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, it 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.