The Impact of Banking Service Quality on the Financial Performance of Saudi Commercial Banks

Dr. Khalil . S. Abusaleem   Dr. Abdullah .M. Hersh

Associate Professor , King Abdul-Aziz University, Saudi Arabia

Abstract

This study aims to identify the extent of application banking service dimensions in Saudi commercial banks and the impact of this application on their financial performance, with the identification of the adoption possibility of new marketing mechanism from these banks to improve performance and make it a competitive advantage for them compared to other banks , and the results of the study were as follows:

There is a strong statistically significance correlation between the principles of banking service quality on one hand and the indicators of financial performance in the Saudi commercial banks on the other hand, except the credibility principle , The strongest correlation relationship is for responsiveness principle and the least one is for reliability principle on financial performance , the study indicated that there is a correlation ralationship between the principles of banking service quality on one hand and the indicators of financial performance in saudi commercial banks on the other hand, except liquidity indicator , as the study indicated that there isnot correlation relationship between the variables of service quality principles , The strongest relationship is for activity indicator and then for profitability indicator , and the least one is for liquidity indicator with the principles of banking service quality , depending on the study sample's point of view.

1.Introduction

The banking sector has a vital center in the economic and financial systems, and has a positive influence which exerted on the economic development, on the grounds that it contributes to supply the economic activity with the necessary funds for its advance and development on the one hand, fights against compactness and achieves benefits for savers, on the other hand.

Banks in their entirety are considered as a ring interacts within the various areas of economic activity, which means that the growth and expansion of this activity leads to increase the importance of banks ,the breadth of its activity field and multiple services. Because of the banks role in the countries economies, thier efficiency in carrying out thier activities and functions will reflect positively or negatively on the development in those countries, which requires from the banks to increase effectiveness, through increasing the level of efficiency , streamline their working procedures and improve the performance levels of thier employees, this reflects on thier banking services improvement and development , and satisfy their customers' needs and desires.

Therefore, the banking marketing is a moving dynamic activity, multifaceted, pervasive influence and complex dimensions. it aims to find methods and ways in which knowledge the needs and desires of customers, and then be satisfied in order to achieve the progress for bank , achieve its objectives, and adapt with all the variables that make up the marketing environment in which it operates .

2.The study problem

This study attempts to analyze the relationship between the quality of banking services and financial performance, by answering the following questions:

1-Are the Saudi commercial banks applying the true concept of modern marketing? And what are the procedures which may be applied in this vital sector to achieve customer satisfaction?

2- Analysis the nature of relationship between the dimensions of provided service quality and the financial performance of commercial banks in Saudi Arabia?

3. Study importance

The importance of this study deals with important marketing and management subject for both commercial banks in Saudi Arabia and for the following:

1-The results of this study can be useful to interested both at the level of new researchers or those responsible for commercial banking services in general.

2-quest to uncover the extent of impact between service quality dimensions and financial performance, and compare it with previous studies that touched on this subject.

3-Provide some suggestions and recommendations for improvement on the quality of banking services which is provided to customers.
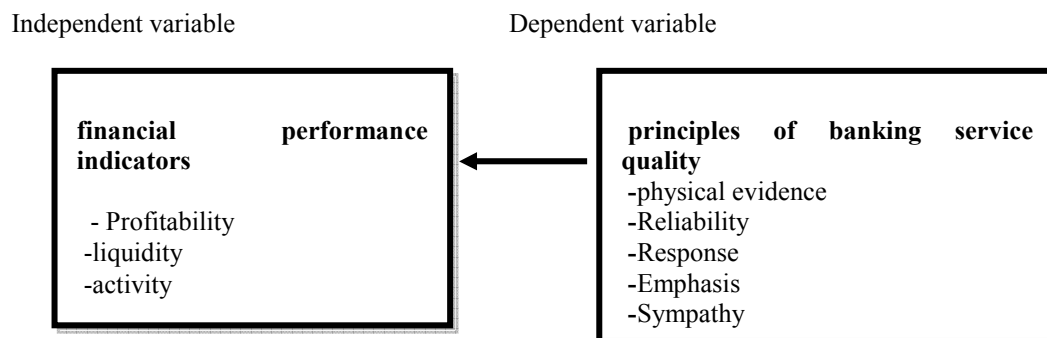
4. The study objectives

This study aims to identify the extent of application banking service dimensions in Saudi commercial banks and

the impact of this application on their financial performance, with the identification of adoption possibility of new marketing mechanism from these banks to improve performance and make it a competitive advantage for them compared to other banks.

This study also aims to achieve the following:

1- Statement the degree of application modern marketing procedures by the Saudi commercial banks.

2-Analysis the relationship of performance of the Saudi commercial banks with banking service quality and its reflected in customer satisfaction.

3- Identify which dimension of banking service quality dimensions has more influence on the performance of Saudi Arabia commercial banks.

5. Study model

Independent variable   Dependent variable

financial performance indicators - Profitability -liquidity -activity	←	**principles of banking service quality** -physical evidence -Reliability -Response -Emphasis -Sympathy

6. Hypotheses:

6.1 The first major hypothesis:

H1: There is a significant statistical relationship between the principles of banking service quality on the one hand and between the financial performance indicators combined on the other hand in the Saudi commercial banks.

6.2 Sub-hypotheses:

H1A: There is a significant statistical relationship between the **Tangible physical evidence** on the one hand and between the financial performance indicators of the Saudi commercial banks, on the other hand.

H1B: There is a significant statistical relationship between the **Reliability** on the one hand and between the financial performance indicators of the Saudi commercial banks on the other hand .

H1c: There is a significant statistical relationship between the **Response** on the one hand and between the financial performance indicators of the Saudi commercial banks on the other hand.

H1d: There is a positive significant statistical relationship between the **Emphasis** on the one hand and between the financial performance indicators of the Saudi commercial banks on the other hand.

H1e: There is a positive significant statistical relationship between **Sympathy** on the one hand and between the financial performance indicators of the Saudi commercial banks on the other hand
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6.3 The second major hypothesis :

H2: There is a statistically significant relationship between the application of service quality principles on the one hand and between the financial performance of commercial banks in Saudi Arabia on the other hand.

6.4 Sub-hypotheses

H2a: There is a statistical significant relationship between the application of quality service principles on the one hand and between the **Profitability** on the other hand.

H2b: There is a statistical significant relationship between the application of quality service principles on the one hand and between the **liquidity** on the other hand .

H2c: There is a statistical significant relationship between the application of quality service principles on the one hand and between the **Activity** on the other hand.

7. The theoretical framework and previous studies :

7.1 Banking service Quality

The quality of service means that the organization designs and provides services properly the first time, but if an inadvertent error has occurred in the performance of some services, which is possible, how to overcome and face this situation. However, creating a specific definition to the concept of banking service quality is difficult and

cannot be determined with a few words, and for several reasons, including: special qualities which enjoyed by banking services, and the presence of human element, either in providing the service or the recipient , in addition the judgement on the banking service quality is personally upon customer opinion primarily (Nasser, 2008, p. 55), where the customer is the only one who evaluates the quality while valuations carried out by others, such as service providers or officials in service organizations are considered as tools. (complementary and not major).(Haddad, 1999, p. 346) , and quality reflects ,the concept of just, which means different things to different people, it reflects the degree of brilliance and excellence and the fact that the performance is excellent (Majid, increases, 2007, p. 18).

Also it is identified as "matching the requirements" (Mustafa, 2003, p 227) and banking service quality means the bank's ability to respond to customer expectations and requirements or transcend on it . through quality, banks seeking to support its competitiveness by providing excellent service which enhances the position of the bank and its position in the target market. (Al- jariri , 2006)

7.2 The concept of service quality

The quality of services in its basic concept is the identical or adapt with the requirements (Adrian, 2001), and this means that the service institutions must create a particular specifications and requirements for the provided services, so the goal of making the several functions of the institution have a quality is Matching these functions completely with the specifications and requirements which are specified by the institution. It is well known in general that customers take into account several dimensions when assessing of quality .

There are also several prevailed views in the interpretation of service quality dimensions. There are different definitions for service quality, the researcher (Parasaraman, Zeithaml, Berry, 1988-1985: 57) believes that service quality is the difference between customer expectations for the performance of provided service and the assessment of the actual service. As (45 Asubonteng And et al, 1996) defined it as the difference between customer expectations for the performance of oriented service and recognizing the actual service.

(Da'boul and Ayoub, 2003: 296) have pointed for the service quality as conforming with the specifications, in other words that the organization must set specification standards when developing quality objectives, and after setting these objectives, the service must conform with these specifications. both (Zeithaml And Bitner, 2006: 76) have explained that Service Quality as an evaluation of the center reflects the awareness of customers for specific dimensions of the service such as: reliability, responsiveness, confirmation, good handling and physical evidence. when customer awarness is mentioned, this will be by assumption the quality dimensions and the various ways in which they are used by customers to evaluate the quality, whether they are internal clients (employees) or external clients (individuals, organizations).

(Dehghan 2006: 32) pointed that the quality of service is the objective comparison which clients compare between the quality of service that they want to get and the actual service they receive. And (Lovelock & Wirtz, 2004: 407) defined it as: it contains concepts and meanings which differentiate according to the customers differences , and how they realize the quality of provided service , where there are four perspectives to determine the definition of quality are as follows :

1- The point of view of the user himself: it means quality is embedded in the customer's perspective
Consequently, these customers have certain desires and needs , and noted that this definition is equal between quality and achieve the maximum satisfaction to customers

The point of view which based on product basis: quality is considered as an accurate measurable variable, and the difference in quality reflects the difference in the contents of variable or properties owned by the product.

The intellectual point of view : this mean the correlation between the quality standards and high performance, and people here are aware the quality through their generated experience and repeated exposure to it.

The point of view of value: here was concerned with quality in terms of price and value, through a balance between the performance obtained by the client and the paid price in exchange for the service**.**

7.3 Service quality dimensions

The researchers do not agree on what the dimensions of the services quality are, because of the difficulty of establishing a regulatory procedures by the service organizations to determine the standards of services quality which provided to customers, but in fact the first studies about the services were in the United States,

The research which done by both (Parrasuramam .Zetaml and berry) in 1985has largely contributed to establish the basic rules to understand the service quality and how they are measured using the amount methods, this research had gained a great success and fame in all throughout the world, where these Researchers were reduced the complex compounds in a range of dimensions that formed their known model that the latter has been tested for 30 years, where it has faced many critics over time, so it was obligatory for its owners to reconsider it, where they had reduced its dimensions to only five , they are :

1. Credibility (Credibility): it means the possibility of the service supplier's commitment to his/her promises and if he / she is trustworthy
2. Response (Responsiveness): service supplier's willing to complete and perform service accurately and trustworthy .
3. Reliability (Reliability): refers to the service supplier's ability to (Security): related to the degree of safety and freedom from risks.
4. Understanding (Understanding): to understand customers and identify their needs accurately.
5. (Tangibles): refers to the appearance of the physical facilities which available to the services Organization such as hardware, tools, individuals .... etc
6. (Accessibility): provide any service at the place and time which customers wanted
7. (Courtesy): the service provider should be a great deal of respect and regard for customers feelings and deal amiable while connected with them.
8. (Competence): Service providers possess the required skill and knowledge
9. (Communication): Does the service provider is able to inform the beneficiary about the nature of the provided service and the role that should be played by the beneficiary for the required service, for example: does he /she inform the beneficiary the failures or obstacles that might get in the provided service system? (Tai and Alaq , 2009: 249)

And(servqual) model operates through 22 terms were presented to the consumers of thoughtful service, first ask them to set their experiences on the(Likert) ladder consisting of 7 degrees by the desire within themselves that they wish to obtain the service accordingly , and then re-launch the term but the choices this time be according to what they really find from the services, and later calculated the differences between the first and second operation to discover the truth judgement on quality , where we have concluded three provisions hypotheses, they are :

- The First: the expectations are bigger than performance and this leads to dissatisfaction
- The second : the expectations are less than the performance . this leads to satisfaction.
- The Third: the expectations are equal performance , this leads to admission

Service quality dimensions have been reduced to become a five : (reliability, tangibility, responsiveness, Credibility, and courtesy)

Despite the updates have been subjected to this method in the service quality calculation, but it interfaced frequent criticism this leads to found a new for (1992, Cronin and Taylor) Scholars, which

Called (servperf) this scale takes only performance when assessment the quality, where rule out the idea of the differences or the term gap as researchers called it , because its easiness it has been required in studying many types of services, which made us adopt it in our research, and we have reduced the dimensions of quality to become a five : (reliability , tangibility, responsiveness, Credibility, courtesy)

7.4 The concept of performance evaluation

The researchers have differed in the performance evaluation definition, following: some of them defined it as
It was defined as "to ensure the adequacy of using available resources in the best use to achieve the planned objectives through studying the extent of performance , quality, and take the corrective decisions to redirect the activities in the organization, So as to achieve the desired objectives,

The performance evaluation is "all operations and studies which aim to determine the relationship between available resources and their efficient use in the enterprise with studying the evolution of this relationship during the time periods or specific intervals by making comparisons between the target and achieved goals, based on certain standards and criteria.

Also Researchers pointed that performance evaluation process represents the last link in the administrative process chain where the administrative process usually starts , regardless the level at which it exercises or economic organization for community, to determine the desired goals as a result of the utilization of available resources for the administrative unit, then established a plan or a well-defined time program aimed to achieving the set goals and organize to the administrative unit and its resources to implement the plan , accompanied by the implementation of control process in order to identify deviations of the actual results of what set by the plan and the objectives of the unexpected results, and control process on implementation leads to the last stage in this sequence of administrative process, a stage of performance evaluation.

7.5 The banking financial performance

The importance of banking financial performance evaluating stems from the importance of this facility and its role in economic development, it works as bunkers where savings accumulate for individuals and organizations, and then holds the money infusion process in the form of loans and investments so there will be multiple parties and they will compete to get the Bank's resources each according to its needs and desires, so the performance evaluation Systems should be a comprehensive for each strategic benchmark, also the importance of evaluating

performance increases in the banks in recent years that because of the specificity of the activity of these banks and the magnitude of the money which they handle and the rotation speed of private money and deposited money, which requires from decision makers check the performance efficiency of these installations in the exploitation of these resources and achieve the best results at the lowest cost. The first step to analyze the situation and evaluate the performance is the decision-making on the goals that the bank should achieve to evaluate the performance , this decision directed towards these specific goals. Any just and comprehensive evaluation for banking performance begins from evaluating the extent of achieving its goals which were set by senior management and shareholders, and the most important goals that banks seeking to achieve are (Hawari, 1996,) :

1-The reputation of the bank.
2-The Financial goals
3-The goal of employment.
4-The goals of innovation.
5-The efficiency and effectiveness of the administrative system.

7.6 The Indicators of financial performance evaluation:
1-Profitability Index
The decline in these ratios can give an indication of presence problems in the company's profitability and financial institutions, while the high-rise in these ratios may reflect an investment policy in a risky financial portfolios.

There are a number of ratios that can be seen in the evaluation of financial institutions profitability, the most important are : return on assets , Return on equity , rates of income and spending and structural indicators. In many cases, the financial insolvency for institutions caused by mismanagement.

Liquidity indicators and funding 2-
Liquidity Measures, for the institution, its ability to meet short-commitments, or in other words means the ability to convert assets , traded-stocks and values which are achievable -to available funds assets, Lack of liquidity or insufficient leads the institution to the inability to meet or face its obligations and perform some payments.

In many cases, financial institution's insolvency is caused by poor management of liquidity, Hence the importance of follow-up liquidity indicators. Liquidity indicators generally include the part of assets and liabilities in the liabilities side must be considered sources of liquidity such as loaning inter-bank and financing from the central bank, Liquidity indicators should be also take mismatches in maturity between assets and liabilities in the overall financial sector or at the level of the great size of financial institutions, and to cover these aspects,we can follow these indicators:

- Facilities that provided from central bank to commercial banks;
- Retail in lending rates between banks.
-The proportion of deposits to the monetary aggregates.
- The proportion of deposits to loans.
-The maturity structure of assets and liabilities
- Liquidity of the secondary market
This is primarily about the portfolios.
- Activity Ratios

It also called asset management ratios, these ratios measure the efficiency of institution management in the distribution of financial resources appropriate to the various types of assets, and measure the efficiency in the use of their assets to produce the maximum amount of goods and services and achieve greater volume of sales and thus higher profit possible . ((Mufleh Mohammed Aqel , 2006)

Activity ratios are considered as a barometer for enterprise efficiency in using the available resources in order to achieve the fundamental objectives of the production of the largest possible volume of goods and services to achieve the greatest possible volume of sales (Abdullah , and others, 1998, pp. 26)

In other words, these ratios using to determine the success of the enterprise management in asset and liability management, and the organization's ability to achieve the optimal usage of these assets.

8. Previous studies:
-(Al-Taleb , 2006) entitled "Measuring the quality of banking services in the Hashemite Kingdom of Jordan." This study aimed to find out the customers views of Islamic banks operating in Jordan and their orientations, using five variables reflect the services dimensions from a customer perspective ,which used to measure the quality of Islamic banking services in Jordan. The researcher concluded the following results :

Positive impression about the quality of Islamic banking services in the field of tangible aspects and responsiveness and courtesy , while in the area of reliability and safety were not enough to satisfy the customers who formed the research sample, this points that Islamic banking is undertaken the work to improve these two

terms in the field of providing service.

- (Shara'a , 2007) entitled: "Evaluation of the Shari'a in Islamic banks from the accounting point of view - An Empirical Study on the Jordanian Islamic banks." The study aimed to highlight the importance of Shari'a control in the Islamic banks on the basis of the following:

The banking operations in Islamic banks are targeted operations , have an economic and social viability, with a benefit for several parties, and the element of benefit is based on justice in the distribution of the spoils "profits", the bank's share of these profits must be dependent on Sharia Supervisory care, As this bank is considered as profitable financial institution.

The findings of this study are:

Islamic banks have become a necessity dictated by the banking business requirements in Islamic countries,so it must be in this area to presence multiple control systems, including an effective system of Sharia .

Islamic banks operate   under the provisions of the Islamic Sharia, and this reinforces the sharia oversight function to express sharia's opinion for banking business.

Sumer Adib Nasser ,2008) This study aimed to shedlight on the   variation of customer's satisfaction for banking services in both public and private banks in Syria, as well as identify the most important elements of the marketing mix which influencing the behavior of these customers and their satisfaction. The study reached to several conclusions such as : customers satisfaction in private banks is higher than the ones in public banks with statistics indications to the each of dimensions of the product service quality , the personnel performance, the material environment for services, and the flow of service assessments, and the convergence of customer satisfaction's degree in the public and private banks in each of the dimensions of price, promotion and distribution services.

(Sheikh Othman, 2009) entitled: " The management of assets / liabilities at conventional banks and Islamic banks, analytical applied compared study." This study aimed to assess the asset / liability management at conventional banks and Islamic banks, and assess the liquidity factors, profitability and risk of the bank's management of assets and liabilities.

The study reached the following results:

There is great importance to the management of the assets / liabilities in both conventional banks and Islamic banks, and conventional banks and Islamic banks did not give an importance for long-term financing when they manage the assets, and the reason for that is reduce the degree of risk and keep high rates of liquidity hedge for depositors withdrawals

(Glaveli et al.,2006) which aimed to examine the differences in quality service perception and the order of quality dimensions between inter-bank customers for the five countries in the Balkans and of Greece, Bulgaria, Albania, Serbia and Virum. BSQ model which developed by Nantel and Bahia had been used to measure quality. The results showed that customers perceptions about service quality among five countries were different, Greek customers perceptions of quality levels were higher than other countries, while Bulgarian customers perceptions were the least. Also , there were differences in the order of the service quality dimensions among the customers of these countries, however, in spite of the differences between these countries in the order of perceived service quality dimensions, effectiveness, price (except Greece) and reliability were occupies the first ranks in quality perception creation.

9. Test the hypotheses of the study:
9.1 The first major hypothesis:
H1: There is a significant statistical relationship between the principles of banking service quality on the one hand and between the financial performance indicators combined on the other hand in the Saudi commercial banks.

Table (1) The results of Testing first main hypothesis
Correlation relationship between the study variables

Degree of freedom	(T) tabulated value	The banking service quality principles					Banking service quality principles	independent variable / Dependent variable
		courtesy	credibility	responsiveness	Reliability	tangible		
1		0.003	0,204	0.000	0.017	0.006	0.000	Financial performance
1	2.80	4.231	2.774	5.050	4.114	4.216	4.849	(T) calculated value
		2.13	1.200	2.65	2.02	1.84	4.47	Standard deviation

From observing the results which presented in Table (1), there is a strong, positive and statistically

significance correlation relationship between the two main variables of the study when significance level is (0.05). The correlation coefficient is (0.000), and what supports this that the value of (t) which calculated to the correlation relationship between the two variables (4.849) is greater than Tabulated value of (2.80). This means that the application of service quality principles from the point of view of the study sample will contribute significantly to achieve the financial performance with its three principles for bank.

What can be noticed in above table, that there is a strong positive relationship between the financial performance and every principle of banking service quality principles when the significance level (Sig)is (5%), that's mean the degree of confidence is (95%), With the exception of credibility principle where statistical significance level for this variable is (0,204), which is greater than the significance level (0.05) and what supports this that the value of (T) which calculated for each dimension is(4.231 , 2.774 , 5.050 , 4.114 , 4.216) (tangible ,reliability, responsiveness,credibility, courtesy) respectively and it is larger than the Tabulated value of (2.80), **except credibility principle ,** Which is inferred from this, the acceptance of the first main hypothesis : (:(There is a statistically significance correlation between the principles of banking service quality on one hand and the indicators of financial performance in the Saudi commercial banks on the other hand) and acceptance all the sub-hypotheses which derived from it , with exception of (There is a positive statistically significance correlation between the credibility on one hand and the indicators of financial performance in the Saudi commercial banks on the other hand .

The second main hypothesis

There is a statistically significance correlation between the application of banking service quality principles on one hand and the financial performance in the Saudi commercial banks on the other hand)

Table (2) The results of Testing second main hypothesis
Correlation relationship between the study variables

(T) tabulated value	Financial performance indicators			Financial performance	dependent variable / independent variable
	activity	liquidity	profitability		
3.41	.000	.473	0.000	0.000	the principles of banking service quality
					Sig.
	5.750	4.324	4.666	4.849	(T) calculated value
	2.29	1.92	4.23		Std. Deviation

From observing the results which presented in Table (2), there is a strong, positive and statistically significance correlation relationship between the two main variables of the study when significance level is (0.05). The correlation coefficient is (0.000), and what supports this that the value of (t) which calculated to the correlation relationship between the two variables (4.849) is greater than Tabulated value of (3.41). This means that the application of service quality principles from the point of view of the study sample will contribute significantly to achieve the financial performance with its three principles (profitability, liquidity , activity) for bank. What can be noticed in above table, that there is a strong positive relationship between the variables of banking service quality principles in combined and the indicators of financial performance (frofitability , activity) when the significance level (Sig)is (5%), that's mean the degree of confidence is (95%), and what supports this that the value of (T) which calculated for each indicator is(4.666 , 5.750) respectively, and it is larger than the Tabulated value of (3.41)**, and about** liquidity variable the study inferred that there isnot correlation relationship between the principles of banking service quality in combined and liquidity indicator , the stastical significance level for this indicator is (.473) and it is larger than the significance level (.05)

Which is inferred from this, the acceptance of the second main hypothesis : (:(There is a statistically significance correlation between the application of banking service quality principles on one hand and the financial performance with (profitability , activity) indicators in the Saudi commercial banks on the other hand) and regect the second sub-hypotheses : (There is a statistically significance correlation between the application of banking service quality on one hand and the liquidity on the other hand) .

10. The results
The study sample was Distributed between males and females and the number of males (122) is higher than the number of females (16) , the majority of the sample under the age of forty (79) , they are academic and working in the bank since six years or more, and the results of the study were as follows:
- There is a strong, statistically significant correlation between the principles of banking service quality on one hand and the indicators of financial performance in the Saudi commercial banks on the other hand, except the credibility principle .
- The strongest correlation relationship is for responsiveness principle and the least one is for the reliability principle on financial performance.

- The study indicated that there is a correlation relationship between the principles of banking service quality on one hand and the indicators of financial performance in Saudi commercial banks on the other hand, except liquidity indicator, as the study indicated that there is not a correlation relationship between the variables of service quality principles

- The strongest relationship is for activity indicator and then for profitability indicator, and the least one is for liquidity indicator with the principles of banking service quality , depending on the study sample's point of view.

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