



# Measure the Extent of Customer Satisfaction for the Quality of Banking Services Offered By Iraqi Commercial Banks (Government and Private In Baghdad)

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**Keywords:** *satisfaction, commercial banks, services, quality, customer.*

**GJMBR - E Classification :** *JEL Code: E50, E59*



MEASURETHEEXTENTOFCUSTOMERSATISFACTIONFORTHEQUALITYOFBANKINGSERVICESOFFEREDBYIRAQICOMMERCIALBANKSGOVERNMENTANDPRIVATEINBAGHDAD

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# Measure the Extent of Customer Satisfaction for the Quality of Banking Services Offered by Iraqi Commercial Banks (Government and Private in Baghdad)

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**Abstract-** This study has focused on measuring the extent of customer satisfaction with the quality of banking services offered by Iraqi commercial banks (government and private in Baghdad). This study is divided into five axes each axis corresponds to each one of the research hypotheses. It has been applied a questionnaire consisting of (45) questions which included: questions from (1-15) concerning customers need for banking services; the questions from (1-16) which focused on the level of satisfaction achieved by costumers of government commercial banks; the questions from (30-45) which focused on the level of satisfaction achieved by government commercial banks. Those customers are generally satisfied with the services provided by government commercial banks where the overall satisfaction of customers is equal to (2.5210) and that the rate of overall satisfaction of private commercial banks costumers is equal to (2.6456). Private commercial banks achieved more satisfaction to their customers, but with a little difference compared with government banks.

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## 1. INTRODUCTION

Productivity, service and marketing Companies are seeking to identify the needs and desires of customers in order to fulfill their satisfaction by providing them the required quality. Organizations realize the importance of the role played by the needs and desires of individuals in influencing their motivation and attitudes toward the goods and services and influencing their purchase behavior when making a purchase decision. At the same time, the quality of goods and services have a role in satisfying these needs and desires and achieve satisfaction also composing the loyalty for goods and services. The study of consumer behavior and identification of the factors affecting it are considered one of the most important marketing activities and it underpins the process of planning and product development and other marketing activities. (Sumaidei and others, 2008) Indicate that

consumer behavior is an carried out by individuals in planning to buy a product or service, and represents an expression of human behavior act and an action regarding the procurement process to satiate the needs. Behavior is an external activity which represents a response to external environment stimuli and psychological factors such as motivation, learning and cognition and mental image in order to achieve the gratification and satisfaction of customers.

Customer satisfaction is achieved through access to goods and services with qualities that meet their needs and desires. If customer satisfaction is achieved through access to banking services with the required quality, it will compose for them the loyalty for this service. This loyalty may make them permanent bank costumers, which will satisfy them.

The workers in the field of banking services are aware of the effective role played by the achievement of customers' satisfaction and implant loyalty in them by responding to their requests, good dealing and fulfilling of promises.

Emotion plays a significant role in consumers' satisfaction; Consumer satisfaction is a source of great concern and an essential condition for competitiveness in the global market. The evaluation of customer satisfaction plays an important role in the stand for satisfaction or dissatisfaction, and organizations are working to develop appropriate treatments to achieve the highest level of costumer satisfaction and to avoid past mistakes, since customer satisfaction for the quality of provided services is the key for the organization success. Both public and private sectors have given much attention to the concept of customer satisfaction in the past couple of decades. Naturally, administrators have requested their staff to do customer satisfaction studies for their own organizations (Willard Hom 2000). Satisfaction is a feeling. It is a short-term attitude that can readily change given a constellation of circumstances. It resides in the user's mind and is different from observable behaviors such as product choice, complaining, and repurchase. (Oliver, R. 1999) That customer satisfaction expresses personal feeling of joy or disappointment, and (Kotler et al 2000)

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is produced by balancing the performance of the product with the expectation of the customer. The customer satisfaction is composed by comparing what they expect to get of benefits from product or service and what they really get. If it exceeds what they really get for what they expect, they will be satisfied with any item or service, so that satisfaction is achieved when it exceeds what they get for what they expect to get it.

(Barakat, 2010) indicates in this regard that the expectations are perceptions of beneficiaries' customers from a service about the service quality level that they want and are trying to get by buying organization products. . The aim of the customers through the purchase of goods and services is to achieve satisfaction and this will be motivated by recurrent request for an item or service and continuing to deal with the producer. Joan L. Giese and Joseph A. Cote (2002) indicate that while the literature contains significant differences in the definition of satisfaction, all the definitions share some common elements. When examined as a whole, three general components can be identified: 1) consumer satisfaction is a response (emotional or cognitive); 2) the response pertains to a particular focus (expectations, product, consumption experience, etc.); and 3) the response occurs at a particular time (after consumption, after choice, based on accumulated experience, etc). Consumer responses followed a general pattern similar to the literature. Satisfaction was comprised of three basic components, a response pertaining to a particular focus determined at a particular time. Satisfaction is an emotional response to the experiences provided by and associated with particular products or services purchased, retail outlets, or even molar patterns of behavior such as shopping and buyer behavior, as well as the overall marketplace. An emotional response triggered by a cognitive evaluative process in which the perceptions of (or beliefs about) an object, action, or condition are compared to one's values (or needs, wants, desires)

## II. RESEARCH QUESTIONS

The organizations of different kinds, including the banks seek to achieve the satisfaction of the customers, because it is well aware that the lack of satisfaction with them will make them leave this bank and deal with another bank. (Iyad 2011) indicates that government and non-government organizations have become interested in the quality of their products because it is a method that brings up the knowledge of the great changes in the external and internal environment of the organization as well as the growing interest of customers in quality products offered in the market.

This study focuses on knowing the extent of customers' satisfaction with the services quality provided by government and private commercial Iraqi banks in Baghdad by answering the following questions:

- What is the extent of customers' satisfaction about services provided by government and private commercial Iraqi banks
- What is the extent of customer satisfaction about the quality of reliability service (ability to perform the promised service with confidence and reliability) which are provided by commercial Iraqi banks in Baghdad
- What is the extent of customer satisfaction about the quality of assurance service (security, honesty and trust) which are provided by commercial Iraqi banks in Baghdad
- What is the extent of customer satisfaction about the quality of sympathy service (accessible and good communication, understanding and attention to their beneficiaries) which are provided by commercial Iraqi banks in Baghdad
- What is the extent of customer satisfaction about the quality of Responsiveness service (willingness to help beneficiaries and provide prompt service) which are provided by commercial Iraqi banks in Baghdad
- What is the extent of customer satisfaction about the quality of tangibles service (physical facilities, equipment and workers) which are provided by commercial Iraqi banks in Baghdad

## III. THE STUDY OBJECTIVES

*This study aims to*

- Define the role of the dimensions of service quality on the satisfaction of Iraqi commercial banks customers' in the Baghdad province.
- Identify the extent of variation on customer satisfaction for government and private banks in Baghdad.
- Identify the extent of the difference between what customers need to provide the dimensions of service quality and the extent of the banks to provide these dimensions to customers for each of the government and private banks.
- identifying which one of the quality dimensions is providing us more from government and private commercial banks in Baghdad.

## IV. HYPOTHESES OF THE STUDY

*H01: The dimensions of service quality are instrumental in achieving satisfaction for customers of Iraqi commercial government and private banks in Baghdad.*

*H02: There is a difference in the satisfaction level about reliability of government banks customers and private banks in Baghdad*

*H03:* There is a difference in the satisfaction level about assurance of government banks customers and private banks in Baghdad

*H04:* There is a difference in the satisfaction level about empathy of government banks customers and private banks in Baghdad

*H05:* There is a difference in the satisfaction level about responsiveness of government banks customers and private banks in Baghdad

*H06:* There is a difference in the satisfaction level about tangibles of government banks customers and private banks in Baghdad.

## V. STUDY MODEL

The study model is based on the dimensions of the service quality that have been identified by Berry, Parasuraman and Zeithman 1985)

Satisfaction model presented by (Al - samydaï Mahmood & Rudaina Othman 2006 (which refers to the measure of satisfaction, which depends on the actual performance of the product (the level of customer satisfaction achieved) - the expected level of performance (the level of need to obtain service)

$$S = \sum_{i=1}^n P - N$$

S = Satisfaction achieved through access to the service.

P = Actual performance of the product (the level of customer satisfaction achieved)

N = The expected level of performance (the level of need for the service).

n = The number of services

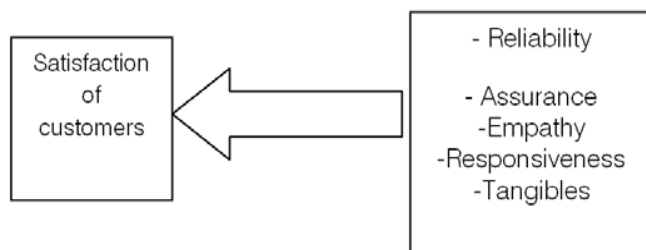


Figure 1 : Study model

## VI. THE PREVIOUS STUDIES

The study of Al-Khafaji (2012) focused on Customer satisfaction as a mediator on the relationship between service quality And customer loyalty: A case study in Babylon Bank / Najaf branch .This study focused on Customer satisfaction as a mediator on the relationship between service qualities and customer loyalty and clarifies its impact in promoting customer loyalty. The data was collected by using a questionnaire as an essential tool after it has been taken of the study population (860) customers who deal with the National

Bank of Babylon / Branch Najaf for more than a year and is still ongoing, in order to express their opinion accurately about the service quality, satisfaction and loyalty by virtue of their experience in dealing with the bank. Then it has been selected a random sample of (412 of them) for statistical analysis. The results showed a significant relationship between service quality and customer loyalty, the results also indicate that there is an impact of the dimensions of customer satisfaction in the relationship between service quality and customer loyalty.

As for Abbas Hussein Jawad and Sahar Abbas Hussein ( 2006), in their study about the impact of strategic planning in customer satisfaction according to the philosophy of total quality management, found that the continuous change in customers' tastes and desires and the increasing complexity of the environment surrounding the organization and the growing degree of competition as well as the breadth markets and contrast characteristics forced organizations to rethink of administrative concepts adopted including the concept of strategic planning and customer satisfaction in an effort to support their competitive advantage, which qualifies them to discriminate on the competitors of local or regional or international. This study examined the analysis of the relationship and influence between strategic planning and customer satisfaction in an industrial company. The study began from a research problem representing the weakness in awareness of Iraqi organizations concerning the importance of Strategic Planning and by not adopting the concept of strategic planning and apply it to all levels of the organization, such limits their ability to satisfy the desires of customers. The study sought to achieve a set of objectives, including: recognize the reality of strategic planning in the surveyed company and to identify the degree of satisfaction of the company's customers. on another level the study of Buanan 2007 focused mainly on the quality and the impact of listening to the customer by workers to find out their needs, desires and expectations and identify appropriate activities to achieve the satisfaction of customers. The study also aimed to measure customer satisfaction to identify the level of customer satisfaction with the services provided by the adamantine institution in Algeria. The study showed that the evaluation of the service quality varies from a customer to another. And the service level in the ports does not rise to the level of customers' expectation so these services need to develop and improve. The organization, which seeks to succeed, should offer customers what they expect and prefer and what is offered should exceed the customer's expectation.

Obiead Salima (2012) indicates in his study that the adoption of marketing activities by banks helps the organization to respond to the needs and desires of customers and achieve their satisfaction and face the



changes that occur in the market. This study focused on the marketing reality in the Bank of Agriculture and Rural Development through choosing sample of 40 customers. While the study results showed that workers are aware of the importance of running a successful relationship with customers and caring for them, it also improves the bank image and has an important role in achieving satisfaction with them. The study of Osama 2005 focused on three banks: National Bank of Kuwait and Gulf Bank and Bank of Kuwait al Ahly. Its aim was to determine marketing constraints that affect the satisfaction of the customers of three banks. In order to reach the results, it was chosen a sample of 59 employees from the banks. The results of the study showed that the training and rehabilitation of workers in the bank has a big role in achieving the satisfaction of the customers and provide high quality services. As for

the study of Khaled (2012), it focused on measuring customer satisfaction with the quality of Islamic Banking. An Empirical Study for the Syrian Islamic Bank showed that there is a difference between customer expectations for quality of services provided and between their awareness of the actual performance of those services in the bank. Also tangibility, responsiveness and empathy have an active role in influencing the quality of services which are provided by the bank.

## VII. RESULTS

### a) Test of Reliability

A reliability coefficient of ( Corbach's Alpha) 70% or higher is considered "acceptable" in most social science research situations. The result of this test in the current study in 79% as table (1) shows:

Table 1 : Reliability Coefficients

N of cases	Corbach's Alpha	N of items
591	.79	45

### b) Results general

By using descriptive analysis it shown that the mean of all questions and the T value to the need to customers for banking services. As shown in table (2)

Table 2 : The expected level of performance (the level of need for banking services)

What is the need for the following properties while dealing with commercial banks	One-sample-test T value	Mean	Sig (2-tailed )
First Dimension : what is your need for the reliability(ability to perform the promised service with confidence and reliability) when dealing with the services provided by commercial banks			
Q1- The workers attention for the customers in the commercial banks	8.936	3.6701	.000
Q2- workers are fulfilling the promises which they gave to customers in the commercial banks	16.336	3.7428	.000
Q3- Your trust in commercial banks and their employees	51.854	4.5601	.000
Q4- Workers in commercial banks are dealing with customers reliability	50.939	4.5178	.000
Second dimension: What do you need for assurance (safety, honesty and trust) when dealing with services of commercial banks			
Q5- the employees are dealing honestly with customers in commercial banks	52.042	4.5296	.000
Q6- Feeling of safety while dealing with commercial banks	35.570	4.2555	.000
Q7- Good reputation for commercial banks are generate tranquility for customers which can satiated them	16.199	3.7293	.000
Third dimension : What is your need for sympathy (access and good communication, understanding and attention to their beneficiaries) while dealing with services of commercial banks			
Q8- the workers in commercial banks have sufficient information to answer customers' questions	20.280	3.8240	.000
Q9- You can contact with employees in commercial banks easily	9.794	3.4653	.000
Q10- the workers in the commercial banks are understanding of to the needs and desires of customers	9.083	3.4349	.000
Four dimension: what do you need to respond ( ready to assist beneficiaries and provide prompt service) while dealing with services of commercial banks			
Q11- The speed of workers responsiveness in commercial banks	22.742	4.0152	.000

Q11- the workers readiness in the commercial banks to help customers	46.097	4.5245	.000
Five dimension : What is your need for tangibility (physical facilities, equipment and workers) while dealing with services of commercial banks			
Q13- The banks use modern equipment to provide their services	32.213	4.2640	.000
Q14- the workers in commercial banks have good appearance	35.810	4.2792	.000
Q15- the commercial banks building and the internal arrangement	30.206	4.1455	.000

From Table 2, we find that the nine questions about the characteristics of an average exceeded 4 and 3 exceeded six questions and this indicates that there is a need for the customers for these services. It has occupied the ( Your trust in commercial banks and their employees Question 3) ranked first among other characteristics, with an mean 4.5601.

*Table 3:* The level of satiated which is achieved by utilizing the services of government banks (from the viewpoint of the sample

The extent of satiated level that achieved by utilizing from the services of government banks	One-sample-test T	Mean	Sig (2-tailed )
First dimension: the impact of reliability (ability to perform the promised service with trust and reliability) to achieve the satiated for the beneficiaries from the quality of provide services by government commercial banks			
Q16- The workers attention for the customers in the government commercial banks achieve to them satiated	35.151	4.2860	.000
Q17- workers are fulfilling the promises which they gave to customers in the government commercial banks achieve to them satiated	17.218	3.8832	.000
Q18- the trust in government commercial banks and their employees achieve to them satiated	54.507	4.5712	.000
Q19- Workers in government commercial banks are dealing with customers reliably which achieve to them satiated	52.202	4.5245	.000
Second dimension: the impact of assurance (safety, honesty and trust) to achieve beneficiaries satiated of government commercial banks services			
Q20- the employees are dealing honestly which achieve customers satiated in government commercial banks	25.883	4.0931	.000
Q21- Feeling of safety while dealing with government commercial banks	24.941	4.3 235	.000
Q22- Good reputation for government commercial banks are generate tranquility for customers which can satiated them	21.786	4.1557	.000
Third dimension : the impact of sympathy (access and good communication, understanding and attention to their beneficiaries) to achieve the beneficiaries satiated from government commercial banks services			
Q23-- the workers in the government commercial banks have sufficient information to answer customers' questions which achieve satiated for customers	28.489	4.0457	.000
Q24- the contact with employees in the government commercial banks easily which achieve satiated for customers	13.285	3.7073	.000
Q25- the workers in the government commercial banks are understanding the needs and desires of customers which achieve satiated for customers	8.833	3.9932	.000
Four dimension : the impact of responsiveness ( ready to assist beneficiaries and provide prompt service) to achieve the beneficiaries satiated from government commercial banks services			
Q26- The speed of workers response in government commercial banks achieve satiated for customers	16.120	4.0135	.000
Q27- the workers readiness in the government commercial banks to help customers achieve satiated for them	51.920	4.5618	.000
Five dimension : the impact of tangibility (physical facilities, equipment and workers) ) to achieve the beneficiaries satiated from government commercial banks services			
Q28- The government commercial banks use modern equipment to provide their services can achieve satiated for customers	51.059	4.5212	.000
Q29- the workers in government commercial banks have good appearance can achieve satiated for customers	51.979	4.5279	.000
Q30- the government commercial banks building and the internal arrangement can achieve satiated for customers	35.709	4.2589	.000

*Table 4 :* The Satisfaction of government bank services (from the viewpoint of the sample

Questions	Mean needs of service -Mean saturation of government bank services	Satisfaction of government bank services
16-The workers attention for the customers in the government commercial banks achieve to them satiated	4.2860-3.6701	+0.6159
17-workers are fulfilling the promises which they gave to customers in the government commercial banks achieve to them satiated	3.8832-3.7428	+0.1404
18-the trust in government commercial banks and their employees achieve to them satiated	4.5712 -4.5601	+0.0111
19-Workers in government commercial banks are dealing with customers reliably which achieve to them satiated	4.5245 -4.5178	+0.0067
	satisfaction for Reliability	+0.7741
20-the employees are dealing honestly which achieve customers satiated in government commercial banks	4.0 931-4.5296	-0.4338
21- Feeling of safety while dealing with government commercial banks	4.3 235-4.2555	+0.0680
22-Good reputation for government commercial banks are generate tranquility for customers which can satiated them	4.1557-3.7293	+0.4264
	Satisfaction for assurance	+0.0600
23-the workers in the government commercial banks have sufficient information to answer customers' questions which achieve satiated for customers	4.0457-3.8240	+0.2217
24-the contact with employees in the government commercial banks easily which achieve satiated for customers	3.7073-3.4653	+0.2420.
25-the workers in the government commercial banks are understanding the needs and desires of customers which achieve satiated for customers	3.9932-3.4349	+0.5583
	Satisfaction for empathy	+1.0220
26-The speed of workers response in government commercial banks achieve satiated for customers	4.0135-4.0152	-0.0017
27-the workers readiness in the government commercial banks to help customers achieve satiated for them	4.5618-4.5245	+0. 0473
	Satisfaction for responsiveness	+0.0456
28-The government commercial banks use modern equipment to provide their services can achieve satiated for customers	4.5212-4.2640	+0.2572
29- the workers in government commercial banks have good appearance can achieve satiated for customers	4.5279-4.2792	+0.2487
30- the government commercial banks building and the internal arrangement can achieve satiated for customers	4.2589-4.1455	+0.1134
	Satisfaction for tangibles	+0.6193

Customer satisfaction for the services of government commercial banks achieved satisfaction for customers in all services except the employees are dealing honestly which achieve customers satiated in government commercial banks and The speed of workers response in government commercial banks achieve satiated for customers.

*Table 5 :* The level of satiated which is achieved by utilizing the services of private banks (from the viewpoint of the sample)

The extent of satiated level that achieved by utilizing from the services of private commercial banks	One-sample-test T	Mean	Sig (2-tailed )
First dimension: the impact of reliability (ability to perform the promised service with trust and reliability) to achieve the satiated for the beneficiaries from the quality of provide services by private commercial banks			
Q1-The workers attention for the customers in the private commercial banks achieve to them satiated	16.572	4.3198	.000
Q2- workers are fulfilling the promises which they gave to private customers in the commercial banks	20.583	4.1066	.000

achieve to them satiated			
Q3- the trust in private commercial banks and their employees achieve to them satiated	47.443	4.5602	.000
Q4- Workers in private commercial banks are dealing with customers reliably which achieve to them satiated	49.660	4.5668	.000
Second dimension: the impact of assurance (safety, honesty and trust) to achieve beneficiaries satiated of private commercial banks services			
Q5- the employees are dealing honestly which achieve customers satiated in private commercial banks	22.720	4.0136	.000
Q6- Feeling of safety while dealing with private commercial banks	46.097	4.0245	.000
Q7- Good reputation for private commercial banks are generate tranquility for customers which can satiated them	8.833	4.1218	.000
Third dimension : the impact of sympathy (access and good communication, understanding and attention to their beneficiaries) to achieve the beneficiaries satiated from private commercial banks services			
Q8- the workers in the private commercial banks have sufficient information to answer customers' questions which achieve satiated for customers	16.120	3.7377	.000
Q9- the contact with employees in the private commercial banks easily which achieve satiated for customers	51.920	4.5618	.000
Q10- the workers in the banks are understanding the needs and desires of customers which achieve satiated for customers	51.059	4.5212	.000
Four dimension : the impact of responsiveness ( ready to assist beneficiaries and provide prompt service) to achieve the beneficiaries satiated from commercial banks services			
Q11- The speed of workers response in private commercial banks achieve satiated for customers	51.979	4.5279	.000
Q12- the workers readiness in the private commercial banks to help customers achieve satiated for them	35.708	4.5589	.000
Five dimension : the impact of tangibility (physical facilities, equipment and workers) ) to achieve the beneficiaries satiated from private commercial banks services			
Q13- The private commercial banks use modern equipment to provide their services can achieve satiated for customers	16.572	4.7411	.000
Q14- the workers in private commercial banks have good appearance can achieve satiated for customers	20.583	4.3152	.000
Q15- the private commercial banks building and the internal arrangement can achieve satiated for customers	9.960	3.9459	.000

Table 6 : the Satisfaction for private bank services(from the viewpoint of the sample)

Questions	Mean needs of service -Mean saturation of private bank services	Satisfaction for private bank services
31-The workers attention for the customers in the private commercial banks achieve to them satiated	4.3198 -3.6701	+0.6497
32-workers are fulfilling the promises which they gave to private customers in the commercial banks achieve to them satiated	4.1066 -3.7428	+0.3638
33-the trust in private commercial banks and their employees achieve to them satiated	4.5602 -4.5601	+0.0001
34-Workers in private commercial banks are dealing with customers reliably which achieve to them satiated	4.5668 -4.5178	+0.0488
	satisfaction for Reliability	+1.0624
35- the employees are dealing honestly which achieve customers satiated in private commercial banks	4.0136-4.5296	-0.5160
36-Feeling of safety while dealing with private commercial banks	4.5245 -4.2555	+0.2690
37- Good reputation for private commercial banks are generate tranquility for customers which can satiated them	4.1218-3.7293	+0.3925
	Satisfaction for assurance	+0.1455
38- the workers in the private commercial banks have sufficient information to answer customers' questions which achieve satiated for customers	3.7377-3.8240	-0.0863
39- the contact with employees in the private commercial banks easily which achieve satiated for customers	4.0245 -3.4653	+0.5592



40-the workers in the banks are understanding the needs and desires of customers which achieve satiated for customers	4.1 218-3.4349	+0.6869
	Satisfaction for empathy	+0.5771
41-The speed of workers response in private commercial banks achieve satiated for customers	4.5279 -4.0152	+0.5127
42-the workers readiness in the private commercial banks to help customers achieve satiated for them	4.5 589 -4.5245	+0.0344
	Satisfaction for responsiveness	+0.5471
43-The private commercial banks use modern equipment to provide their services can achieve satiated for customers	4.7411-4.2640	+0.4771
- the workers in private commercial banks have good appearance can achieve satiated for customers	4.3 152 -4.2792	+0.0360
45-the private commercial banks building and the internal arrangement can achieve satiated for customers	3.9459 -4.1455	-0.1996
	Satisfaction for tangibles	+0.3135

Customer satisfaction for the services of private commercial banks private commercial banks achieved satisfaction for customers in all services except (the employees are dealing honestly which achieve customers satiated in private commercial banks, the

workers in the private commercial banks have sufficient information to answer customers' questions which achieve satiated for customers and the private commercial banks building and the internal arrangement can achieve satiated for customers)

*Table 7 :* Comparison between the level of general satisfaction which is achieved by utilizing the services of government banks and the level of satisfaction which is achieved by utilizing the services of private banks

The dimensions	Satisfaction of government banks services	Satisfaction of private banks services
first dimension :the impact of reliability (ability to perform the promised service with trust and reliability) to achieve the satiated for the beneficiaries from the quality of provide services	+0.7741	+1.0624
Second dimension: the impact of assurance (safety, honesty and trust) to achieve beneficiaries satiated of government commercial and private banks services	+0.0600	0.1455
Third dimension : the impact of empathy (access and good communication, understanding and attention to their beneficiaries) to achieve the beneficiaries satiated from government commercial banks service	+1.0220	0.5771
Four dimension : the impact of responsiveness ( ready to assist beneficiaries and provide prompt service) to achieve the beneficiaries satiated from government commercial and private banks services	+0.0456	0.5471
Five dimension : the impact of tangibility (physical facilities, equipment and workers) ) to achieve the beneficiaries satiated from government commercial and private banks services	+0.6193	0.3135
General satisfaction	2.5210	2.6456

By applying the model of satisfaction the results showed that the value of the general satisfaction of the all services provided with the government commercial banks = 2.5210 As for the private commercial banks, the general satisfaction of the all services provided = 2.6456 and this indicates that the private commercial banks achieved more satisfaction from government commercial banks, but this difference is little( 0.123)

## VIII. CONCLUSION AND DISCUSSION

Results from the study show that the government commercial banks have not been able to

respond to what is expected from customers. The employees are dealing honestly with a costumer which increases the level of satisfaction of costumers in government commercial banks.

Since the answers of the sample showed that the difference between what they expect to get and their need for this service (satisfaction) is equivalent of (-0.4338). This meaning that government banks were unable to meet customer demand for this service. The speed of workers response in government commercial banks achieved the satisfaction of customers with a (satisfaction) level equivalent to (-0.0017).

As for the private commercial banks have not been able to respond to what is expected from customers about the point:

- "The employees are dealing honestly which leaves customers satiated in private commercial banks", since the answers of the sample showed that the difference between what they expect to get and their need for this service (satisfaction) and what is the reality, with a center minus equal to (-0.0863). This means that private banks were unable to meet customer demand for this service as well as for the private commercial banks building and the internal arrangement which can leave costumers satiated with a (satisfaction) level and equivalent to (-0.1996).
- The government banks have achieved satisfaction to customers on each from:
- The workers attention for the customers in the banks makes them satisfied and workers are fulfilling the promises which they gave to customers in the banks which also satisfies them. Workers in the banks are dealing with customers reliably which leaves them satiated. This is consistent with the Buanan2007 study focused mainly on the quality and the impact of listening to the customer by workers to find out their needs, desires and expectations and identify appropriate activities to achieve the satisfaction of customers. And also consistent with study of Obiead Salima (2012) the study.

Which showed that the awareness of workers in banks has the importance of running a successful relationship with customers and caring for them has an important role in achieving satisfaction with them.

The study also showed that customers of government and private banks are satisfied about :

- The workers in the banks have sufficient information to answer customers' questions which satisfies customers and the easy contact with employees in the banks also satisfies them.
- The workers in the banks are understanding of the needs and desires of customers which satisfies customers and the workers readiness in the government commercial banks to help customers also satisfies them.

As for the private banks, it has achieved satisfaction to customers on:

- The easy contact with employees in the banks which satisfies customers. The workers in the banks are understanding of the needs and desires of customers which satisfies customers and the workers readiness in the government commercial banks to help also leaves them satisfied.

And this consistent with study of Obiead Salima (2012) which shows that the awareness of

workers of the importance of running a successful relationship with customers and caring for them; it also improves the bank image and has an important role in achieving satisfaction with them.

The study of Samir Ahmad and Abu Zneid. Shadi profit-Sharif (2009) showed that the physical facilities such as good appearance of workers, internal arrangement and the bank building have essential role for satisfying costumers. This is consistent with the results of this study.

Overall the study showed that the private commercial banks achieved more satisfaction to their customers, but with a little difference compared with government banks The satisfaction of private commercial banks customers is equal to (2.6456), while the satisfaction of government commercial banks customers is equal to (2.5210 ).

- The government banks should improve their services with regard to:

"The employees are dealing honestly which leaves customers satiated in government commercial banks" where the value of satisfaction is( -0.4338), as well as in relation to

"The speed of workers response in government commercial banks satisfies customers" where the value of satisfaction is(-0.0017)

- The private banks should improve their services with regard to:

"the employees are dealing honestly which leaves customers satiated in private commercial banks" where the value of satisfaction is 0.5160, and)

"the private commercial banks building and the internal arrangement can satisfy customers" where the value of satisfaction is (-0.1996).

Generally the customers are satisfied about the government commercial banks services where the overall customers satisfaction is (2,5210). And the overall of customers satisfaction for private commercial banks is (2,6456).

This means that private commercial banks achieved more satisfaction by their customers, but with a little difference compared with government banks.

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