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**DISTRIBUTION AND ITS ROLE IN IMPROVING THE  
QUALITY OF BANKING-SERVICE-AN ANALYTICAL STUDY  
IN THE IRAQI PRIVATE BANKS**

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**ABSTRACT**

The research dealt with the role of distribution in enhancing the quality of banking service provided in the Iraqi private banks in the province of Baghdad. The information was collected through a questionnaire that was distributed to customers in banks. The research sample was relied on the questionnaire's questions consisting of (27) paragraphs as a main tool for collecting sample data that were randomly selected for customers, where the number of distributed forms reached (200) forms and a number of forms were retrieved the number of (175) forms and (10) forms were partially answered and (15) forms were not retrieved. A group of statistical programs (Microsoft Excel 2010:23) were used to extract the search results and the means used from them (factor Pearson correlation, Cronbach's alpha coefficient, simple regression analysis (T) and (F) test to determine the significance of the regression equation, as ( $R^2$ ) was used to explain the amount of influence of the independent variable on the dependent variable and other methods. The research reached several conclusions, the most important of which was the existence of a correlation relationship between distribution and quality of banking service, and the existence of a significant influence relationship of distribution on the quality of banking service.

## Introduction

In light of technological developments and globalization, the banking market witnesses intense competition between banks in order to win customers and attract them to cover their needs and desires from banking services provided through various distribution channels. Their needs and working to develop new distribution channels by relying on recent developments to influence customers and their expectations of obtaining banking service through a network of selected distribution channels, whether traditional or modern (electronic) in order to provide the maximum standards of comfort and flexibility to their customers, and thus it became necessary for banks to keep pace with developments Accelerated in banking services provided.

## Methodology

**Research problem:** Private Banks constitute an important part of the banking system in Iraq, as these banks contribute to the development and improvement of banking work, which helps in achieving economic development in Iraq. Introduction These banks must also take into consideration everything that affects the quality of banking service, which affects their ability to retain and attract their customers (existing and prospective, (and from here the main question crystallized: (What is the role that distribution plays in enhancing the level of quality of banking services in Iraqi private banks?)), and from it emerged several sub – questions, namely:

1. What is the ability of the research sample banking organizations to develop distribution channels, and their role in enhancing the quality of banking services?
2. What is the nature of banking services provided in the Iraqi private banks, and to what extent is the process of producing these services according to the quality standards adopted in modern international organizations?
3. What is the nature of the relationship (correlation and effect) between distribution and quality of banking service?

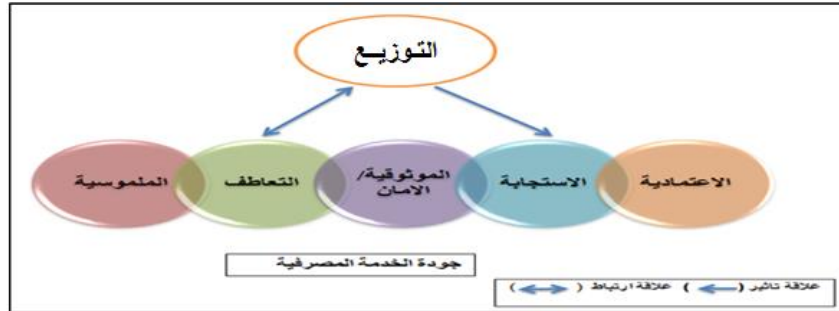
**Research importance :** gaining the importance of research in terms of the importance of the variables covered by the two (the distribution and quality of banking service), since these two variables impact great in providing the best possible banking services, which increases the ability of banks to attract the largest possible number of customers To achieve the best possible returns. As private banks are considered the secondary element and the most prominent contributor to the process of economic development in their work alongside their counterparts banks operating within the public sector, because the economy of any country will not develop except through the development of the work of the private sector that is capable of generating opportunities, providing services and raising the level of economic work.

**Research Objectives :** The research seeks to achieve the following objectives:

1. Recognizing the role of distribution in enhancing the quality of banking service to achieve a competitive advantage and attract customers in banks, the research sample.
2. Identifying the level of quality application in private banks, the research sample.
3. Evaluation of the quality of banking services provided in a sample of Iraqi banks.
4. Working towards presenting a better picture of the reality of banking work, and to what extent the responsible departments work according to the mechanisms,

programs and entrances of the modern banking administration through which they can attract customers. What precise work mechanisms and standards have been adopted?

**Research hypothetical scheme :**The scheme shown below has been prepared, which shows the relationship between the research variables.



Source: Prepared by the researchers

**Figure (1) the hypothesis of the research**

**Research Hypotheses :**The research sets a number of hypotheses that will be tested for their validity or not in the practical side of them.

**The first main hypothesis :**There is a statistically significant correlation between the distribution and the quality of banking service.

**The second main hypothesis:**There is a statistically significant effect of price on the quality of banking service variable.

**Research limits of the /the limits of the research include:**

- 1- Spatial boundaries: The researchers chose a number of private banks located in Baghdad, including :
- 2- Ashur Bank, Bank of Baghdad, Iraqi Middle East Investment Bank, Al Janoob Islamic Bank, Gulf Bank
- 3- Temporal limits: The temporal limits of the research were determined from 3/3/2021 to 25/5/2021 .
- 4- Human limits: they included a number of customers of the aforementioned banks who were chosen at random .

**Methodology Research :**Depend research (descriptive analytical method) in the necessary data and information collection, because it focuses on Poll the opinions of the research sample and their orientations, describe the research variables, analyze the results of the statistical treatments for the answers of the research sample on the questionnaire, and draw conclusions, on which the research recommendations were built..

**research Society and sample :** The banking industry sector The field of research is one of the cycles of economic development and the lifeblood, (5) private banks were chosen as a community for the study, and the size of the random sample was (200) clients of the research sample banks.

**Methods of data and information collection :**The method of data collection and analysis is as follows:

1- Theoretical side: I rely on many sources (published Arabic and foreign books, research, letters and dissertations related to the topic of research and available in university libraries).

2- The practical aspect: It included personal interviews with a number of senior management officials in banks, field observations, and a questionnaire form, where the form that included the form that serves the research and its hypotheses was mainly relied on. The questionnaire was designed for customers dealing with banks, the research sample on some of the ideas received In some, it included (27) phrases, and the questionnaire consisted of two parts. The first part included (7) a clause focused on distribution , and it can be clarified and measured in the questionnaire in the following table :

**Table No. (1)The sources approved in the construction and development of the distribution paragraphs**

T	Element	Paragraph numbers measured	Certified Sources
1	distribution	1-7	Haftu,2019 : 87

**Source: - Prepared by the researchers based on some literature**

As for the second section, it included the dimensions of banking service quality. The five dimensions and the items measured in the questionnaire can be clarified in the following table:

**Table No. (2)The approved sources in building and developing the quality of banking service clauses**

T	Dimensions	Paragraph numbers that were measured	Certified Sources
1	reliability	8-11	Raza et al,2020:8, researchers
2	response	12-15	Raza et al,2020:8, researchers
3	reliability / safety	16-19	Raza et al,2020:8, researchers
4	sympathy	20-23	Raza et al,2020:8, researchers
5	tangibility	24-27	Raza et al,2020:8, researchers

**Source: - Prepared by the researchers based on some literature**

**The statistical methods used:** The researchers relied on a set of statistical tools and means to take advantage of them in conducting the tests and statistical processes necessary in analyzing and processing the data contained in the questionnaire and classifying those using statistical programs (Microsoft Excel 2010; Spss.v.23) to perform the following statistical analyses:

- 1- (Percentage): which was used in the statistical processes of demographic analysis according to the characteristics of the research sample, which is part of the sample in the form of a number that is divided by the number of the sample as a whole.
  - 2- Test reliability and construct validity of the questionnaire: the reliability refers to the consistency of the research scale and the stability of the results that can be obtained from the scale over a different period of time, as (Cronbach's Alpha) coefficient was used to determine this, and (Person Correlation) to determine the type of relationship between the paragraphs and the dimension that It was formulated to measure it and through it was known that honesty. (Skewness) And (Kurtosis) to test the normal distribution of the data.
  - 3- (Skewness) and (Kurtosis) to test the extent of the normal distribution of the data.
  - 4- (Variance inflation factor) and (Tolerance value) to test the multilinearity of the dimensions of the independent variable.
  - 5- (Arithmetic Mean): It is one of the measures of central tendency that expresses a descriptive value to determine the level of response of the sample members to the research variables, and it is one of the most common averages due to its ease of use.
  - 6- (Standard Deviation): It is one of the important measures of dispersion, used to determine the level of dispersion in the answers of the sample members about its arithmetic mean, which is the square root of the variance, and is used for the purposes of analysis and balancing.
  - 7- (Coefficient of variation): It is one of the measures of dispersion, used to find out the dispersion of answers and the comparison between paragraphs, dimensions and axes, and it is obtained by dividing the standard deviation by the arithmetic mean at (100%).
  - 8- (The relative importance): It is the product of the arithmetic mean in the scale used in the research (the five-way Likert scale) \*100%, and the higher the value of the arithmetic mean, the more this indicates the relative importance of this paragraph.
  - 9- (Person Correlation) to measure the correlation between research variables based on a level of significance smaller or equal to (5%), i.e. a confidence level (95%).
- (Simple Regression) and (T) and (F) computed tests: It is a method that shows the extent of the influence of the independent variable and its dimensions on the dependent variable.

## **Theoretical framework**

### **Place**

**Concept :** Banking specialists consider the distribution element to be one of the most sensitive elements in marketing work within its banking framework. Regard all efforts which doing it the bank for delivery his services to me for customers and in Time and place , distribution channels mean the one-way flow of goods and services from producer to consumer. Thus, the payments generated by them will flow in another way. (Konara .et.al, 2019: 8) A strategic business location ensures better business visibility, resulting in consistent customer traffic and service businesses can differentiate themselves from competitors through effective visual marketing techniques and by using more innovative strategies (Feras et al, 2017: 21).

And from through this was defined by (Al-Bakri and Al-Rahumi) “a group of individuals and organizations that supervise and direct the distribution of products

from the producer to the consumer in the appropriate time, place and quantity and to achieve his satisfaction” (Khawald, 2016: 60). Here, the business team will be required to interact with different customers and ensure that the service is available to them. Distribution has a significant impact on profitability, so the organization must have an excellent supply chain and logistics management plan for the distribution. (Singh, 2012: 42).

The researchers defined it as“ all the means, programs and activities that the bank’s management relies on to ensure that customers receive services at the right time and place”.

**Distribution Channels for Banking Services:**There are many mechanisms and channels that different banks adopt in order to provide and transfer their various services to those who wish to deal with them and obtain those services. Of course, the matter varies from one bank to another according to the capabilities of the bank, the breadth of its geographical scope, the multiplicity of types of services and other factors, but in general it can be summed up in The following points:- (antique,2012 : 85 / Khan ,2019 : 30-31).

**Table No. (3) Distribution Channels for Banking Services**

T	Distribution channels	the details
1	branches the bank	It is considered all branch From branches the bank picture mini From the bank practice in it All activities banking Which lead to by Administration central in a Center the main for the bank.
2	Automated Dealing Units and Credit Cards	used this is units to deal as basic in a areas that hard In which Opening branch or use in a Appointments Which Close In which bank and from overcome On an item "non the chapter between Produce and distribution the service".
3	System agencies banking	Originated a result for palaces in a System Network distribution Services banking I have one of the banks What led to me power of attorney Some individuals And Institutions other behalf about him presenting Some Banking Services.
4	System clearing deal	get up banks and its branches settling her debts I have banks other, and useful System in a management deal and spread Awareness banking between customers, As well as on the speed in the settlement Transactions.
5	Modern Distribution Channels	The banking environment witnessed a strong entry of modern technologies, which affected the overall banking work: (automated dispenser of banknotes / automatic counter for banknotes / home banking operations) .

**Source:** The table was prepared by the researchers based on the above literature.

**Objectives :**The departments working in all organizations, particularly banking ones, and by selecting specific distribution channels, seek to achieve a number of objectives that can be adopted as follows: (Al-Janabi,2011: 72)

- 1- Expanding the operations of providing various products and services in order to deliver them to larger markets, categories and segments.
- 2- The organization's improvement of the nature of the product market by opening more outlets.
- 3- Raising the efficiency of distribution systems by assessing the distributional reality and developing backward and forward integration strategies.
- 4- Achieving effective communication between the organization and its audience through distribution channels.
- 5- Developing research and development processes and increasing the effectiveness of bargaining power by knowing what the customer wants.

**Second :Banking Service Quality**

1- **Concept** :Many definitions of the quality of banking service have been provided, and many writers explain the meaning of the quality of banking service, as shown in the table below

**Table No. (4) Definitions of Banking Service Quality**

T	name/year/page	the definition
1	<b>Osu and cute,2008</b>	It is the case of outstanding performance, which is determined by two parties. The first is the banking administration, which is determined by proven international standards and specifications, while the second party is represented by the customer's point of view, which determines the performance status according to his personal perception.
2	<b>Salmani,2014</b>	It is the process of providing a high quality service on a continuous basis and in a way that exceeds the capacity of banks operating within the mission environment
3	<b>Asmirantho &amp; Panday,2015</b>	The level of services provided by the bank according to a professional basis and consistent with the personal judgment of customers
4	<b>Behi,2016</b>	Adequate what customers expect from the banking service provided to them, with their actual awareness of the benefit that customers obtain as a result of obtaining the service
5	<b>Lahlouh and Zinedine,2016</b>	The performance status that is evaluated by the customer and based on the level of benefits he obtains from the service and the way the bank’s employees deal with the customer, as well as confidentiality, privacy, information accuracy and speed in providing the banking service
6	<b>Tahir and Abdullah,2019</b>	The ability of the bank to respond to or exceed customers’ expectations and requirements, in order to ensure support for the bank’s competitive ability and to enhance its position in the target market

**Source: The table was prepared by the researchers based on the literature**

Based on the definitions provided, the researchers believe that the quality of banking service can be defined as “the level of performance provided by the bank, which is expressed in a distinct quality of services that bear specific and planned standards and specifications by management and employees that meet or exceed the level of customer expectations in a way that ensures a state of satisfaction for the needs, desires and expectations based on on sensory and psychological perceptions on the part of the customer.

**The importance of studying the quality of banking service** :service quality plays an important role in the design and marketing of the service product, and the awareness of service institutions has increased of the importance and role of applying the concept of total quality management in achieving competitive advantage (Jabali, 2010), and more Impact t of globalization Finance On Institutions banking and its quest the permanent To provide variety wide and distinct of services to satiate needs and desires her clients make it outfits in a concepts the quality and seek To provide Services self-level and quality High, Except that over there several Factors contributed in a promotion Importance the quality in a Services Finance and banking which One of the most important :(pickup,2011 : 93-96)

1- Globalization: which refers to the increased interaction between markets and financial institutions, and the result is the globalization of the financial and banking services industry, for example, the cities of New York, London and Tokyo form a financial alliance in the field of global banking and money circulation.

2- technology: check technology for banks the benefits next :

- Strengthen Transparency because it allows for borrowers and shareholders receive the information in appearance Electronic reports.
- Strengthen chances Managers in a finding Administration effective to overcome On Risks finance, and sell Services banking.
- Strengthen Capabilities banks On Connection and attract customers to deliver Services banking self-Quality.
- Strengthen Capabilities banks On Connection by the organizers for menus and reports finance, and so He is the bank able on discount costs conjugate with laws banking and laws papers Finance.

3- Competition: We do not mean by competition here the competition of banks to each other only. The matter has evolved into competing with other financial institutions and providing their services to customers, in addition to competition between banks in different countries where globalization has contributed to the abolition and removal of barriers between countries and thus the ability for banks to provide their services anywhere in the world. Where there are more profitable opportunities and thus greater attention to quality to differentiate services.

4- Innovations Finance: and in Field banks we when we are talking on financial innovations Which (Services new), and from The most important ones:

- The growth in a Use Finance affected at prices interest and management opponents.
- Increase exaggerated Debts submissive for the benefits changing and shrink period’s entitlement.
- Growth markets and papers Finance midwife for marketing.



5- Integration Global: mean integrative Global finding mechanism for operations exchange and sell and buy coins foreign and spreads Exchange for coins On level the world.

There are other factors to determine the importance of quality, including:

- Freedom from restrictions.
- Inclusivity.
- Increased risk of failure.
- Tapping services.
- Communication networks.
- Management system development.
- Environment .

**Types of banking service :**The types of banking services can be identified: (Atiq, 2012 :73/Freddie Mac,2013 :35 / Shubbar,2019:249)

**Table No. (5) Types of banking service**

T	Types of services	the details
1	<b>accept deposit</b>	Represented by the various accounts and deposits that are left with banks, which are: Current Deposits (Current Accounts or Call Accounts).
2	<b>savings deposits</b>	They are fixed-term deposits, savings deposits, and certificates of deposit.
3	<b>Providing credit facilities</b>	It is represented in loans of various types, short, medium and long term, in addition to letters of guarantee and opening letters of credit.
4	<b>Conventional Banking</b>	These are all the services that commercial banks provide daily to their customers in exchange for commissions such as: Cashing checks drawn on the bank in local and foreign currency. Carrying out all transfers according to the orders of customers inside and outside. -Opening accounts in local and foreign currencies.
5	<b>Modern Banking Services</b>	-Take advantage of the tremendous developments in the field of information and computers. The continuous increase in the needs and desires of customers. -The shift in the philosophy of banking work, as it is no longer confined to a limited segment or category, but rather focuses on the performance of the banking services provided.

**Source: The table was prepared by the researchers based on the above literature.**

The researchers believe that there are many forms of providing modern banking services, depending on electronic payment methods such as credit cards and automated teller machines. ATME and systems for electronic transfer of funds and banking services via the Internet.

**4- Dimensions of the quality of banking service:** The dimensions that defined the criteria for what can be described as the banking service that achieve quality differed, according to the researchers’ vision and the nature of the banks that formed the field container for ideas as well as the nature of the banking sector environment, so according to the researchers’ knowledge, there are many dimensions that fall

within the framework of the quality of banking service Which will be presented the most received within the literature reviewed, and the dimensions of the quality of banking services can be determined as follows:.,2009:24) /Akroushkhawald,2017 : 256 / hazelnut,2014 : 26-27/ picket,2011 : 34/ Miklós et al,2019:5-6 / Vencataya et al, 2019: 262/et al,2020:547 SC Vetrivel/ Al-Dhaidhawi, 2013: 54-56/ Tamimi, 2016: 41-44)

**Table No. (6) Dimensions of Banking Service Quality**

Writer	tangibility	reliability	response	Confidence and Affirmation	Understanding customer needs	Safety	Sympathy	Con
<b>Akroush picking</b>	*	*	*	*	*	*	*	
<b>Al-Dhaidhawi sweets</b>	*	*	*	*	*	*	*	
<b>khawald</b>	*	*	*	*	*	*	*	
<b>Miklos</b>	*		*	*		*	*	
<b>Vencataya et al</b>	*	*	*	*			*	
<b>SC.Vetrivel et al</b>		*	*	*	*	*		

**Source: The table was prepared by the researchers based on the above literature.**

**1- :- Reliability** One of the five dimensions of service quality is reliability (reliability), which appears to be the most important dimension among the dimensions.Santhyavalli "It means the ability to carry out promises of service with confidence and accuracy", as well as its description(Davis et al) "It is the degree of commitment on the part of the bank that made promises to customers to provide the promised services in the most accurate manner" (Al-Dhaidhawi,2013: 54)

**2- : Responsiveness** This dimension focuses on the rapid response to changes in the banking business environment and was defined by (Khudair,2018 :37) "The speed of service providers in responding to the customer's needs" , as he defined it (Lovelock) " It is also the bank’s desire and willingness to provide the services requested by the customer quickly and easily"(Al-Dhaidhawi,2013: 55)

**3- Assurance** :Reliability Assurance: Reliability refers to “the employees’ knowledge and their tact, and their ability to gain the trust of customers” (Qitaf, 2011: 66) and also defined “the service is free from risk, risk, risk and suspicion, and includes physical and financial security and maintaining the privacy of customers”( Al-Bahi, 2016: 41), and (Davis) believes that “it is the honesty that characterizes the bank when providing services to the customer.” Some sub-criteria also fall under this criterion: (Al-Dhaidhawi, 2013: 55) the ability of the customer to obtain his deposits on demand.

- There is permanent control over employees by the bank management.
- The bank has the means of safety and protection.

- The bank maintains registration and documentation systems.
- The bank's lending policy appears on depositors' money.
- The bank has protection programs against theft (piracy).

**4- Empathy** :It means "care and attention to customers, ease of communication, understanding of customers and taking care of them" (Neili, 2015:140) as defined by (Santhiyavalli) as "sympathy refers to the personal interest of the bank's management in customers". Several sub-criteria also fall under this criterion, namely:

- There is a personal attention from the staff to the customers.
- The bank puts the interests of customers at the forefront of its concerns.
- Staff understands customer needs.
- There is a strong bond of respect between the employee and the customer.
- The employee speaks privately with the customer.
- Customers are welcomed by the employee with distinction, regardless of previous knowledge.) Al-Dhaidhawi,2013: 56)

**5- Tangibles** :It is the physical image of the service that customers will use to evaluate quality .Tangible objects relate to the physical facilities, tools and machines used to provide the service, as well as account and card statements (debit and credit), and the speed and efficiency of transactions .Many perks are included in the tangibles, for example the outward appearance(Miklós et al,2019:6) As it provides tangibility material representation or a scene where the service that the customer in particular will assess quality based on standards, especially tangibility standard it is necessary that the bank has good tangibility appearances and to provide places of rest worthy of the customer as well as the design of the bank will attract the customer factor because it reflects the nature of the services provided by the bank .Several sub-criteria fall under this criterion, namely: (Al-Dhaidhawi,2013)

- The arrangement of workplaces within the bank makes it easier for customers to obtain service and comfort together.
- The bank uses publicity and advertising means to publish its services that will be provided.
- The general appearance of the bank is compatible with the nature of the banking services it provides.
- The bank uses modern tools that keep pace with the present time.
- The bank allows customers to use the means of communication available to it.
- It is easy to obtain the service in terms of the bank's website.

### **Practical framework for research**

#### **First: descriptive statistical analysis of the research variables**

The analysis includes various measures, including measures of central tendency (arithmetic mean), measures of dispersion (standard deviation and coefficient of variation) ,in addition to finding the relative importance that can be extracted by multiplying) arithmetic mean  $\times$  20% ,(in the light of which it is possible to know the level of arrangement of each paragraph or dimension.

**Table (7) categories of the arithmetic mean and the level of agreement for the sample under study**

Arithmetic mean classes	agreement level	Study scale		
		scale weight	Distribution	Quality of banking service
(1 - 1.80)	Very weak	1	Strongly disagree	Strongly disagree
(1.81 - 2.60)	weak	2	I do not agree	I do not agree
(2.61 - 3.40)	middle	3	Neutral	Neutral
(3.41 - 4.20)	high	4	I agree	I agree
(4.21 - 5.00)	very high	5	Strongly agree	Strongly agree

Source: Prepared by the researcher according to a scale (Likert) pentagram.

1- The descriptive statistical analysis of the distribution variable

Table (8) presents the results of the descriptive statistical analysis of the distribution variable

Table (8) descriptive statistical analysis of the distribution dimension

The dimension	Paragr aph	Middle arit hmetic	standard de viation	Variation coeffi cient(%)	Relative impor tance(%)	Categ ory
Distrib ution	<b>I chose the bank because I know that...</b>					
	q 1	4.21	0.83	19.79	84.11	the fourth
	<b>q 2</b>	<b>4.36</b>	<b>0.60</b>	<b>13.73</b>	<b>87.20</b>	<b>the first</b>
	q 3	4.23	0.94	22.17	84.57	the third
	q 4	4.08	0.86	21.09	81.60	VI
	q 5	4.15	0.82	19.72	83.09	Fifth
	<b>q 6</b>	<b>3.71</b>	<b>0.96</b>	<b>25.79</b>	<b>74.29</b>	<b>seven th</b>
	q 7	4.23	0.70	16.51	84.57	The secon d
<b>Total</b>	<b>4.14</b>	<b>0.55</b>	<b>13.24</b>	<b>82.77</b>		

Source: Prepared by the researcher according to program outputs (SPSS ver. 23).

The results of Table (8) indicate that the (distribution) dimension obtained an arithmetic mean of (4.14) It is greater than the hypothetical mean (3) Referring to the data in Table (8), this result indicates that this dimension obtained (high) agreement from the study sample, that is, at an importance level that reached (82.77%). On the other hand, the standard deviation ratio for the dispersion of answers for the study sample as a whole (0.55) And with a coefficient of difference (13.24%) This indicates the accuracy of the answers and the limited scattering of the answers. While the

arithmetic means for this dimension ranged between (3.71 - 4.36), with a standard deviation ranging from (0.60 – 0.96) With a coefficient of difference, its percentage ranged between (13.73 - 25.79)%, corresponding to varying relative importance ranged from (74.29 - 87.20)%.

And according to what was mentioned above, it can be said that the paragraph that got the lowest average in my calculation is the paragraph(q 6), by(3.71), with a standard deviation (0.96) And with a coefficient of difference (25.79%), at a level of importance(74.29%)Thus, it occupied the (seventh) rank , and what this paragraph stated is (I chose the bank because I am aware that it provides services through agents and phone lines) , and this means that those banks need more to expand their outlets base to reach customers faster and at a lower cost, This is reflected in transaction costs. On the other hand, the paragraph that achieved the highest middle of my account is the paragraph (q 2), by(4.36), with a standard deviation (0.60) And with a coefficient of difference (13.73%), at a level of importance(87.20%)Thus, it occupied the (first) rank , and what this paragraph stated is (I chose the bank because I am aware that it is comfortable in performing operations) , and this means that these banks are quick to complete transactions and provide convenience to customers for the purpose of completing them with the least waiting time.

- **Descriptive statistical analysis of the banking service quality variable and its dimensions.**

Tables (9) present the results that were reached as a result of the data collected on the sample under study according to the questionnaire form prepared for this regard and as shown below.

**Table (9) descriptive statistical analysis of the reliability dimension**

The dimension	Paragraph	Arithmetic mean	standard deviation	Variation coefficient (%)	Relative importance (%)	Category
Reliability	-q 8	4.10	0.68	16.48	81.94	The second
	q 9	<b>4.32</b>	<b>0.67</b>	<b>15.51</b>	<b>86.40</b>	<b>the first</b>
	q 10	3.96	0.82	20.68	79.20	the third
	q 11	<b>3.93</b>	<b>0.84</b>	<b>21.33</b>	<b>78.51</b>	<b>the fourth</b>
<b>Total</b>		<b>4.08</b>	<b>0.57</b>	<b>13.91</b>	<b>81.51</b>	

Source: Prepared by the researchers according to program outputs (SPSS ver. 23).

The results of Table (9) guide us to the fact that the dimension of (reliability) achieved an arithmetic mean of (4.08) It is thus greater than the hypothetical mean estimated by. (3)And through Table (9), this result indicates that this dimension

obtained (high) agreement from the study sample, that is, at an importance level that reached (81.51%). Whereas, the standard deviation of the total dispersal of the answers was (0.57) coefficient of difference, this indicates the accuracy of the answers and the limited scattering. While the arithmetic means for this dimension ranged between (3.93-4.32), with a standard deviation between (0.67-0.84), with a coefficient of variation that ranged between (15.51-21.33) %, with relative importance ranging from (78.51-86.40) %. Based on the above data, the paragraph that achieved the lowest average in my calculation is the paragraph(q 11), by(3.93), with a standard deviation (0.84), with a coefficient of difference (21.33%), importantly (78.51%)Thus, it occupied the (fourth) level of the ranking, and what this paragraph stated is that (the bank handles errors without collecting additional costs) , and this means that these banks need more work and effort to reduce rework and the consequent cost savings. As well as the errors that can be overcome by training workers and enabling them to overcome them with professional technique and skill. While the paragraph that achieved the highest mean of my calculation among the paragraphs of this dimension is the paragraph(-q 9), by(4.32), with a standard deviation (0.67), with a coefficient of difference (15.51%), of relative importance(86.40%), and thus occupied the (first) level of the ranking, and what this paragraph stated is that (the bank provides a sense of security in all transfers) , and this is evidence that these banks have what qualifies them to be a source of safety and confidence for customers and attract more of them.

**Table (10) descriptive statistical analysis of the response dimension**

The dimension	Paragraph	Arithmetic mean	standard deviation	Variation coefficient (%)	Relative importance (%)	Category
response	q 12	4.03	0.78	19.33	80.69	The second
	q 13	<b>3.99</b>	<b>0.76</b>	<b>19.00</b>	<b>79.77</b>	<b>the fourth</b>
	q 14	<b>4.09</b>	<b>0.84</b>	<b>20.51</b>	<b>81.83</b>	<b>the first</b>
	q 15	4.04	0.85	20.96	80.80	the third
<b>Total</b>		<b>4.04</b>	<b>0.58</b>	<b>14.41</b>	<b>80.77</b>	

**Source: Prepared by the researchers according to program outputs (SPSS ver. 23).**

The results of Table (10) guide us to the fact that the (response) dimension achieved an arithmetic mean of(4.04) It is thus greater than the hypothetical mean estimated by . (3), and through Table (10) this result indicates that this dimension obtained (high) agreement from the study sample, that is, at an importance level that reached(80.77%). Whereas, the standard deviation of the total dispersal of the

answers was coefficient of %), This indicates the accuracy of the answers and the limited scattering. While the arithmetic means for this dimension ranged between (3.99-4.09), with a standard deviation between (0.76-0.85), with a coefficient of variation that ranged between (19.00-20.96) %, with relative importance ranging from (79.77-81.83) %. Based on the above data, the paragraph that achieved the lowest average in my calculation is the paragraph(q 13), by(3.99), with a standard deviation (0.76), with a coefficient of difference (19.00%), importantly(79.77%)Thus, it occupied the (fourth) level of the ranking, and what this paragraph stated is that (employees are quick to solve all the problems that the customer may be exposed to) , and this is evidence and proof of what we have previously mentioned within paragraphs (after reliability), and this means that those Banks require integration with external parties within the same sector in order to develop their capabilities and enable them to complete business and solve problems simultaneously. While the paragraph that achieved the highest mean of my calculation among the paragraphs of this dimension is the paragraph(q 14), by(4.09), with a standard deviation (0.84), with a coefficient of difference(20.51%), of relative importance(81.83%)Thus, it occupied the (first) level of the ranking, and what this paragraph stated is that (responding to customer complaints and dealing with them is carried out effectively and efficiently) , and this means that these banks act professionally in paying attention to the negative responses that reflect the extent of satisfaction with their services provided, and thus evaluate Its performance in a way that achieves its goals on the one hand and the happiness of its customers on the other.

**Table (11) descriptive statistical analysis of the safety dimension**

The dimension	Paragraph	Arithmetic mean	standard deviation	Variation coefficient (%)	Relative impornance (%)	Category
Safety	q 16	3.75	0.92	24.60	75.09	the third
	<b>q 17</b>	<b>4.06</b>	<b>0.89</b>	<b>21.78</b>	<b>81.26</b>	<b>the first</b>
	q 18	3.95	0.89	22.60	78.97	The second
	<b>q 19</b>	<b>3.53</b>	<b>0.91</b>	<b>25.72</b>	<b>70.63</b>	<b>the fourth</b>
<b>Total</b>		<b>3.82</b>	<b>0.48</b>	<b>12.54</b>	<b>76.49</b>	

**Source: Prepared by the researchers according to program outputs (SPSS ver. 23).**

The results of Table (11) guide us to the fact that the (safety) dimension achieved an arithmetic mean of(3.82) It is thus greater than the hypothetical mean estimated by . (3), and through Table (11) this result indicates that this dimension obtained (high) agreement from the study sample, that is, at an importance level that reached(76.49%). Whereas, the standard deviation of the total dispersal of the answers was coefficient of difference This indicates the accuracy of the answers and the limited scattering. While the arithmetic means for this dimension ranged between (3.53-4.06), with a standard deviation between (0.89-0.92), with a coefficient of

variation that ranged between (21.78-25.72)%, with relative importance ranging from (70.63-81.26)% Based on the above data, the paragraph that achieved the lowest average in my calculation is the paragraph(q 19), by(3.53), with a standard deviation (0.91), with a coefficient of difference (25.72%), importantly(70.63%)Thus, it occupied the (fourth) level of the ranking, and what this paragraph stated is that (the bank employee is familiar with answering customers' inquiries) , and this requires working more seriously and realistically from the employees of those banks to achieve an immediate response to customers' inquiries, because of their role in Earn their sustainable loyalty. While the paragraph that achieved the highest mean of my calculation among the paragraphs of this dimension is the paragraph(q 17), by(4.06), with a standard deviation (0.89), with a coefficient of difference (21.78%), of relative importance(81.26%)Thus, it occupied the (first) level of the ranking, and what this paragraph stated is that (the employees in the bank are characterized as being polite in dealing) , and this is a good image that is reflected by the customers of those banks, because today dealing has become the secret of communicating with customers and continuing to deal with them.

**Table (12) descriptive statistical analysis of the empathy dimension**

The dimension	Paragraph	Arithmetic mean	standard deviation	Variation coefficient (%)	Relative importance (%)	Category
sympathy	q 20	<b>4.19</b>	<b>0.75</b>	<b>17.99</b>	<b>83.77</b>	<b>the first</b>
	q 21	3.74	0.93	25.00	74.74	the third
	<b>q 22</b>	<b>3.60</b>	<b>0.85</b>	<b>23.64</b>	<b>72.00</b>	<b>the fourth</b>
	q 23	4.03	0.87	21.53	80.57	The second
<b>Total</b>		<b>3.89</b>	<b>0.62</b>	<b>16.00</b>	<b>77.77</b>	

**Source: Prepared by the researchers according to program outputs (SPSS ver. 23).**

The results of Table (12) guide us to the fact that the (sympathy) dimension achieved an arithmetic mean of(3.89) It is thus greater than the hypothetical mean estimated by . (3), and through Table (12) this result indicates that this dimension obtained (high) agreement from the study sample, that is, at an importance level that reached (77.77%). Whereas, the standard deviation of the total dispersal of the answers was coefficient of difference this indicates the accuracy of the answers and the limited scattering. While the arithmetic means for this dimension ranged between(3.60-4.19), with a standard deviation between (0.75-0.93), with a coefficient of variation that ranged between (17.99-25.00)%, with relative importance ranging from (72.00-83.77)% .Based on the above data, the paragraph that achieved the lowest average in



my calculation is the paragraph(q 22), by(3.60), with a standard deviation (0.85), with a coefficient of difference (23.64%), importantly(72.00%), and thus occupied the (fourth) level of the ranking, and what this paragraph stated is that (the bank gives sufficient care to each customer) , and this means that these banks need to pay more attention to the issue of the necessary care for customers because it has become today and in our contemporary time the real secret to attract potential customers , as well as maintaining the current. While the paragraph that achieved the highest mean of my calculation among the paragraphs of this dimension is the paragraph(q 20), by(4.19), with a standard deviation (0.75), with a coefficient of difference (17.99%), of relative importance(83.77%), and thus occupied the (first) level of the ranking, and what this paragraph stated is that (the bank is working to sustain the relationship with customers) , and this means that these banks, through their service, are trying to straighten and consolidate the relationship more as it represents the secret of its survival and continuity of competition .

**Table (13) descriptive statistical analysis of the tangibility dimension**

The dimension	Paragraph	Arithmetic mean	standard deviation	Variation coefficient (%)	Relative importance (%)	Category
tangibility	q 24	<b>4.47</b>	<b>0.64</b>	<b>14.35</b>	<b>89.37</b>	<b>the first</b>
	q 25	4.45	0.59	13.34	88.91	The second
	q 26	<b>3.94</b>	<b>0.91</b>	<b>23.13</b>	<b>78.74</b>	<b>the fourth</b>
	q 27	4.34	0.67	15.55	86.74	the third
<b>Total</b>		<b>4.30</b>	<b>0.52</b>	<b>12.13</b>	<b>85.94</b>	

**Source: Prepared by the researchers according to program outputs (SPSS ver. 23).**

The results of Table (13) guide us to the fact that the (tangible) dimension achieved an arithmetic mean of(4.30) It is thus greater than the hypothetical mean estimated by . (3), and through Table (13) this result indicates that this dimension obtained (very high) agreement from the study sample, i.e. at an importance level that reached(85.94%). Whereas, the standard deviation of the total dispersal of the answers was coefficient of difference, this indicates the accuracy of the answers and the limited scattering. While the arithmetic means for this dimension ranged between(3.94-4.47), with a standard deviation between (0.59-0.91), with a coefficient of variation that ranged between (13.34-23.13)%, with relative importance ranging from (78.74-89.37)%. Based on the above data, the paragraph that achieved the lowest average in my calculation is the paragraph(q 26), by(3.94), with a standard deviation (0.91), with a coefficient of difference (23.13%),

importantly(78.74%)Thus, it occupied the (fourth) level of the ranking, and what this paragraph stated is that (the bank’s media pamphlets and brochures are described as clear and attractive) , and this means that these banks are weak in the level of interest in media pamphlets and pamphlets that can appear and highlight those banks, which may This is reflected in its position in the market. While the paragraph that achieved the highest mean of my calculation among the paragraphs of this dimension is the paragraph(q 24), by(4.47), with a standard deviation (0.64), with a coefficient of difference (14.35%), of relative importance(89.37%), and thus occupied the (first) level of the arrangement, and what this paragraph stated is that (in the bank there are all modern requirements that guarantee distinguished services such as: ATMs, electronic cards, etc.) , and this means that these banks are widely interested in providing distinguished services that It provides assistance and convenience to customers, primarily ATMs and electronic cards.

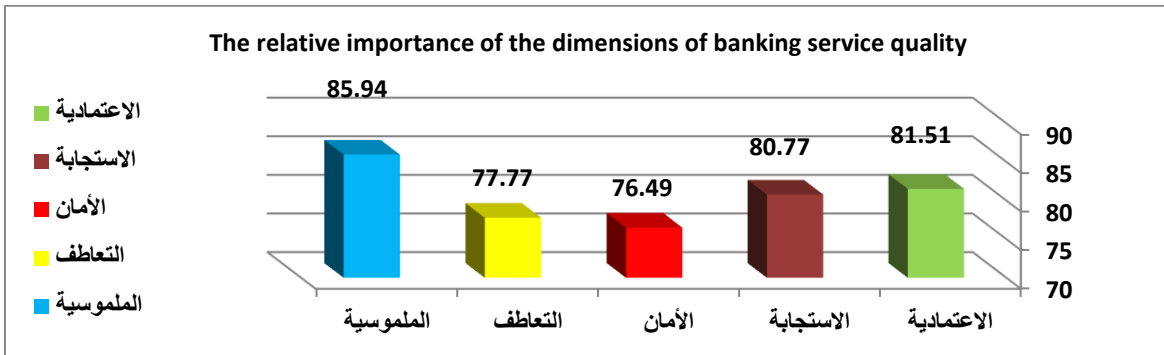
**Table (14) Ranking of the dimensions of banking service quality based on relative importance**

<b>Dimension Variable /</b>	<b>Arithmetic mean</b>	<b>standard deviation</b>	<b>Variation coefficient (%)</b>	<b>Relative importance (%)</b>	<b>Ranking level</b>
<b>reliability</b>	<b>4.08</b>	<b>0.57</b>	<b>13.91</b>	<b>81.51</b>	<b>The second</b>
<b>response</b>	<b>4.04</b>	<b>0.58</b>	<b>14.41</b>	<b>80.77</b>	<b>the third</b>
<b>Safety</b>	<b>3.82</b>	<b>0.48</b>	<b>12.54</b>	<b>76.49</b>	<b>Fifth</b>
<b>sympathy</b>	<b>3.89</b>	<b>0.62</b>	<b>16.00</b>	<b>77.77</b>	<b>the fourth</b>
<b>tangibility</b>	<b>4.30</b>	<b>0.52</b>	<b>12.13</b>	<b>85.94</b>	<b>the first</b>
<b>Quality of banking service</b>	<b>4.02</b>	<b>0.42</b>	<b>10.44</b>	<b>80.50</b>	

**Source: Prepared by the researchers according to program outputs (SPSS ver. 23).**

The results of table (14) indicate that the variable (quality of banking service) achieved an arithmetic mean of(4.02) It is greater than the hypothetical mean of .(3), and through Table (14) this result indicates that this variable obtained (high) agreement from the study sample, that is, at an importance level that reached(80.50%). Whereas, the standard deviation of the total dispersal of the answers was coefficient of difference This indicates the accuracy of the answers and the limited scattering. As for the dimension level, it occupied the dimension of (tangible) the first classification, because it achieved an arithmetic mean higher by an amount (4.30), with a standard deviation (0.52), with a coefficient of difference (12.13 %), of relative importance (85.94%). While it came in the second classification after (reliability), as it achieved an arithmetic mean of(4.08), with a standard

deviation (0.57), with a coefficient of difference (13.91%), of relative importance (81.51%). On the other hand, it was at the third classification level after (response), as it achieved an arithmetic mean of (4.04), with a standard deviation (0.58), with a coefficient of difference (14.41%), of relative importance (80.77%). While it came in the fourth classification level after (sympathy), as it achieved an arithmetic mean of(3.89), with a standard deviation (0.62), with a coefficient of difference (16.00%), of relative importance (77.77%). Finally, it came at the fifth classification level after (safety), as it achieved an arithmetic mean of (3.82), with a standard deviation (0.48), with a coefficient of difference (12.54%), of relative importance (76.49%). The aforementioned can be embodied through the illustration (2).



Source: Prepared by the researchers according to program outputs (Excel 2010).

Figure (2) the relative importance of the dimensions of banking service quality

**Second :Testing the research hypotheses**

**1- Test the first main hypothesis of the research**

Table (15) presents the results of testing the main correlation hypothesis of the research based on the correlation coefficient (Pearson).

Table (15) is the correlation between the distribution variable and the quality of banking service

variable		
dependent	Quality of banking service	morale level
independent		
Distribution	0.547**	0.000

(\*\*)indicates a level of confidence greater than or equal to (99%) ,any morale level less than or equal to (0.01).

Source: Prepared by the researchers according to program outputs (SPSS ver. 23).

The dimension of (distribution) achieved a correlation coefficient of its percentage (0.547\*\*) morale level (0.000), and this result indicates that there is a positive significant correlation between it and the variable of banking service quality. In other words, the banking service quality variable (for the banks under study) can be generally enhanced by simply making a positive change in the distribution dimension,

which confirms the validity of the fourth sub-hypothesis of the first study hypothesis, which states that (there is a statistically significant correlation between the distribution dimension and the quality of banking service variables) .

**2- Test the second main hypothesis of the research**

We can test this hypothesis and its branches by adopting the regression coefficient (effect), which is denoted by the symbol ( $\beta$ ), it explains the percentage of the influence of the independent variable (when it changes by one unit) on the dependent variable. In addition, extracting the coefficient of determination denoted by the symbol( $R^2$ ), it shows the percentage of variance in the dependent variable that can be predicted by the independent variable. To accept the hypothesis, it must have a value (T) computed is greater than its tabular counterpart (1.658) at a morale level (0.05) what level of confidence? (95%)On the other hand, it must be valuable (F) computed is greater than its tabular counterpart (3.92) at a morale level (0.05) What level of confidence? (95%) According to the statistical tables adopted in (Sekaran&Bougie, 2016: 382-385) Table (16) presents the results of testing the second main research hypothesis (impact).

**Table (16) the effect of the distribution variable on the quality of banking service variable**

variable		The coefficient of determination ( $R^2$ )	regressi on coefficient (impact( $\beta$ ))	Values (T) calc ulated	Values (F) calc ulated	mor ale level
independ ent	depend ent					
distribut ion	Bankin g Service	0.300	0.420	8.605	74.043	0.00 0

Source :Prepared by the researcher according to program outputs (SPSS ver. 23).

Table (16) indicates that the (distribution) variable achieved a coefficient of determination( $R^2$ ) ratio (0.300), and this indicates that it explains its percentage (30.0%) of the variance in the quality of banking service variable, as for the remaining percentage (70.0%)It is due to other factors not included in the practical scheme of the study. On the other hand, the regression coefficient( $\beta$ ) Percentage (0.420)It indicates that the change in the distribution dimension by one unit will be reflected on the banking service quality variable by (42%). Also, the value of (T) Calculated amounted to (8.605) It is larger than its tabular counterpart (1.658) at a morale level (0.05) What level of confidence? (95%). while the value of (F) calculated amounted to (74.043) morale level (0.000) It is larger than its tabular counterpart (3.92) at a morale level (0.05) What level of confidence? (95%) Based on these results, the fourth sub-hypothesis of the second main hypothesis is accepted; as it states that (there is a statistically significant effect of the distribution dimension in the banking service quality variable).

**Conclusions**

**1-** The interest of private banks in developing marketing strategies because they are the effective means in studying the needs of customers, And their desires for the

services provided by private banks , in addition to studying the requirements of the banking market and competition.

2- There is a significant correlation between distribution and the quality of banking service, which entails accepting the hypothesis that states: On (there is a correlation between distribution and the quality of banking service).

3- There is a significant effect of distribution on the quality of banking service, which leads to the acceptance of the hypothesis that states: On (there is a significant effect of distribution on the quality of banking service.)

4- Two banks from the research sample obtained a certificate ISO And seek the rest of the banks to get them as soon as possible.

5- The banks in the study sample faced many challenges due to the demonstrations that the country faced, as well as the Corona pandemic) COVID-19 (led to the difficulty of providing services, especially bank remittance services, but most banks in the study sample avoided this problem by providing specialized means of transportation that deliver remittances to customers or the closest point of reference to it.

6- Through observation field may show that banks research sample using distribution channels , electronic delivery served At a banking such as ATM data automated of ... etc., plus it requires for banks attention more to the means and methods in providing banking services through various distribution Gunboat to influence the Customer behavior and attraction .

### **Recommendations**

1. Banks should stay abreast of technological trends and developments which will help them stay competitive.
2. Increasing the number of ATMs and relying on their distribution in different geographical areas, which greatly facilitates the customer.
3. Simplifying the operations and special services provided in a bank to improve the offers attached to the marketing strategy of the bank with which the customer deals, as it is considered a means of attraction.
4. Increasing attention to the process of communicating with customers as a marketing strategy for banks, because the process of communicating with customers on a face-to-face basis and making actual human contacts can lead to a significant increase in relations with customers, such as providing quick face-to-face consultations and thus increasing the reliability and customer confidence.
5. The management of the bank to rely on the introduction and development of the means of modern technology used in the provision of their services banking Gunboat distribution, which increases the speed of completion of the transactions, and the speed of response to customers and resolve and reduce errors of banking operations, which gives a good impression to the customers about the bank and Gunboat distribution and services provided by the bank automatically.
6. The management of banks to rely in the selection of her strategic location best for branches of bank different .

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