

Impact of Bank Services Quality on The Achievement of Competitive Advantage in Palestine in The Point of View of Administration and Customers

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Abstract

The purpose of this study was to identify the quality of banking services and their impact on achieving competitive advantage in Palestine from the viewpoint of management and customers, the a community study consist of all banks operating in the cities (Hebron, Bethlehem, Ramallah).

The researcher used the descriptive analytical comparative, where the sample consisted of random (674) persons, including 182 working in banks, (235) of customers, and to achieve the goal of the study, the researcher developed a questionnaire in accordance with the theoretical framework, has been verified its validity through a panel of arbitrators, experts, also been verified by examining the internal consistency reliability of the paragraphs of the tool calculates the coefficient alpha Krumbach (cronbach alpha), where the stability coefficient by coefficient alpha Krumbach (83%).

The research has the following conclusions:

1. The ratings of a sample of administrators was high on the impact of banking services in achieving competitive advantage in Palestine and in terms of five dimensions (incarnations, reliability, safety, responsiveness, empathy), which charted on the basis of the study objectives, which ranked first in the investigation the competitive advantage of banks and the Palestinian point of view of administrators,

after the response, where the average (3.81), while ranked first with customers after the embodiment, where the average to him (3.82).

2. There are significant differences of the responses of staff about the quality of banking services in achieving competitive advantage due to the dimensions of the embodiment, the response, security, and empathy.
3. No statistically significant differences of the responses of staff about the quality of banking services in achieving competitive advantage due to the dimension reliability.
4. There is no statistical significant difference on the impact of the quality of banking services to achieve competitive advantage in Palestine from the viewpoint of administrators due to the mentioned variables except place of residence.
5. There is no statistically significant differences in the impact of the quality of banking services to achieve competitive advantage in Palestine from the viewpoint of customers due to the variable dimension reliability.
6. There are significant differences in the impact of the quality of banking services to achieve competitive advantage in Palestine from the perspective of customers according to variables of the response, safety, and compassion.
7. There is no statistical significant difference on the impact of the quality of banking services to achieve competitive advantage in Palestine from the perspective of customers according to variables of (sex, educational level, income level, and the type of bank).

In the light of the results of the research study recommended a number of recommendations including:

- § Bank grants credit cards to its customers and to increase public demand to deal with these banks.

- § Seeking to distinguish workers in the banks according to the performance, this increases the chances of competition in the banks.
- § The top management of banks to show the banks looks attractive over the competitive edge of the bank.
- § Provision of credit facilities through electronic cards, which increases customer loyalty to the bank, and thus increases the competitive advantage of the bank.
- § Sympathy of banks with customers in the event of an emergency problem.
- § Strive to get customers to banking services and banking immediately, and define the time for completion of service to customers accurately.