Measuring the Quality of Banking Services in Banks Operating in Libya

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The aim of the study is to measure the service quality of the banking system in Libya and to determine the importance of the service quality items. In addition, the study measures the relationship between the banking service quality and client's satisfaction. The sample of the study includes (325) questionnaires. The study concludes that understanding the client's expectations is very important in the provision of a better banking service quality as well as in achieving client's satisfaction. Furthermore, the measurement of service quality and the client's perception of the service are considered to be the main approach to the development and improvement of the banking service quality. In addition, the findings also show a significant relationship between the client's satisfaction and the service quality provided. Furthermore, the client's continuous dealing with banks and their loyalty depends mainly on the understanding of the provided service quality. In this paper we use the SERVQUAL model in order to measure the service quality that contributes to customer satisfaction and to his loyalty to a bank. Since there has been no studies dealin with this topic so far, this one will be very interesting and useful for the banking sector in Libya. The topic of this paper is a theoretical and practical analysis of measuring the service quality in the banking sector in Libya. Measuring the quality of banking services is one of the basic indicators of the bank's quality and it can contribute to the improvement of banking services. By using the various tools, advanced tools and modern technology in operations and marketing activities with regard to communications, marketing and information technology, service delivery and completion of marketing operations across multiple devices come to the forefront position of marketing banking services to the various parties through these means.

Introduction

During the past decade, the online service industry has witnessed tremendous growth, much of it spurred by the Internet revolution. Especially, the potential of the Web as a commercial medium is widely recognized and the growth in online service industries such as online banking has increased rapidly. In addition to the Internet companies, traditional organizations are investing huge amounts of money and effort into information systems to provide online services through the Web. There are many researchers in the world who have been interested in the topic of measuring the service quality. They have approached the topic from different angles bearing in mind the methods for measuring the quality of service, as well as the various relations between the bank employees and customers. All these contribute to the improvement of the service quality level which is meant to meet the customers' demands. The objective of this paper is to observe whether the service quality of banks in Libya is satisfactory or whether they need to improve it. This paper will be interesting for Libyan banks because it explains how to measure the service quality in the banking system. The measuring will improve their operations and attract more customers to their services. In this paper we use the SERVQUAL model and its five elements to show how the service quality can be measured. The measuring of service quality is contemporary in the world and in our analysis we will follow the various activities in the contemporary trends in line with the current era and its variables. Intensifying competition and rapid deregulation have led many service and retail businesses to seek profitable ways to differentiate themselves. One strategy that has been related to success in these businesses is the delivery of high service quality and its measurement. This will be of great importance for the Libyan banking sector.

SERVQUAL model is used here as the optimum one for measuring the quality of services. The starting hypothesis was that SERVQUAL model can be adapted to measure the quality of service in the banking sector, using conventional and electronic channels. Also, the paper analyzes the hypotheses that the quality of services in the banking sector will affect the processes of providing services, consumer experience and the results of services provided, as well as that there is a difference in the level of banking services quality as perceived by consumers, depending on the age of the consumers and the number of years of bank's operations.

It is highlighted in the paper that SERVQUAL method describes the service quality as the discrepancy between consumers' expectations for a service offered and the consumers' perceptions of the service received, requiring respondents to answer questions about both their

expectations and their perceptions. For the purposes of the research, SERVQUAL model was used to assess the quality of banking services. The scale decomposes the notion of service quality into five constructs, as follows: tangibles - physical facilities, equipment, staff appearance, reliability - ability to perform service dependably and accurately, responsiveness - willingness to help and respond to customers' needs, assurance - ability of staff to inspire confidence and trust, empathy - the extent to which a caring individualized service is given.

Literature review

Firstly, in writing this study we used the literature written in Arabic. The first author that was quoted was Abu Moammar Fares who analysed the role of banking in investments in Palestine (2002). The next researcher was Al Jamal Ganam who researched into the consumers' perception of the quality of banking services in Jordan (1992).

The group of authors (Haddad, Shafiq, Mahfouz, Joda) did research about the impact of client motivation to stay loyal to commercial banks in Jordan (2003). Alhosun Mohamed Farid also examined the perceived quality of banking services - a field study to test the determinants and models used in the measurement (1994). A survey of bank customers about the services offered by banks operating on the territory of the Palestinian National Authority was studied by Nabil Kocaeli and this is also used in this study (1998). Also used in this paper is the study of Fallit Holud which deals with the impact of banking facilities on various sectors of economy - a study applied to banks operating in Palestine (2004).

The last study written in Arabic that was used was the case study of Nagy Mohal, where he examined the measuring of the banking services quality offered by commercial banks in Jordan (1998). This literature was mostly applied to Jordan and Palestine, but because the conditions of banking sector are very similar to the Libyan banking sector, the authors have found them relevant for this topic.

The literature that was also used in this study was the literature written by European and American authors. A reexamination and extension of measuring service quality was tested by J.J. Cronin and Taylor (1992) and therefore the authors found it very useful. An evaluation of SERVQUAL scale in a retailing setting was done in the USA by Finn and Lamb (1991). Another study about a service quality model and its marketing implications was done by C. Grönroos in 1984. The

study about the measuring of perceived service quality at the UAE commercial banks done by N. Jabnoun and H. Al-Tamimi (2002) was consulted when doing this research. The study about service quality determinants and the effectiveness in the real estate brokerage industry done by Johnson, L.L., Dotom, M.J. and Dunlop, B.J. (1988) was consulted at some points. One source was found in the paper written by Joseph, M., McClure, C. and Joseph, B. (1999) that dealt with the service quality in the banking sector. It described the impact of technology on service delivery. A comparison of customer expectations and perceptions was made by Kangis, P. and Voukelatos,V. (1997) and this can be directly applied to the banking sector in Libya.Some researchers from Singapore examined the measuring service quality in Singapore's retail banking. These researchers are Kwan and Lee (1994). Service quality perspectives and satisfaction in private banking was examined by Lassar, Manolis and Winsor in 2000. Customer' perceptions of service quality in financial institutions in the paper are noted as quite relevant, according to a research by Leblanc and Nguyen (1988). A serious research done by Lewis, R.C. and Booms, B.H. (1983) dealt with the market aspects of service quality. In order to deal with the service quality we need to understand it and to always keep improving it. This was pointed out by Parasuraman, A. and V. Zeithaml (2006). The same authors dealt with a conceptual model of service quality and its implications for future research (1985). Finally, quality attributes and choice behavior were analyzed by Richard M. D. and A. W. Allaway (1993).

Jednak S. and Kragulj D. (2010), in paper "Economy based on knowledge – base for economic growth and development", published in tha Management journal, highlighted that economy development is a complex social process. By determining tha impact factors on economy development and growth in different countries, they maintained that knowledge and experience can improve economy in other countries in the development process. Traditional determinants are work, capital and technology. Today, knowledge is pointed as an important factor of economy growth and development. The goal of the European Union countries is the development of new economy, based on knowledge, as well as of new technologies.

Malesevic V. (2010), also pubished in Management journal, points out that the 21st century environment requires management teams to respond to the challenge in the management processes, the strategic management planning and the human resources management.

Modic D., Grivec M. (2009) analyzed e-trade, as a necessity. In this paper, published in tha Management journal they claim that e-trade, as well as e- banking and e-marketing have to be a social responsibility.

Research Hypothesis

1) SERVQUAL model can be adapted to measure the quality of service in the banking sector, using conventional and electronic channels.

2) The quality of service in the banking sector will affect the processes of providing services, customer experience and the results of services provided.

3) There is a difference in the level of quality banking services as perceived by consumers, depending on the age and years of experience of the bank.

Methodology of research

The research sample consists of eighteen selected banks chosen on the basis of their status as community banks in Tripoli, Libya. The questionnaire was distributed in January 2011 through banks operating in the region of Tripoli, where data were collected and then discharged and analyzed. The study population consists of customers of commercial banks operating in Libya's (18) commercial banks, and included customers of commercial banks located in the Tripoli area only and did not include customers of commercial banks in the rest of the country. Each of the eighteen banks was asked to complete the banker's questionnaire, and return it directly to the researcher. Subsequently, the bank was asked to distribute those questionnaires to their customer. Normally, more important to the research is the number of customers and that eventually amounted to 325. The banks were not randomly selected, they were chosen because they had a number of customers of different backgrounds. The questionnaires were distributed to banks personally. Then, after the executives agreed to distribute them to their customers, they were shared among them. The executives saw the perspective of this research so they were willing to help. After some time we got the feedback from the banks. This feedback included the first filled questionnaires and after a certain period of time all 325 questionnaires were delivered to me. These questionnaires were used for the purpose of this research. The population of 325 customers was used, of different origin and status in the Libyan society. We believe that this contributes to the realistic impression that we can get from this research and that can be used to obtain the high quality of service in Libyan banks.

Result and Discussion.

The study is based on a set of assumptions which are aimed primarily to determine the impact of e-marketing on the quality of banking services in the commercial banks in Libya, as seen by members of the sample. The research that we have conducted dealt with the quality of service in the banking sector in Libya. The questionnaires were given to 325 customers and they answered different questions that proved the validity of the hypotheses that are put further on in the text. Various aspects of service quality in banks were taken into consideration and therefore this research will serve to help the improvement of SERVQUAL model in Libya. We measured the service quality by using 22 questions that showed the customer expectations and perceptions of service provided in banks.

H1: SERVQUAL model can be adapted to measure the quality of service in the banking sector, using conventional and electronic channels.

To verify the stability of the measurements coefficient alpha was used to indicate the degree of internal consistency between the contents of the scale in each of its dimensions. It was also used for specific expectations and the actual quality. The service table shows the results of the correlation of coefficient alpha in the dimension of the expectations and the perceptions. Table 1 shows that the degree of internal consistency of the contents of the first part of the list. The expectations of the clients are located in the acceptable range with the coefficient alpha of 0.71, while the degree of internal consistency of the actual performance is 0.74 .

Table 1
Correlation coefficient alpha

Quality factor	Expectations	Perceptions
Tangibles	0.79	0.77
Reliability	0.89	0.73
Responsive ness	0.68	0.71
Assurance	0.61	0.78
Empathy	0.60	0.74
Total	0.71	0.74

It is indicated that the existence of a relationship between all dimensions of the quality model is the most important indicator of validity. This is applicable when measuring the quality of banking services in the Libyan banking sector which will improve its business. This hypothesis will serve to obtain a better quality of banking service in Libya which will immensely contribute to this sector.

H2: The quality of service in the banking sector will affect the processes of providing services, customer experience and the results of services provided.

Table 2

	choosing your current bank	Mean rank
1	Advertising	3.50
2	Location	3.81
3	recommendation of others	1.82
4	service charges or fees	1.73
5	service quality.	4.14
	N	
N= 325	Kendall's w = .522 df = 4	Chi-Square = 678.4 Asymp. Sig. = .000

Table 2 shows us that the value of Chi-Square is 678.4. It is statistically significant at the 0.000 level degree of freedom 4 and that confirms that the service quality influences the whole process of banking service in Libya. It has been found that the quality of services had the highest average level of 4.14. Therefore the researcher proves that the hypothesis is true and that the quality of service has the impact on the process of banking service.

H3: There is a difference in the level of quality banking services as perceived by consumers, depending on the age and years of experience of the bank.

Table 3

AGES	N	MEAN RANKES				
		Tangibles	Reliability	Responsiveness	Assurance	Empathy
than21	21	162.05	190.14	207.50	143.88	157.90
21-34	123	160.70	164.90	168.23	164.93	161.03
35-49	92	163.00	157.80	161.13	166.27	166.80
50-64	77	168.94	163.14	149.11	163.01	165.92
65 t0 more	12	150.08	135.00	135.00	151.50	144.21
Chi-Square		.636	3.426	8.187	1.249	.849
df		4	4	4	4	4
Asymp. Sig.		.959	.489	.085	.870	.932

From the above table the results of the first part of the third hypothesis can be seen - that all the values of Ka 2 are not statistically significant at the 0.05 level, indicating that there was no difference in the provision of services to customers as regards their age in all dimensions of the actual quality of services. The first part of this hypothesis has been rejected by the researcher because the opposite results have been proved. The research has shown that customers have the same treatment in banks and that it does not differ depending on age.

Table 4

years of banks	N	Mean Rank				
		P.Tangibles	P.Reliability	P.Responsiveness	P.Assurance	P.Empathy
1970-1979	139	196.55	190.32	193.96	204.54	203.96
1981-1989	13	191.35	169.81	171.35	199.73	226.69
1990-1999	39	175.82	163.73	146.40	150.29	128.27
2000-2009	134	121.71	133.78	134.91	120.04	124.44
Chi-Square		47.497		29.529	59.579	62.343
df		3	3	3	3	3
Asymp. Sig		.000	.000	.000	.000	.000

The second part of the third hypothesis takes into consideration the age and experience of the bank. Some customers prefer more experienced banks because they find them more reliable and confident. As it can be seen from the above table all the values of Ca 2 were statistically significant at the level of significance 0.000, which indicates the existence of differences between banks that have more years of experience especially when it comes to working on the level of service quality. The researcher agrees with the second part of the Hypothesis 3.

Recommendations

There is a need to focus on the strengthening of trust between the bank and its clients.

1. Listen to customers and receive their complaints and suggestions and speed resolution.
2. Pay attention to marketing, banking and explain the policies of the banks to customers.
3. Provide information on services offered by banks as well as customer training on the use of them.
4. Speed up the response to the wishes of customers and their expectations.
5. There is a need to do practical studies to identify the scale of understanding of customers about banking services.
6. There is a need to focus on speed and accuracy in providing the service as well as to comply with the promise of being by the client as well as to ensure the absence of records relating to customer errors.
7. The banks need to focus on achieving the complete satisfaction of customers through the achievement of total customer satisfaction and also focus on the quality of banking service delivery and how to conform with or even exceed customer expectations.
8. Banks need to focus on staff training related directly to customers to ensure attention to both aspects of service performance or the final moments of truth during the interaction between the service provider bank and the client.
9. The government has to use this model in order to improve banking in Libya. This will contribute to better service in banks around the country.
10. As service quality influences the banking service in general, more efforts should be made to improve SERVQUAL.
11. The paper suggests that the Libyan government have to take and apply the banking service from abroad as this will reflect positively onto the Libyan banking sector.
Conclusion

This paper gives a theoritical and a practical approaches to improving the quality of banking services, as a base for developing e-banking practice, in accordance

with new trends on the financial markets. The aim of this paper was to analyse the banking services quality evaluation for the purpose of the development of e-banking in Libya. It is known that e-banking is one of the basic concepts of modern banking services and this approach improves the quality of banking.

In Libya, e-marketing and e-banking are new approaches which banks need to accept, according to banking changes in world markets. This paper presents a contribution to the development of these approaches in the banking sector in Libya. This approach should increase the efficiency of Libya's economy to make the quality of their products and services higher and their consumers more satisfied.

SERVQUAL model was used as the optimum for measuring the quality of services. The starting hypothesis was that SERVQUAL model can be adapted to measure the quality of service in the banking sector, using conventional and electronic channels. Also, the paper analyzed the hypotheses that the quality of services in the banking sector will affect the processes of providing services, consumer experience and the results of services provided, as well as, that there is a difference in the level of the quality of banking services as perceived by consumers, depending on the age of consumers and the years of bank's practice.

It is highlighted in the paper that SERVQUAL method represents a service quality as the discrepancy between consumers' expectations for a service offered and the consumers' perceptions of the service received, requiring respondents to answer questions about both their expectations and their perceptions. For the purposes of the research, model SERVQUAL was used to assess the quality of banking services. The scale decomposes the notion of service quality into five constructs as follows: tangibles - physical facilities, equipment, staff appearance, reliability - ability to perform service dependably and accurately, responsiveness - willingness to help and respond to customer need, assurance - ability of staff to inspire confidence and trust, empathy - the extent to which a caring individualized service is given.

The research done in this paper confirmed the first hypothesis, SERVQUAL model can be adapted to measure the quality of service in the banking sector, using conventional and electronic channels. The results show that banks need to improve their tangibles, reliability, responsiveness, assurance and empathy as this will contribute to a better service quality. Also, the second hypothesis has been confirmed, the quality of service in the banking sector will affect the processes of providing services, customer experience and the results of services provided. The third hypothesis was: there is a difference in the level of quality banking services as perceived by consumers, depending on the age of consumers and the years of bank's practice. The first part of this hypothesis has been rejected by the research, because the opposite results have been proved. The research shows that consumers have the same treatment in banks and that it does not differ depending on age. The second part of the third hypothesis takes into consideration the age and experience of the bank. Some consumers prefer banks with more experience, because they find them more reliable and confident. The second part of the third hypothesis has been confirmed.

According to the above results, it could be concluded that banks in Libya need to improve the quality of their services by focusingupon improving the quality of banking services, as base for developing e-banking. According to world experience on financial markets, it is proved that consumers of banking services expect from banks a highly increased use of information an Internet technologies, and therefore e-banking will impact the improvement of the quality of services in the banking sector in Libya.

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