

Original Article

The Impact of the Quality of Banking Services in Enhancing the Competitiveness of the Palestinian National Banks

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Abstract - *The study aimed at identifying the impact of quality banking services in enhancing the competitiveness of Palestinian national banks, as well as the attitudes of the heads of departments and sections of the retail banking providers in these national banks toward the importance of quality of services and its impact on competitiveness. The researcher adopted a descriptive-analytical methodology by developing a special questionnaire to achieve the objectives of the study and answer its questions. A questionnaire was prepared and distributed to (385) heads of departments and sections in the national banks (n=7). The study concluded that there was a statistically significant relationship in the estimates of the study sample to the effect of the quality of banking services in enhancing competitiveness. The study recommended that national banks have to increase the investment spending in the development and diversification of banking services and maximize the benefit of the information technology and telecommunication revolutions in banking services. The researcher also recommended the necessity of stimulating banking integration and evaluating the quality of services provided to customers on a regular basis and in different ways.*

Keywords - *Quality Banking Services; Competitiveness; National Banks.*

I. INTRODUCTION

Due to the globalization of banking activity and technological development, global variables have generated increasing competitive challenges in the field of banking services as well as quality. The interest in developing banking services has risen to an advanced level of quality and excellence to ensure customer satisfaction which is considered as one of the main approaches to enhance the competitiveness of banks. With increasing attention to the quality of banking services, understanding and awareness of researchers, specialists and practitioners in the importance of quality has recently increased due to its positive role in raising productivity and market share, return on investment and customer satisfaction, on the one hand, and attracting new customers and developing a spirit of loyalty and belonging to the banking entities they deal with, on the other hand. The quality of banking services is one of the most important tools used by the banking institutions to advance on their competitors; the distinctive service of

customers has become the basis in choosing between one bank and another. Because offers of banking products are characterized as stereotypical and similar within the banking sector. Therefore, the quality of the banking services offered has become one of the strongest competitive factors in securing growth and stability.

There are many reasons why Palestinian national banks need to pay attention to providing outstanding customer service to achieve a unique competitive advantage that is different from that offered by other branches of foreign banks. The basis of the process of competition between banks is based on diversity in the provision of banking services and prices of those services in order to achieve market shares and higher levels of profitability. In this context, the importance of quality and excellence in banking services arises. This will be achieved only when Palestinian national banks can acquire one or several unique elements that characterize them and give them more advantages and superiority over their competitors represented in the branches of foreign banks. Therefore, decision-makers in Palestinian banks must keep abreast of modern technological developments, mainly in the field of the banking industry, side by side with the optimal utilization of available resources to gain a competitive advantage.

II. STUDY PROBLEM AND QUESTIONS

The acquisition and development of competitive advantage is a strategic objective that banks seek to achieve. It also highlights the mechanisms that enable Palestinian national banks to develop the quality of their banking services and achieve the requirements of increasing competitiveness in light of the rivalry between national and foreign banks on the one hand, and the acquisition of customer satisfaction and the expansion of their base, on the other hand. From this perspective, the problem of the current research is centred around the following question: What is the impact of the quality of banking services in enhancing the competitiveness of Palestinian national banks from the point of view of the heads of departments and sections of the retail banking providers?

In order to demonstrate the impact of the quality of banking services, this problem can be divided into the following sub-questions:



- What is the impact of meeting the needs and desires of customers in enhancing the competitiveness of the Palestinian national banks?
- What is the impact of the development of competitiveness on enhancing the competitiveness of the Palestinian national banks?
- What is the impact of adopting the principles of Total Quality Management (TQM) on enhancing the competitiveness of the Palestinian national banks?
- What is the impact of the continued innovation and development of banking services on enhancing the competitiveness of Palestinian national banks?

III. IMPORTANCE OF THE STUDY

The importance of this study stems from the fact that it is a descriptive-analytical study that examines the impact of the quality of banking services in enhancing competitiveness. It seeks to enhance the quality and efficiency of the banking services provided to customers, especially because customer satisfaction has recently become the focus of the banking institutions by identifying their needs and expectations in order to achieve their loyalty as well as a satisfaction to the institution. In brief, the importance of research stems from the following:

- 3.1. The study seeks to identify the extent to which Palestinian banks are applying quality to the banking services they provide and their impact on competitiveness.
- 3.2. It also seeks to identify the differences between the expectations of customers to the dimensions of the quality of banking services and the understanding of heads of departments and sections of the retail banking providers in the national banks of these expectations, and thus determine the strengths and weaknesses in the quality of banking services.
- 3.3. Furthermore, the current study is deemed significant as it investigates thoroughly the current situation that relates to the Palestinian banks in terms of the quality of the banking services, on the one hand, and what the competition they are facing by the branches of foreign banks operating within the boundaries of the Palestinian Authority.

IV. OBJECTIVES OF THE STUDY

The issue of the quality of banking services has been the focus of many researchers, academics and practitioners. This has resulted in many studies that dealt with some aspects of this subject. The current study focused on the need for the Palestinian national banks to enhance their competitiveness by deepening the use of the quality concept in their banking services; therefore, the study is expected to contribute tremendously as follows:

- 4.1. Inviting decision-makers in the Palestinian national banks to consider urgently the need to keep abreast of the modern technological developments in the banking services and apply them to achieve outstanding

performance to satisfy existing customers and attract new ones.

- 4.2. Highlight the requirements to be adopted and developed to improve the banking services provided to customers and improve their quality to support the competitive advantage of the Palestinian banks.

- 4.3. Emphasize the importance of the quality of banking services as a major source of competitive advantage in light of the competition between the Palestinian national banks and branches of foreign banks.

- 4.4. Highlight and introduce a theoretical and practical conceptualization that outlines the relationship between the concept of quality of banking services and enhancing the competitive advantage of the Palestinian national banks to achieve outstanding performance.

- 4.5. Reach some conclusions and recommendations that would contribute to the development of quality banking services and the competitiveness of Palestinian national banks.

V. STUDY HYPOTHESIS

In order to answer the main question and sub-questions, and in order to know the subject's level, the researcher used a number of hypotheses about the quality of the banking service. They include:

- 5.1. There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of meeting the needs and desires of the customers.

- 5.2. There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of developing the competitive capabilities.

- 5.3. There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of adopting the principles of Total Quality Management.

- 5.4. There is no statistically significant impact at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of ensuring the continuity of innovation and development of banking services.

VI. REVIEW OF LITERATURE

Khanchitpol Yousapronpaibon (2000) conducted a study entitled "An empirical investigation of service quality indicators of foreign versus Thai Bank in the Thai Banking industry. The aim of the study was to determine the level of quality of the banking services provided by the Thai banks as compared to the foreign banks working in Thailand from the point of view of customers. The demographic variables were used in the study, including

five foreign banks and five Thai banks in Bangkok. The sample, which included (300) customers, was selected randomly. The researcher found that there were no significant differences between the national banks of Thailand and the foreign banks in terms of expected quality; however, the researcher found significant differences in favour of foreign banks in terms of perceived quality. Finally, the researcher found no differences between foreign banks and national banks in terms of demographic variables.

Ben Aishawi Ahmed (2006) conducted a study entitled "Total Quality Management (TQM) in service organizations". The researcher highlighted how to implement the Total Quality Management (TQM) approach in service delivery institutions through exposure to service providers' interests in total quality management, the possibility of integrating the principles and methods of total quality in the service providers, and then clarifying the strong interdependence between TQM and competitive advantage. The researcher concluded that the application of TQM in the service sector requires greater attention from the researchers in terms of efforts towards improving quality and that the quality of service has a direct impact on the profitability of the founder and its market share.

Abu Mu'ammr, Fares (2005) conducted a study to Measure the Quality of Banking services in Banks Operating in the Gaza Strip. The study aimed to identify the best standards for measuring the quality of banking service provided by the banks operating in the Gaza Strip; the researcher also wanted to know the relative importance of the different dimensions of the quality of banking service as well as test the relationship between the quality of banking service and customers' satisfaction and intent of purchase. The study included a sample of customers (166) of banks operating in the Gaza Strip. The study concluded that customer expectations should be analysed and understood in order to provide better banking service and satisfaction. In addition, the researcher found that measuring the quality of banking service and customer awareness is the main approach to improving and developing the quality of banking services presented to their customers. The study showed a strong statistically significant correlation between customer satisfaction and the quality of provided banking service. Finally, the study also found that customers' constant work with these banks and the increase of their loyalty to them is based mainly on their assessment of the quality of the banking services provided to them.

VII. THEORETICAL FRAMEWORK

According to Japanese philosophy, quality is a concept that intends to produce a product free of defects or produce the product properly from the first time. Others believe that quality is the commitment of management to satisfy consumer needs and desires; it is the degree of conformity with specifications from the point of view of the consumer and not from the point of view of the management (Darwish & Damiri, 2010). However, the

researchers look at the quality of banking services from an internal and external viewpoint that, if used together, will enable the bank to identify and assign competitive opportunities. On the one hand, the internal view is based on adhering to the specifications on which the service is designed. At the same time, the external view is focused on the quality of the service perceived by the client. Furthermore, the internal view reflects the attitudes of the management as well as its position. On the other hand, the external view reflects the position of the customers and their attitudes towards the services provided (Haddad & Joouda, 2003). It has crystal clear that the quality of banking services has recently become an urgent matter that faces the banking industry; it is no longer enough just to believe in the importance of providing high-quality service. It requires the administration to take care of and develop these services so that banks upgrade them to reach the excellence desired by service providers and beneficiaries alike. With the development of the banking industry, the Palestinian national banks realized the importance of the quality of banking services as the main objective to reach customer satisfaction; and consequently, reach the acquisition of a competitive advantage that gives it the ability to provide a distinguished service that is completely distinct from the services offered by their counterparts mainly those which operate in the Palestinian banking sector.

A. The Concept of Quality Banking Services

The concept of the quality of banking services is one of the topics that have been of interest to many researchers. This has resulted in many studies that dealt with some aspects of the topic. Some studies focused on finding a concise definition of the quality of services and clarifying its aspects. Others focused on studying the dimensions of quality of service and methods of measurement.

When considering these efforts, one can observe a discrepancy in conceptualizing a unified definition of the quality of banking services. Efforts to identify or define quality have historically focused on the physical goods sector, but the availability of knowledge about the concept of quality for physical goods is not sufficient to achieve a clear understanding of the concept of quality in the service industry in general, and in the banking services, in particular. The experts' insights into the quality of banking are varied. For example, Schwartz has identified quality of services in four main dimensions: customer services, customer satisfaction, banking services and method of delivery, and electronic and physical resources and capabilities (Briesh, 2005). This research was meant to tackle some of these aspects.

Parasuraman, Zeithaml and Berry, presented the gap model, also known as the PBZ model; it is named after the three researchers who developed the model. The PBZ model identifies five possible gaps that could exist between customers' service quality expectations and an

organization's performance on service quality. Service quality is only one type of quality behaviour expected or promised by an organization, and customers are only one stakeholder of an organization. According to this model, i.e., SERVQUAL, the main dimensions measured by the quality of service are reliability, responsiveness, ability or efficiency, ease of service, communication, credibility, safety, customer knowledge and understanding, as well as tangible physical aspects (Ruwais, 2002).

The quality of the banking service depends on the needs and expectations of the customers. If a service that meets or exceeds customer needs and expectations is presented, it is depicted as a quality that is defined as a measure of the degree to which the service meets customer expectations. The quality the customer understands for the service is seen as the difference between the customer's expectations of the quality dimensions service and the actual performance that reflects the availability of these dimensions already, and that providing the quality service that customers want continuously is a key objective of the bank because it brings the bank many positive advantages such as increased profits, growth and continuity in the market as well as the competitiveness.

B. The Importance of Owning and Improving Competitive Advantage

The acquisition of competitive advantage is a strategic objective that all institutions of different types seek to achieve in the face of severe competitive challenges. Therefore, competitive advantage is perceived, by many, as the ability of the institution to meet the needs of the consumer; it is also perceived as the value it wishes to obtain from the product, such as high quality, and consequently, it is an investment of the financial, human and technological assets in order to produce value for customers that meets their needs and maintains or ensures excellence above competitors. The competitive advantage arises from the value that an organization can achieve for its customers; therefore, it can take the form of low price or providing distinct benefits in the product compared to competitors.

The competitive developments have helped the institutions to seek to raise the efficiency and effectiveness of their competitive performance. Several approaches have contributed to the development and improvement of these competitive capabilities (Ben Eishawwi, 2006), including the following:

a) Meeting Customer Needs

The success of the institution to penetrate the markets in a competitive economic environment depends on the extent to which it can meet the needs of consumers compared to the competitors. Consequently, it requires the following:

- Achieving consumer satisfaction. This is subject to the presentation of values and benefits that are capable of achieving the high satisfaction of its diverse needs.

- Speeding response in meeting these needs.
- Presenting a product with excellent and high quality.
- Offering a product at attractive prices.

b) Increasing Competitiveness Potentials

The competitiveness of the organization is likely to be increased through the development of the following elements:

- Flexibility: the ability of the organization to diversify its products and market them in a timely fashion.
- Productivity: The investment and optimal utilization of physical, technological and human assets will lead to increased productivity and achieving the best outputs at the lowest cost, which positively affects the competitive advantage of the whole enterprise.
- Time: It is the speed of response to meet the client's needs.
- High quality: the ability of the enterprise to deliver its products with the highest possible quality compared with competitors.

c) Improve Customer Care and Build Bridges of Trust

The good treatment of clients offered by the service staff and consulting with them plays a significant role in attracting them and making them accept the bank policy and, eventually, work with it. This will give them a feeling of comfort, confidence and safety. Therefore, banks compete with each other to provide everything that is convenient for customers while they are in the bank; they ask their staff to maintain a good sense of elegance, courtesy and understanding; they are also encouraged to show respect for customers and prepare comfortable reception halls that are equipped with the latest tools and convenient means in order to strengthen personal relationships with customers.

d) The Use of Advanced Technology in Banking Services

The modern technology used in banking services has become one of the most important tools that can be competed over by banks; it may contribute to expanding the market share and attracting new customers. The more the bank introduces modern means and high technology to its services, the faster the performance and ease of transactions. Modern technology also enables banks to introduce and innovate new banking services, which is another element that can enhance the competitive advantage of banks.

e) Marketing Banking Services

The effective marketing of banking services contributes to attracting the attention of customers and stimulating their desires and inclination. It includes promotion of the service by introducing the service offered mainly its positive advantages and its ability to satisfy the needs of customers and their desires; this can be achieved through the use of various media. Marketing of banking services also includes the distribution of banking services which depends on the geographical spread of

the branches of the bank as well as the appropriateness of its positions and proximity to the client. Therefore, competition is reflected in the tendency of these banks to open the largest number of branches and spread widely. It also depends on choosing the best sites for these branches and the most appropriate locations for the ATMs and points of sale. Furthermore, the banks are entitled to provide banking services at all times and with high quality. The most important pillars of modern banking marketing are the creation of or the manufacturing of customers by tracking them and finding other prospective customers, on the one hand, and contributing to the discovery of investment opportunities and study and identifying good projects for financing. It also includes the design of a mixture of banking services that ensure that customers' needs and desires are continuously satisfied after a thorough study of these needs and desires. Modern banking marketing is an important analytical tool in understanding economic activity.

C. The Quality of Banking Service As A strategic Entry to Acquire and Enhance The Competitiveness of The Bank

With the increasing competition and diversity and with the increasing customer desires, it is important to create a competitive advantage for the bank to give it a competitive advantage over one or more competitors. The ways and means to improve and develop the Bank's competitiveness are determined by analysing the trends of banking competition via studying and evaluating competition in the banking market, identifying the services provided by competitive banks, and recognizing the marketing strategies adopted by competitors. Despite the multiplicity of competitive strategies, the concept of the quality technique remains one of the most important competitive strategies that banks must adopt to increase and develop their capabilities, mainly competitiveness and steadfastness so that they could face the intense competition that has recently characterized the banking market. The quality of banking service is the basis of customer trust in an industry that is primarily based on trust (Mustafa, 2004). There are many competitive banking strategies. The quality of the banking service is an effective competitive weapon that banks are taking as a way to differentiate their services from their competitors in order to achieve a competitive advantage. Therefore, competition in quality requires several elements. The most important one is to inspire customers' needs and expectations as a basis for designing services, functions and all the banking operations. In other words, looking at the customer as the main focus of all the bank's strategies (focusing on meeting the needs and wishes of customers), and making quality a top priority for the senior management of the banks through a) promoting and developing the concept of quality within the boundaries of the bank including employees. b) Training and motivating them to deliver outstanding performance that is mainly based on banking innovation

technically and in marketing. c) Adopting the philosophy of quality assurance which is consistent with the principle of quality from its origins and the first and the right performance instead of adopting the philosophy of quality control. d) Adopting the concept of continuous improvement under the umbrella of Total Quality Management, and e) the use of information technology in the design and delivery of banking services (Mustafa, 2004).

Competitiveness is twofold. The first relates to the ability to excel on competitors, and the second relates to the ability to attract new customers efficiently and effectively through the quality of service design and delivery. There is no doubt that success in the second part depends on success in the first and that success in both helps in providing higher benefit to the customer, gaining his/her satisfaction and loyalty, and then increasing the market share of the bank.

VIII. PALESTINIAN BANKING SECTOR

The banking industry in Palestine plays a significant role and is of great importance to the economic and social life since the banking sector is the main element in the consolidation of confidence in the state policy and its sponsorship of economic interests. This necessitates the creation of a strong banking sector that helps to provide the various sectors with the necessary financing to start their activities and provide banking services of all types. Despite the challenges and obstacles that face the Palestinian economy, the Palestinian banking sector, which was particularly important in economic activity as the main component of the financial system, continued to grow. It has also solidified its ability to deal with many local and regional risks and established itself as one of the most important pillars that support the Palestinian economy. In 2017, the number of licensed banks in Palestine was (15), including (7) local banks, (8) foreign banks and (332) branches distributed as (204) branches of local banks and (128) branches of foreign banks; there was an increase in the total number of branches of (10%) for the year 2016 (Annual, 2017).

The total assets of banks operating in Palestine were (\$ 15,376.4 million) in 2017, a growth rate of (42.5%) compared to 2013. However, the total customer deposits with banks operating in Palestine amounted to (\$ 11,948.8 million) in 2017, resulting in an increase of (44.3%) compared to 2013, while the banking facilities granted by the Palestinian banking sector in 2017 amounted to (\$ 7,900.2 million) and a growth rate of (79.3%) compared to 2013. The net profits of banks in Palestine reached (\$ 168.5 million), an increase of (17%) over the year 2013. (See table 1) (Banks, 2010-2017).

Table (1) below shows the financial statements of the most important Palestinian commercial banks for the year 2017, compared to the most important foreign commercial banks. It shows the development and growth of Palestinian commercial banks despite the challenges and obstacles that face the Palestinian economy because of the brutal Zionist occupation.

Table 1. the most important consolidated financial statements of the banks operating in Palestine during the period 2013-2017 (to the nearest million dollars)

Years	2013	2014	2015	2016	2017
Assets	10,783	11,416	12,271	13,765	15,376
Liabilities	9,422	9,949	10,271	12,093	13,623
Equity capital	928.1	976.0	961.3	1,021	1,082
Reserves	288.2	306.8	346.0	377.7	420.9
Property rights	1,361	1,467	1,467	1,601	1,752
Customer deposits	8,277	8,906	9,627	10,586	11,948
Facilities	4,404	4,816	5,736	6,765	7,900
Revenues	479.3	514.5	530.6	569.7	680.6
Net profit	143.4	146.9	132.8	149.3	168.5
Retained earnings	121.8	159.6	129.6	136.4	170.8

Source: Financial statements issued by the Palestinian Monetary Authority (Annual Reports 2013-2017) and table prepared by the researcher.

Table 2. The financial statements of the most important commercial banks operating in Palestine for the year 2017 (to the nearest million \$)

Palestinian Banking Sector	Assets 15,376	Deposits 11,948	Facilities 7,900	Net Profit 168.5
Bank of Palestine	4,884.8	3,768	2,518	54.0
Bank of Jerusalem	1,075.6	855.3	658.5	11.1
National Bank	1,079.3	808.7	653.8	9.2
Palestine Investment Bank	443.2	297.6	210.5	3.9
Total for local banks	7,482.9	5,730	4,041	78.2
Palestinian Banking sector	%48.6	%47.9	%51.1	%46.4
Arab Bank	3,547.9	3,022	1,784	59.0
Cairo Amman Bank	971.2	718.6	484.5	8.6
The Housing Bank	645.3	521.2	203.3	5.7
Bank of Jordan	624.4	515.2	278.4	7.2
Total for foreign banks	5,788.8	4,777.8	2,750.8	80.5
Palestinian Banking sector	%37.6	%39.9	%34.8	%47.7

Source: Association of Banks in Palestine, 2017 and the table prepared by the researcher

IX. METHOD AND PROCEDURES

The following paragraphs describe the population of the study and the method used by the researcher to select

the sample of the study. The researcher will also describe the tool used and the procedures followed in

The implementation in addition to the statistical treatments used in the analysis of the results. To achieve their goals, the researcher used a descriptive-analytical approach. To illustrate the theoretical background of the study, the researcher reviewed a set of previous literature and studies. A questionnaire was designed to collect and analyse the data on the subject and was statistically processed to extract and compare the results.

A. The Study Population and Sample

The study population consists of employees of the Palestinian national banks operating in the West Bank. The study sample consisted of the heads of departments and sections of the retail banking providers working in the departments and branches of these national banks. The following tables show the distribution of the sample according to different variables:

Table 3. The distribution of the sample of the study based on gender variable

Variable	Number	Percentage
Gender		
Male	232.00	60.26
Female	153.00	39.74
Total	385.00	100.00

Table 4. The distribution of the sample of the study based on the age variable

Variable	Number	Percentage
Age		
Less than 25 years	142.00	36.88
From 25-30	122.00	31.69
From 31- 40	97.00	25.19
From 41- 50 or more	24.00	6.23
Total	385.00	100.00

Table 5. The distribution of the sample of the study based on years of experience variable

Variable	Number	Percentage
Years of experience		
Less than 5 years	53.00	13.77
From 5-10	163.00	42.34
From 11- 15	51.00	13.25
From 16- 20 or more	118.00	30.65
Total	385.00	100.00

Table 6. The distribution of the sample of the study based on qualification variable

Variable	Number	Percentage
Qualification		
Diploma or less	38.00	9.87
Bachelor degree	221.00	57.40
Master's or higher	126.00	32.73
Total	385.00	100.00

B. Study Tool

The research tool was a questionnaire prepared for the purpose of identifying the impact of the quality of banking services on enhancing the competitiveness of Palestinian national banks from the point of view of the heads of departments and sections of retail banking providers. As for the design of the questionnaire, literature and previous studies in the field of research was used to determine the appropriate question formats.

C. Validation of the Questionnaire

To verify the validity of the questionnaire, it was presented to a group of arbitrators and specialists in the field of research, and they reported a full validity mainly for the purposes of this research.

D. Reliability of the Questionnaire

The reliability and stability of the tool were confirmed by conducting the internal consistency test and extracting the coefficient (Cronbach alpha) on the entire sample of the study. The reliability coefficient was (94%).

E. Statistical Procedures

Data were statistically processed using the statistical packages program (SPSS) after entering them into the computer for the sake of:

- Extracting the arithmetical averages and standard deviations of the items of the questionnaire.
- Extracting the percentages of the members of the study sample according to the research variables.
- Using the Regression Analysis Simple test to find the independent variables regression line equation on dependent variables.

F. Rating Questionnaire Items

In order for the researcher to extract data and answer the questions of the questionnaire, they decided to use Likert to scale the responses of the questionnaire as shown in the following table:

Strongly agree	Agree	Uncertain	Disagree	Strongly disagree
5	4	3	2	1

Means	Rating Value
Less than 1.8	Very low
1.8 - 2.59	Low
2.6 – 3.39	Medium
3.4 – 4.19	High
More than 4.2	Very high

G. Results And Discussion of The Study

The following paragraphs describe the results of this study. In order to facilitate the interpretation of the results, the study relied on percentages:

a) Results related to the first question (what is the effect of the quality of banking services in enhancing the competitiveness of the Palestinian national banks) with reference to the extent to which the needs and wishes of customers are met. To answer this question, the arithmetical averages (i.e., means), standard deviations, percentages of the field Of study were calculated. Table 7 below shows the results:

Table 7. Means, standard deviations and percentages of the extent to which customer needs are met in descending order

Order	Questionnaire item	Means	Standard Deviation	%
1	Customers' demands are met by the Bank's staff quickly, efficiently and with high quality and inline with their expectations and preferences.	4.33	0.71	%86.6
6	In order to reduce waiting for queues, the Bank's management Periodically evaluates the average time it takes to provide and Develop the service to differentiate itself from competitors' offerings.	4.29	0.75	%85.7
4	The management of the bank adopts its development objectives and programs to improve the competitiveness tools, including service Prices, the technology used to service marketing and good treatment.	4.11	0.79	%82.2
5	The bank's employees follow up customer complaints and work on their land in sophisticated ways, providing them with information and addressing them in the language they understand.	4.04	0.76	%80.7
3	There is an increasing interest in meeting and satisfying the diverse and changing needs and desires of the Bank's management.	3.98	1.01	%79.6
2	The Bank's staff provides services to the audience of customers with a sense of touch, display and reception, and builds bridges of communication and communication.	3.95	1.13	%78.9
7	The behaviour of the Bank's staff gives an impression of security, trust and credibility to customers.	3.76	1.03	%75.2

Total score	4.07	0.88	%81.3
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Table (7) shows that the item that states (the customers' demands are met by the bank's employees quickly, efficiently, and in high quality and in accordance with their expectations and tendencies) has obtained the highest arithmetic average; the average of the calculation is (4.33). While the items that state (The behaviour of bank employees gives the impression of security, reliability and credibility to customers) got the lowest Means; it was equal to (3.76). The item which relates to the extent to which customer needs and desires can be explained as high; in other words, the average of the general account of the responses of the study sample is (4.07), and it is high. According to the researcher, the low ratings of the study sample towards the item related to the possibility of establishing a good impression of safety,

security, and credibility with customers to the lack of independent offices in which bank employees can meet customers individually so that they can establish friendly relationships with them and deepen trust with as many customers as they can. Nevertheless, the relationship remains confined to providing the service from over the counter.

b) The results of the second question of the study, which relates to the effect of the quality of banking services in enhancing the competitiveness of the Palestinian banks in terms of the development of competitive capabilities. In order to answer this question, the arithmetic average, standard deviations and percentages of the field of study were extracted as shown in table 8 below.

Table 8. Means, standard deviations and percentages for the field of competency development in a descending order

Order	Questionnaire item	Means	Standard Deviation	%
3	The Bank's management seeks to continue to provide high-quality services and operations despite the increasingly competitive pressures	4.16	0.67	83.1
5	The Bank has the flexibility to deal with variables in diversification and marketing of banking products in a timely manner	3.94	0.85	78.8
1	The Bank's management analyses the structure and characteristics of customers and their attitudes, desires and knowledge of the service they prefer	3.94	1.02	78.8
4	The Bank's management optimizes the utilization of physical, financial, technological and human assets to increase productivity	3.91	1.02	78.1
6	The bank's management adopts the principle of total quality as a strategic option and uses IT as a competitive weapon	3.81	0.96	76.2
2	The Bank's management reduces service delivery on time and has the ability to create flexibility in the process of producing the service	3.76	0.98	75.1
7	The Bank's management analyses the trends of the banking competition by identifying the services provided by the competing banks and the marketing strategies used by the competitors	2.93	1.32	58.6
Total score		3.78	0.97	%75.5

It is clear from the results of the previous table that the paragraph stating that (the management of the bank seeks to maintain the high quality of services and operations despite increasing competitive pressures) has obtained the highest arithmetic average, and the average of the calculation is (4.16). On the other hand, the item (The bank's management analyses the trends of the banking competition by identifying the services provided by the competing banks and the marketing strategies used by the competitors) got the lowest Means (2.93). The role of the competitiveness development item can be explained in terms of motivating and increasing competitiveness. The average means of the study sample responses are (3.78); it can be noticed that it is high. On the other hand, the researcher attributed the low percentages of respondents with respect to the analysis of the trends of banking competition via identifying the

services provided by the competing banks to the fact that most of the services provided by the Palestinian banking sector are similar and stereotypical; these banks offer almost the same services.

c) The results of the study question concerning the effect of the quality of banking services in enhancing the competitiveness of Palestinian banks with respect to the adoption of the principles of Total Quality Management (TQM). In order to answer the question, the Arithmetic average, standard deviations, and percentages were calculated as shown in table (9) below.

Table 9. Means, standard deviations and percentages for the adoption of the principles of Total Quality Management in descending order:

Order	Questionnaire item	Means	Standard Deviation	%
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5	The management of the bank adopts the concept of continuous improvement under the umbrella of total quality and uses advanced technology in the design and delivery of banking services.	4.19	0.55	83.8
6	The Bank's management is guided by customer needs and expectations as a basis for designing the service and all functions and systems of the Bank and is based on feedback in the development of its services.	4.05	0.79	81.0
2	The Bank's management cultivates and develops a culture of total quality among employees.	3.98	0.75	79.5
4	The Bank's management adopts the philosophy of quality assurance consistent with the principle of quality from the source and the proper performance of the first time instead of the philosophy of quality control.	3.94	0.79	78.7
1	The Bank's management adopts the means of excellence in the quality of banking service within the overall quality portal.	3.53	1.07	70.6
3	The Bank's management trains and motivates employees to deliver outstanding performance based on innovation.	3.45	0.95	68.9
7	The Bank's management focuses on the quality of banking operations and results together.	3.05	0.99	61.0
Total score		3.74	0.84	%74

the concept of continuous improvement under the umbrella of total quality and uses advanced technology in the design and delivery of banking services) has obtained the highest Means (4.19). On the other hand, the item that states (The management of the bank focuses on the quality of banking operations and results together) got the lowest Means (3.05). Thus, the role of the Total Quality Management principle can be explained as follows: The average means of the responses of the study sample (3.74) was high. The researcher attributed the decline in the percentages related to the focus of management on the quality of banking operations and results together to the fact that the administration does not link between the quality of processes and their outcomes; on the contrary, the management deal with the quality of processes and their outcomes separately.

d) The Results of the study question concerning the effect of the quality of banking services in enhancing the competitiveness of Palestinian banks with respect to the continuity of innovation and development of banking services. In order to answer this question, the Arithmetic average, standard deviations, and percentages were calculated as shown in table (10) below.

Table 10. Means, standard deviations and percentages for the continuity of innovation and development rank in descending order:

Order	Questionnaire item	Means	Standard Deviation	%
5	The Bank has a marketing orientation based on understanding customer needs, expectations and desires as a basis for designing objectives And strategies for banking performance and adapting to changes.	4.27	0.52	85.4
8	Attention is given to studying and analysing the market and the market share of the bank compared to the competing banks and analysing the differences between the levels of service.	4.26	0.65	85.2
6	The bank conducts a periodic evaluation to simplify the procedures of the banking operations and steps to obtain the service and reduce the waiting lines and the development of programs used.	4.26	0.65	85.2

It is clear from the results shown in table (9) above that the item that states that (the management of the bank adopts

1	The Bank has a system of incentives and reward for innovative employees and developers who are distinguished in developing the service and providing it to customers with excellence and professionalism.	4.16	0.64	83.2
9	National banks have a corner or office to provide all retail services to the client at one bank teller.	4.08	1.02	81.6
7	Banks are interested in devising solutions for many problems without delay or mistakes	4.08	1.02	81.6
2	Attention is paid to the training and development of the skills of the employees periodically and focus on the sensitivity and tact in providing banking service and receiving customers and monitor the allocations in the budget for that.	3.90	0.92	77.9
3	The bank has sophisticated and modern technological devices and programs that work efficiently to implement the banking services of the Bank's management.	3.88	0.95	77.5
4	The Bank has the ability to deal with regional and global environment variables and is interested in banking development research.	3.62	1.12	72.3
Total score		4.06	0.83	%81

It is evident from the results shown in the previous table that the questionnaire item which states (The Bank has a marketing orientation based on understanding customer needs, expectations and expectations as a basis for designing objectives and strategies for banking performance and adapting to changes) has received the highest Means (4.27). On the other hand, the item which states (The Bank has the ability to deal with regional and global environment variables and is interested in banking development research) got the lowest Means; it was equal to (3.62). Therefore, the role of the extent of continuity of innovation and development of banking services can be explained as follows: the average mean of the total responses of the study sample (4.06) was

high; the researcher attributed the decline in the Bank's ability to deal with regional and global environment variables to the fact that national banks do not have external branches which may help them to keep up with global and regional developments in the banking industry.

Table (11) below shows the Arithmetic average, standard deviations and percentages of the four fields of the study concerning the impact of the quality of banking services in enhancing the competitiveness of Palestinian banks operating in the various West Bank governorates from the point of view of the heads of departments and sections of the retail banking providers; they are displayed in descending order.

Table 11. Arithmetic average, standard deviations and percentages for the continuity of innovation and development rank in descending order:

Questionnaire item	Arithmetic average	Standard Deviation	%
The first field (the extent to which the needs and wishes customers are met)	4.07	0.88	81.3
The fourth field (the extent of continuity of Innovation and Development of Banking Services)	4.06	0.83	81.1
The second field (the extent developing competitiveness capabilities)	3.78	0.97	75.5
The third field (the extent to which the principles of Total Quality Management are adopted)	3.74	0.84	74.8
Total field	3.91	0.88	78.2

It is clear from the results as shown in table (11) above that the first field (the extent to which customers' needs and desires are met) has the highest Arithmetic average; it is (4.07), while the third field (the extent to which TQM principles are adopted) has the lowest Arithmetic average which is (3.74). The total field score is also high (3.91).

H. Results Related To Examining the Hypothesis of the Study (Questions)

a) The first hypothesis

There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of meeting the needs and desires of the customers. To investigate the impact of quality banking services in enhancing the competitiveness of banks, the researcher used the Simple Regression Analysis test. The regression line equation and the Pearson correlation coefficient were calculated. This is shown in the table below.

Table 12. The Simple Regression Analysis, the regression line equation and Pearson correlation coefficient for the impact of the quality of banking services in enhancing the competitiveness of Palestinian banks and meeting the needs and desires of customers.

Hypothesis	Pearson Correlation coefficient	F test	β value	R^2	Level of significance (α)
There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of meeting the needs and desires of the customers	0.66	299	0.5	0.44	*0.00

* Statistically significant at ($\alpha \geq 0.05$)

It is clear from the previous table that there are statistically significant differences at ($\alpha \geq 0.05$), and thus the study rejected the hypothesis and accepted the alternative assumption that there is an impact of the quality of banking services in enhancing the competitiveness of the Palestinian banks concerning the extent to meet the needs and desires of customers and thus enhance the competitiveness capabilities. There is a correlation between the mean power and Pearson correlation coefficient (0.66). The β value indicates that the relationship is positive and that the higher the quality of the banking services, the more competitive it will be according to the needs and desires of the customers. The value of the limiting factor (R^2) shows that the independent variable (quality of banking) in this model interprets about (0.44) of variance in the dependent variable (competitiveness enhancement) based on the value of (R^2), which relates to meeting the needs and desires of customers. This means that (44 %) of the variance in the competitiveness of local Palestinian banks is explained by satisfying the needs and desires of customers. The remaining (56%) is a variance explained by other random factors that did not incorporate the regression model.

b) The second hypothesis:

There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of developing the competitive capabilities. To investigate the impact of quality banking services in enhancing the competitiveness of banks, the researcher used the Simple Regression Analysis test. The regression line equation and the Pearson correlation coefficient were calculated. This is shown in the table below.

Table 13. The Simple Regression Analysis, the regression line equation and Pearson correlation coefficient for the impact of the quality of banking services in enhancing the competitiveness of Palestinian banks and the level of developing the competitiveness capabilities.

Hypothesis	Pearson Correlation coefficient	F test	β value	R^2	Level of significance (α)
There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of developing the competitive capabilities.	0.79	653	0.5	0.6	0.00

* Statistically significant at ($\alpha \geq 0.05$)

It is clear from the previous table that there are statistically significant differences at ($\alpha \geq 0.05$), and thus the study rejected the hypothesis and accepted the alternative assumption that there is an impact of the quality of banking services in enhancing the competitiveness of the Palestinian banks concerning the level of developing the competitiveness capabilities. There is a correlation between the mean power and Pearson correlation coefficient (0.79). The β value indicates that the relationship is positive and that the higher the quality of the banking services, the more competitive it will be according to the needs and desires of the customers. The value of the limiting factor (R^2) shows that the independent variable (quality of banking)

in this model interprets about (0.63) of variance in the dependent variable (competitiveness enhancement) based on the value of (R^2), which relates to the level of developing the competitiveness capabilities. This means that (63 %) of the variance in the competitiveness of local Palestinian banks is explained by satisfying the needs and desires of customers. The remaining (37%) is a variance explained by other random factors that did not incorporate the regression model.

c) The third hypothesis

There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of adopting the principles of Total Quality Management. To investigate the impact of quality banking services in enhancing the competitiveness of banks, the researcher used the Simple Regression Analysis test. The regression line equation and the Pearson correlation coefficient were calculated. This is shown in Table 14 below.

Table 14. The Simple Regression Analysis, the regression line equation and Pearson correlation the coefficient for the impact of the quality of banking services in enhancing the competitiveness of Palestinian banks and the level of adopting the Principles of Total Quality Management.

Hypothesis	Pearson Correlation coefficient	F test	β value	R^2	Level of significance (α)
There is no statistically significant effect at the level of significance ($\alpha \geq 0.05$) among the respondents of study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of adopting the principles of TQM.	0.83	840.0	0.6	0.6	0.00

* Statistically significant at ($\alpha \geq 0.05$)

It is clear from the previous table that there are statistically significant differences at ($\alpha \geq 0.05$), and thus the study rejected the hypothesis and accepted the

alternative assumption that there is an impact of the quality of banking services in enhancing the competitiveness of the Palestinian banks concerning the level of adopting the Principles of TQM. There is a correlation between the mean power and Pearson correlation coefficient (0.83). The β value indicates that the relationship is positive and that the higher the quality of the banking services, the more competitive it will be according to the level of adopting the Principles of TQM. The value of the limiting factor (R^2) shows that the independent variable (quality of banking) in this model interprets about (0.69) of variance in the dependent variable (competitiveness enhancement) based on the value of (R^2), which relates to meeting the needs and desires of customers. This means that (69 %) of the variance in the competitiveness of local Palestinian banks is explained by adopting the Principles of TQM. The remaining (31%) is a variance explained by other random factors that did not incorporate the regression model

d) The fourth hypothesis

There is no statistically significant impact at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and the extent of ensuring the continuity of innovation and development of banking services. To investigate the impact of quality banking services in enhancing the competitiveness of banks, the researcher used the Simple Regression Analysis test. The regression line equation and the Pearson correlation coefficient were calculated. This is shown in Table 15 below.

Table 15. The Simple Regression Analysis, the regression line equation and Pearson correlation coefficient for the impact of the quality of banking services in enhancing the competitiveness of Palestinian banks and continuity of innovation and development of banking services.

Hypothesis	Pearson Correlation coefficient	F test	β value	R^2	Level of significance (α)
There is no statistically significant impact at the level of significance ($\alpha \geq 0.05$) among the respondents of the study sample attributed to the quality of the banking services and their role in enhancing the competitiveness of the Palestinian national banks and	0.8	751	0.6	0.6	.000

the extent of ensuring the continuity of innovation and development of banking services					
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* Statistically significant at ($\alpha \geq 0.05$)

It is clear from the previous table that there are statistically significant differences at ($\alpha \geq 0.05$), and thus, the study rejected the hypothesis and accepted the alternative assumption that there is an impact of the quality of banking services in enhancing the competitiveness of the Palestinian banks concerning the continuity of innovation and development of banking services. There is a correlation between the mean power and Pearson correlation coefficient (0.81). The β value indicates that the relationship is positive and that the higher the quality of the banking services, the more competitive it will be according to the continuity of innovation and development of banking services. The value of the limiting factor (R^2) shows that the independent variable (quality of banking) in this model interprets about (0.66) of variance in the dependent variable (competitiveness enhancement) based on the value of (R^2), which relates to the continuity of innovation and development of banking services. This means that (66 %) of the variance in the competitiveness of local Palestinian banks is explained by the continuity of innovation and development of banking services. The remaining (36%) is a variance explained by other random factors that did not incorporate the regression model.

X. FINDINGS AND RECOMMENDATIONS

Following the completion of the statistical analysis, the results and recommendations can be clarified to identify the impact of the quality of banking services in enhancing the competitiveness of national banks from the point of view of the heads of departments and sections of retail banking providers.

A. Discussion of the Results of the Main Study Question

What is the impact of the quality of banking services in enhancing the competitiveness of Palestinian banks in the West Bank governorates from the point of view of the heads of departments and sections of the retail banking providers? In order to answer this question, the researcher did a statistical analysis and extracted the means and percentages of the responses of the study sample. The results of the analysis showed that the first field (meeting the needs and desires of the clients) had the highest mean; it was (4.07) while the third field (the extent to which the principles of Total Quality Management were adopted) had the lowest means which was (3.74). On the other hand, the total field score was average with the mean (3.91).

In order to obtain more accurate results, the main study question was divided into four sub-questions.

These sub-questions are 1. What is the impact of meeting the needs and desires of customers in enhancing the competitiveness of the Palestinian national banks? 2. What is the impact of the development of competitiveness on enhancing the competitiveness of the Palestinian national banks? 3. What is the impact of adopting the principles of Total Quality Management (TQM) on enhancing the competitiveness of the Palestinian national banks? 4. What is the impact of the continued innovation and development of banking services on enhancing the competitiveness of Palestinian national banks? The results were as follows:

a) With respect to the extent to which customers' needs and desires are met to enhance competitiveness", the results of the analysis showed that the questionnaire item which states that "customers' demands are met by bank employees quickly, efficiently and in high quality and in accordance with their expectations and trends" got the highest mean which was (4.33). While the item which relates to the "behaviour of the Bank's employees gives an impression of security, trust and credibility to the customers", got the lowest average which was (3.76). Consequently, meeting the needs and desires of the customers proved to be a central focus of these banks because the mean was high (4.07).

b) In the area of developing competitive capabilities to enhance competitiveness, the results of the analysis showed that the item stating that "the Bank's management seeks to maintain the high quality of services and operations despite the increasing competitive pressures" achieved the highest means and was (4.16). On the other hand, the item which states that "the bank's management analyses the trends of the banking competition by identifying the services provided by the competing banks and the marketing strategies used by the competitors" got the lowest average account which was (2.93). The responses of the study sample to this variable proved to be significant for these banks because the mean was high (3.78).

c) In terms of the extent to which the principles of TQM are adopted to enhance competitiveness, it is clear from the results of the analysis that the item which states that "the Bank's management adopts the concept of continuous improvement under the umbrella of Total Quality Management TQM and uses advanced technology in the design and delivery of banking services got the highest means (4.19). While the paragraph that states, "The management of the bank focuses on the quality of the banking operations and the results together," obtained the lowest means and was (3.05). The variable related to using principles of TQM to enhance competitiveness was also significant as the average means of the responses of the study sample was high (3.74).

d) In terms of the availability of innovation and continuous development, it is clear from the results of the analysis that the item that states “the bank has a marketing orientation based on the needs, wishes and expectations of customers as the basis for designing the objectives and strategies of banking performance and adapting to the variables’ got the highest means and reached (4.27); while the item stating that “the Bank has the ability to deal with regional and global environment variables and is concerned with banking development research” scored the lowest average (3.62). As a result, the level of innovation and development of services was influential to these banks because the mean (4.06) was high.

B. Recommendations

Based on the results of the study, the researcher recommended the following:

a) The management of the Palestinian national banks are required to deepen the use of the principles of Total Quality Management as a strategy for competition and excellence, and that the development and improvement of the quality of services provided by these banks should be a top priority, especially in terms of quality dimensions. The application of the concept of total quality of banking needs to incorporate changes in the culture of the bank, the ways of thinking about them, the objectives and the policies employed within the institution and its organizational structure.

b) The management of the Palestinian National Banks should work on the development, innovation and continuous diversification of the banking services based on advanced technology. The staff working in banking marketing are required to use scientific methods in analysing the financial capabilities of the customers, identifying their needs and designing the mix of banking services that suit them through the use of innovative methods and tools which are non-traditional in terms of quality and means of service delivery, on the one hand, and the integration of different marketing functions and front-row tasks because any split or division between them will definitely affect the unity of vision and clarity of tasks, and therefore will not lead to achieving the desired objectives. The management of these national banks should strive to adopt the principles of TQM as a strategy for competition and excellence to create a system that is capable of providing the customers with all retail services from one location.

c) The working staff in these national banks should be introduced to and educated about the concept of quality of service and how it is applied both at senior and middle management levels and the staff of retail banking providers. Senior management should have the necessary knowledge of service quality concepts

and applications so that they have the necessary conviction to support and implement the strategy quality service and make the necessary changes for that. The middle management staff should act as a link between senior management and retail banking providers; therefore, they must have the ability and desire to understand, comprehend and apply the concept of service quality as a competitive strategy. The banking department must have the desire and ability to apply quality service concepts. The desire could be attained through motivating and directing the senior management and middle management and providing them with modern technology as well as through maintaining clear policies and standards that reflect and translate the quality of service concepts.

d) The need to duplicate and increase the efforts of the Palestinian Monetary Authority to encourage the integration of banks in the Palestinian territories to create strong banking entities that raise the quality of their banking services and increase their competitiveness to foreign (expatriates) banks by offering more privileges and exemptions.

10.2.5. The need to urge national banks to increase their branches to cover all governorates, towns and rural areas in Palestine, spread regionally in neighbouring countries, the deployment of more and more ATMs and points of sale to cover all provinces and countries, link these machines by a network of national settlements with other national banks, urge the Palestinian Monetary Authority (PMA) to give priority to national banks, and finally stimulate bank mergers and acquisitions.

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