

Abstract

This study investigated the efficacy of marketing services in banking institutions operating in the West Bank as seen by bank customers

The study , in particular , endeavored to answer the following questions :

- What is the extent of effectiveness of marketing bank services as seen by customers ?
- What factors do customers take into consideration when choosing a bank ?
- Are there statistically significant differences in the efficacy of marketing bank services , as seen by customers , which may be attributed to sex ?
- Are there statistically significant differences in the effectiveness of marketing banking services , as seen by customers , which may be attributed to age ?
- Are there statistically significant differences in the effectiveness of banks' marketing services , as seen by customers , which may be attributed to the level of education ?
- Are there statistically significant differences in the effectiveness of banks' marketing services , as seen by customers , which may be attributed to the type of work ?
- Are there statistically significant differences in the effectiveness of banks' marketing services , as seen by customers , which may be attributed to the size of deposits ?

The subjects of the study , randomly selected , consisted of 500 bank customers who received banking services from the West Bank banks .

To answer the research questions , the researcher used T- test , one way analysis of variance (ANOVA) , Kronbach (α) equation , percentages and mean .

The study findings showed a great degree of effectiveness in the marketing services of banks in terms of treating customers and services . The degree of effectiveness in the marketing services was even greater in the areas of employees and overall areas combined . Concerning the choice of bank , the customers took into consideration the kind of provided services , good treatment of customers , speed of service performance , the comfortable atmosphere in the bank and interest in identifying customers' needs . The least important things were whether the bank was Islamic , friends' recommendation , volume / size of loans offered and percentage of interest .

In the light of these findings , a number of recommendations have been suggested to improve and reinforce marketing strategies in the banking institutions . These recommendations revolve around the necessity to invite banking institutions to further study the market and consider seriously customers' needs, understand and meet them . Moreover is to emphasize the customers' role as focal point in the marketing process because he/she is only one who determines the quality of service he/she needs . However , the bank marketing department is invited to activate the banking services and come up with new ideas and not to be satisfied with the application of old ideas . There is also a need to show more interest in the areas of bank services and treatment in order to increase number of customers dealing with the banks . Equally important, the banks should provide marketing training in order to develop human resources capable of developing bank performance and upgrade it to become advanced modern banks particularly in marketing . The researcher also calls for the addition of new banking services in addition to the current traditional services in order to diversify services provided . Finally , there is a need to develop marketing banking education to reinforce the extent of effectiveness of services in West Bank - based banks .