in dealing with the bank					
The bank offers risk-free services					
The bank performs its services correctly and from the first time					
Bank employees are obligated to carry out work on time					
The type of offered services meet customer requirements					
There is a speedy response to customer complaints					
The bank is keen to solve customer problems easily and Conveniently					
Bank working hours are suitable for customers					
The Second Area: The Environment					
The bank has comfortable waiting areas					

My choice of the bank is due to the availability of internal amenities such as air conditioning and heating					
The bank has good and appropriate lighting					
My choice of the bank is due to the availability of external amenities from a car park					
My choice of the bank is due to its proximity to a residential place					
The bank building is attractive to customers					
The bank has a good interior design					
The bank keeps is always clean					
The bank uses equipment that facilitates the work of its employees					
The bank uses modern technological equipment					
The employees of the bank are distinguished by their good looks and elegance					
There is clarity in calculating the added amounts					
The Third Area: Time and Period					

The employee adheres to the role when dealing with customers					
The waiting period is short to provide service to customers at the Fund's employees					
The role-giving machine is organized and smooth					
Bank employees adhere to the correct time frame for completing the service					
Role display is clear and easily noticed					
The waiting period is directly proportional to the number of customers in the waiting room					
There is an immediate response to the customer's request					
The service is completed on the agreed date					
The Fourth Area: Bank Development					
The Bank seeks to improve the quality of its overall services					
There is a keenness to provide the service correctly and from the first time					
The bank abides by its promises to the customer					

There is attention to customer problems by answering their inquiries					
The branch/office manager is always ready to help customers					
There is good treatment by the service staff in the bank with customers					
Electronic services are obtained without delay					
The customer feels stability when dealing with the bank					
Inquiries are answered in a short time					
I will recommend others to deal with this bank					

Q/ Do you have any recommendations ? if yes please mention

.....

Thank you

The researcher: Merna Yousef

Certificate of Editing

This is to acknowledge that the present study titled:

“Factors Affecting Customers’ Satisfaction: An Empirical Study on Banking Services in Hebron”

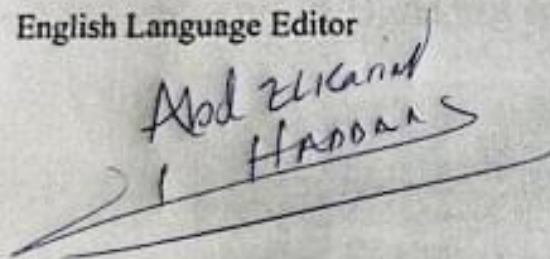
Prepared by: Merna Yousif

Has been professionally edited and proofread for the English language usage on this day 4th January 2022.

It witness whereof, I affix my signature below

Abd El-Karim Haddad

English Language Editor

A handwritten signature in black ink, reading "Abd El-Karim Haddad", is written over a horizontal line. The signature is written in a cursive style.