STUDY OF CUSTOMER SATISFACTION IN THE BANKING SECTOR IN LIBYA

BY

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ABSTRACT

The purpose of this paper is to evaluate the customer satisfaction of the banks sector in Libya, based on customer perception regarding service quality. This is an empirical study using mainly primary data collected through a well-structured questionnaire. The method of the study Validity and reliability testing of questionnaire using SPSS program for windows version 19The questionnaire has been personally administered on a sample size of 204 bank customers. This paper makes a useful contribution as there are only a few studies dealing with the assessment of service quality in banking sector of Libya. The findings based on three different independent variables (service quality, customer loyalty and security) showed that all these variables influenced consumers satisfaction in Libyan banking sector. There is a positive impact and significant relationship between the customer satisfaction and two variables (service quality and customer loyalty), and also there is a negative relationship between security and customer satisfaction

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CHAPTER ONE

BACKGROUND OF STUDY

1.1   INTRODUCTION

The present chapter contains the research background, problems statement, objectives of the research, research questions, and justification of the study. The chapter also shed a light on the significance of the study and the final section provides the study limitations.

The issue of service quality is a critical one throughout service industries as businesses attempt to sustain their competitive advantage in the marketplace. Owing to the financial services like banks' competition in the marketplace through undifferentiated products, this highlights service quality as the basic competitive tool (Stafford, 1996). In other words, a banking organization may attract customers through the provision of high quality services. As such, structural modifications have led to banks being enabled to carry out various activities which in turn, allow them to be more competitive even against non-banking financial institutions (Angur *et al*., 1999).

In addition, technological advancements are helping banks develop their service strategies being offered to individual as well as commercial customers. Moreover, banks offering quality services own a distinctive marketing edge because enhanced quality service is associated with higher revenue, customer retention and higher cross-sell

ratios (Bennett & Higgins, 1988). Banks are also well aware of the fact that customer's loyalty lies in the banks' production of greater value compared to their competitors (Dawes & Swailes, 1999).

Banks are more likely to earn higher profits if they are able to position themselves in a superior way to their competitors in a particular market (Davies *et al*., 1995). Therefore, it is imperative for banks to concentrate on service quality as their primary competitive strategy (Chaoprasert & Elsey, 2004). Additionally, both customer satisfaction and service quality have been highlighted by all banking institutions throughout the world (Hossain & Leo, 2009) with the inclusion of the Libyan banking sector.

Libya is a country extending over an area of 1,759,540 square kilometers and is ranked 17th nation in the world according to size. In the context of land area, Libya is smaller compared to Indonesia and approximately akin to the size of Alaska, U.S. To the north, it is bound by the Mediterranean Sea, to the west by Tunis and Algeria, to the southwest by Niger, to the south by both Chad and Sudan and finally to the east by Egypt. The Libyan economy is primarily dependent on oil sector revenues which makes up almost all export earnings and around a quarter of the GDP (gross domestic product).

In Libya, the discovery of oil and natural gas reserves back in 1959 resulted in the shift in the country from a poor economy to Africa's richest. According to the World Bank, Libya is an Upper Middle Income Economy with seven other African countries. As a result, Libya used to the among the wealthiest countries in the world in the

earlier years of 1980s with a GDP per capita greater compared to developed countries such as South Korea, Italy, Singapore, New Zealand, and Spain.

The Libyan banking sector has experienced significant developments particularly following the issuance of laws concerning banks and money by the Central Bank of Libya. In 2005, the Central Bank of Libya played a key role in organizing banks and restructuring capitals inducing them to look for investment opportunities in order to compete in the provision of services akin to that of international banking services and in order to attract depositors and investors to increase the equities and complete the capital. These laws urged banks to have a capital not less than 30 million Libyan dinars. Consequently, banks initiated their new marketing services that used to be lacking in Libya including the Visa Card, Electronic Bank Services, Mobile bank, Western Union and Money Gram. In addition, top financial institutions looked to satisfy the customers' needs and demands for their survival and successful competition in the current dynamic corporate marketplace.

Financial institutions generally believe that customers are the aim behind their services and hence their activities depend on their customers. This is why financial institutions are more concerned with customer satisfaction, customer loyalty and their retention (Zairi, 2000). In fact, customer loyalty stems from the organization's creation of benefit for customers so they will be retained and continue doing business with the organization (Anderson & Jacobsen, 2000).

1.2   RESEARCH PROBLEM

The main issue being faced by the Libyan banks is that most of them are still being driven under the operation of the outdated programs. Another issue is the lack of qualified and experienced workforce which eventually explains the low quality service delivery to their customers (Ahmida Ali, 2011).

Owing to this reason, most banks have developed a method to tackle customer problems. This includes the provision of a suggestion box at the banks' foyer or entrance and the carrying out of a survey with the aims of realizing customer satisfaction. This indicates that to hold the customers' attention and loyalty, it is imperative for banks to set up suggestion and complaint sections like hotlines, 24-hour call services as well as online services (Ahmed Freed, 2012).

In the present study, study factors including service quality, security, and customer loyalty are adopted from prior literature. Customer satisfaction is referred to as the feeling or attitude of the customer towards a certain product or service after using such product or service. It is the major result of marketing activity and it serves as a connection between different phases of customer buying behavior; for example, when customers are satisfied with a specific service following its use, they are more likely to repeat their purchase and attempt at trying out the service line extensions (East, 1997).

In addition, although customer satisfaction has long been the focus of the local press, there is little evidence revealing that it plays a key role in Libyan local banking market. The significance of customer satisfaction in banks vary from one country to another owing to reasons such as social, economic, political and technological environmental factors. Factors relating to customer satisfaction are significant in some countries but are not in others and this relates to the banking services in Libya.

This research is conducted in the context of Islamic Banks customers in Libya in an attempt to examine the impact of customer loyalty and customer intention through service quality moderated by customer satisfaction.

In sum, the problem that the present study is attempting to address is whether any relationship exists between service quality, customer satisfaction and customer loyalty in the context of Libyan Islamic Banks customers.

In the Islamic finance system, business operations and investment have their basis on the Islamic principal and this differs from the investment concept existing in conventional financial system. The difference lies in the fact that in the former, there is abrogation in the benefit rate (riba), and the procedures and finance covenant are according to Islamic business principal. The Islamic finance system enables profit sharing in investments (Othman & Owen, 2000). Moreover, the research concerning service quality in the conventional financial system has been carried out by academicians in the past and hence, it is not a new aspect (Le Blanc & Nguyen, 1999).

According to Parasuraman, Berry and Zeithaml (1985), several researches reveal that service quality is an important strategy in gaining success and excellence in every or-

ganization. Similarly, Othman and Owen (2001) stated that good service quality is the basis of every organization's success and this includes the service sector such as the Islamic financial institutions. Hence, these institutions are not only facing strong competitions from their Islamic counterparts but also from conventional financial institutions (Naser, Jamal & Al-Khatib, 1999).

Moreover, banking institutions are facing the challenge of customer satisfaction of in light of their service in several situations; impolite service at the counter, no enough employees to attend customers, busy telephone lines and limited banking times (Abdullah, 1996). This is particularly true in Libya, a developing country where the banking culture lacks structure. Therefore, the Libyan banking institutions are required to expend more efforts and to carry out research to direct banking services in the attainment of customer satisfaction.

1.3   RESEARSH OBJECTIVE

The present research aims to achieve the following objectives;

1. To examine the needs of Libyan Islamic banks.

2. To determine the main factors influencing the level of customer satisfaction in Libyan commercial banking.

3. To assess the level of customer loyalty in Libyan banking services.

4. To assess the level of customer satisfaction of the quality of service provided by the Libyan banks.

5. To assess the level of safety perception of the customers in Libyan banks.

1.4   RESEARSH QUESTIONS

On the basis of the aforementioned problem statement and the study objectives, the research attempts to answer the following questions;

1. What are the needs of the Libyan banking sector?

2. What are the main factors influencing the level of customer satisfaction in Libyan commercial banking?

3. What is the level of customer loyalty to Libyan banking services?

4. What is the level of customer satisfaction to the quality of services offered by Libyan banks?

5. What is the level of customer's safety perception towards Libyan banks?

1.5   SIGNIFICANT OF STUDY

The Libyan banking system is highly dependent on the government banks; an approach not often associated with customer satisfaction. For this reason, the present study offers practitioners with the incentive to find novel ways in improving their services to customers and to modify the services currently provided; for instance, to substitute traditional/conventional services by Islamic financial services and to provide timely and efficient services. The present research contributes to individual or institutions and parties desirous of obtaining knowledge concerning bank customers' behaviors.

The current political changes in Libya has a key role in the attempts to improve the country's banking system where all the financial systems were previously controlled by dictatorship whose only aim is to accumulate individual wealth while disregarding the country's economic development. Such a system continued for over four decades (1969-2011) which culminated in digression in social, economic and administrative sectors of the country. In order to prevent the return to the previous regime, Libyan banks are attempting to engage in investment activities by overseeing their dealings and minimizing competition among financial institutions. They have also denied employing Islamic transactions within commercial banks with the exception of what has been addressed in Law of banking and monetary Act No.1 of 2005. The current situation in the country is a consequence of political repression and economic deprivation and social digression prior to the revolution on February 17, 2011 which was supported by the opposition to the old regime.

Following this revolution, Libya attempts to activate all the financial institutions in the country along with the non-financial ones in order to achieve the country's aims of improving its level in all aspects.

The present research is invaluable for reference of future studies particularly those related to service quality, customer satisfaction, customer loyalty and customer intention to switch.

1.6   STUDY LIMITATION

The present study collects relevant data from various sources relating to the respondents' view and for content analysis. In addition, some of the sub-samples are quite small in number while the overall sample is confined to the Libyan banks customers. These findings should be generalized in providing a description of customer satisfaction of Libyan banks to the rest of the population. However, the findings cannot be generalized to other types of bank customers

Moreover, another limitation to the study is the time required to complete the study with the inclusion of analysis and the findings which are all confined to 14 weeks. A study of this caliber required more effort and timely delivery of results.

CHAPTER TWO

LITERATURE REVIEW

2.1   INTRODUCTION

In this chapter we define some concepts which related to this study such as: Customer Satisfaction, Customer Satisfaction and Banking Sector, Customer Satisfaction and Customer Loyalty, Customer Satisfaction and Service Quality, Consumer Perceptions and behavior: relationships between service satisfaction, quality and loyalty and bank selection criteria

2.2   CUSTOMER SATISFACTION

A significant level of customer satisfaction is among the most critical indicators of the business's future. Customers who are satisfied are also loyal and this ensures a consistent cash-flow for the business in the future. In addition, satisfied customers are often characterized as less-price sensitive and they are more partial to spend more on the products they have tried and tested before. Moreover, stability in business relations is also beneficial where the positive quality image minimizes the cost for a current customer (Matzler, Hinterhuber, Bailom & Sauerwien, 1996).

According to Hom (2000), satisfaction refers to a feeling or a short term attitude that can change owing to various circumstances. It exists in the user's mind and is unlike

observable behaviors like product choice, complaint or repurchase. In a related study, John and Linda (1976), investigated the relationship between expectations, performance and satisfaction. The findings revealed that when a customer judges the performance of a product, he usually compares a set of performance outcomes that are expectations. The product is then likely to be considered as dissatisfactory or satisfactory.

In another related study, Johnson, Anerson and Fornell (1995) developed and tested alternative models of market-level expectations, perceived product performance, and customer satisfaction. They revealed that in a particular period, satisfaction is positively impacted by performance and expectations where performance effects reveal the impact that experiences of the product or service have upon satisfaction and expectation effects reveal the impact that past performance information has upon satisfaction. They stated that managers inclined to maximize market satisfaction for the purpose of enhancing future profitability is better off investing in long-run quality improvement strategies and methods as short-term techniques only leads to temporary performance or benefits per customer and will be negligible in the long-run.

Similarly, Anderson and Sullivan (1993) examined the antecedents and outcome of firms' customer satisfaction and found that quality falling short of expectations have higher impact on satisfaction and retention compared to those exceeding expectations. They also revealed that satisfaction positively affects repurchase intentions and both positive and negative disconfirmations increase with the ease of quality evaluation.

2.3   CUSTOMER SATISFACTION AND BANKING SECTOR

Among the many studies in literature dedicated to customer satisfaction in banks, Albro's (1999) study in the context of Washington, U.S., utilized a benchmark involving bank customers from all geographic areas and bank assets. The study involved asking customers various questions concerning their satisfaction with the banks. Data collected was utilized to benchmark customer satisfaction scores of banks participating in the financial client satisfaction index. The findings revealed that the most significant attributes that results in satisfaction include human interaction issues like 'correcting errors promptly', 'courteous employees' and 'professional behavior'. Moreover, the findings also revealed that the provision of good, personal service is considered by the clients as more important more than convenience or products.

The above findings were consistent   with Wan, W.W., Luk C.L and Chow (2005) findings. The latter study was also conducted in Washington and it revealed that customers taking the customer satisfaction survey bought more products compared to the control group that were not participants to the survey. According to the authors, survey participation is what led the customers to develop more positive perceptions towards the company and it convinced them that the firm values and cares about its customers and their feedback.

In another study, Bennett (1992) claimed that the key to obtaining competitive advantage in the banking business is to be customer-driven. In other words, the entire aspects of the institution should concentrate on the factors that the customers hold dear and it should be willing to exceed customer expectations. Several studies evidenced

that by concentrating on and delivering excellent customer satisfaction outcome, firms achieve superior profitability. Hence, improving customer service may entail training procedure or enhancement of computer information systems of the bank. While improving customer service may lead to increased tangible accounting costs, it may also steer clear of the occurrence of intangible costs. Bankers can develop quantitative data through researching customer satisfaction, in the hopes of stressing that the emphasis and delivery of exceptional customer satisfaction can lead to improved revenues that are higher than increased costs.

Similarly, Anwyll (2005) stated that customer service and satisfaction are the factors differentiation a firm from its large, national competitors. Moreover, the banks branding message reads, "Great Rates. Friendly Service" and through ongoing sales and service training, it attempts to deliver what it promises to.

Also, Mothey (1994) revealed that in order to achieve customer satisfaction, it is imperative for banks to make use of different tools that varies from re-engineering of service to focusing on specific tasks. In addition, Albro's (1999) study involved a national survey of the customers patronizing 814 banks in an attempt to determine customer satisfaction. He revealed that cross selling hinges on high level of customer satisfaction. The study also revealed a very high correlation between satisfaction scores and customer's predisposition to repurchase. In short, for happy customers to provide recommendations through word-of-mouth to others, they must be satisfied.

On the contrary, if the firm is derelict in serving the customer, they will not hesitate to switch to another financial institution. According to Aldisert (1994), customer satisfaction is not becoming significant in a way that some banks view it as a main element in their marketing strategies. The term 'after marketing' has also been commonly utilized to reflect the concentration on expending effort to cater to current customers in an attempt to increase their satisfaction and to retain them (Vavra, 1995).

This section stressed on the importance of customer satisfaction which is considered to be the basis of banks' development of strategies. As such, it is important for current financial institutions to shift towards customer management for their satisfaction of the services provided. It is also imperative for banks to develop a system that continuously measures customer satisfaction (Chitwood, 1996).

2.4   CUSTOMER SATISFACTION AND CUSTOMER LOYALTY

Customer loyalty is defined as "the market place currency of the twenty-first century" (Singh & Sirdesh, 2005). Similarly, Foss and Stone (2001) related customer loyalty to the customer's thoughts and actions. Several customer loyalty experts describe loyalty as a state of mind and a set of beliefs. Among the main elements of loyalty are the information exchange and the relation between the state of mind and behavior. For instance, loyal customers often provide information to service providers because of their sense of trust in them and they expect the service providers to utilize the pro-

vided information to their advantage. Moreover, customer satisfaction leads to customer loyalty which in turn, leads to profitability (Hallowell, 1996).

2.5 CUSTOMER SATISFACTION AND SERVICE QUALITY

In the current dynamic and competitive business world, sustainable competitive advantage is driven by the delivery of high quality service that will result in customer satisfaction. In other words, customer satisfaction is a condition to achieving customer retention and loyalty and it can assist in boosting profitability, market share and return on investment. In a related study, Suresh chandar, Rajendran and Anantharman (2002) conducted an in-depth investigation of the relation between service quality and customer satisfaction. They concluded by identifying five factors of service quality that are considered by customers as critical. They are enumerated as follows;

1. Core service or service product – service content,

2. The human elements of the service delivery including reliability, responsiveness, assurances, empathy, and service recovery – all a part of the human element when delivering the service,

3. Service delivery systemization which refers to the processes, procedures, systems and technology that helps in making the provision of service in a seamless manner,

4. Service tangibles which refers to equipment, signage, employees' appearance and the man-made physical environment characterizing the service – commonly called the 'service space', and finally,

5. Social responsibility which is the service provider's ethical behavior and activities.

The above study indicated the close relation between service quality and customer satisfaction in a way that an increase in one factor leads to the increase in the other.

Viewed from another perspective, Johnston (1995) investigated the relation between the determinants of service quality and outcomes of the zone of tolerance. He revealed that there are some determinants that are more likely to be a source of dissatisfaction while others to be a source of satisfaction. He demonstrated the following;

1. Some determinants of quality are superior to others,

2. The key sources of satisfaction of the bank's customers include attentiveness, responsiveness, care and friendliness while the key sources of dissatisfaction include issues pertaining to integrity, reliability, responsiveness, availability and functionality,

3. The sources of satisfaction enumerated above are not necessary the opposite of the sources of satisfaction,

4. The intangible aspects of the staff-customer relation significantly impact service quality in a negative and positive way,

5. Responsiveness is a key determinant of quality and is a key element in the provision of satisfaction while the lack of it is a main source of dissatisfaction, and

6. Issues of reliability are a source of dissatisfaction as opposed to satisfaction.

From the above, it is evident that satisfaction can be achieved by providing the service in a timely and efficient manner. The presence of satisfying factors may also lead to positive, virtuous circles, supporting contact staff-customer relationship.

Another study related to customer satisfaction in business service is the one by Nawak and Washburn (1998). They revealed that service quality has a highly significant relationship with overall customer satisfaction. First, they revealed that product quality is a critical element of presentation. Second, the significant relation between timeliness and cost management could support the saying "time is money" in the context of business response to market changes. The third most critical contributor to overall customer satisfaction was revealed to be service quality.

Moreover, Rod, Ashill, Carruthers and Shao (2009) stated that overall internet banking service quality is significantly related to overall customer satisfaction in New Zealand banks. They added that the delivery of high quality online service is called for, for the maintenance or enhancement of the banks' customer satisfaction.

Also, Maddern (2007) revealed that the role of staff satisfaction and service quality are both main drivers of customer satisfaction of the technical service quality (TSQ) in the U.K. In addition, TSQ was revealed to be a key determinant of customer satisfaction. In a related study, Isa and Amin (2008) claimed that most of the Islamic Bank's customers were satisfied with the banks' overall service quality. The findings also indicated that the standard model of Islamic banking service quality dimensions should include the following six dimensions; tangible, reliability, empathy, responsiveness, assurance and compliance along with the good determinants of satisfaction. They also revealed a significant relationship between service quality and customer satisfaction.

2.6 CONSUMER PERCEPTIONS AND BEHAVIOUR: RELATIONSHIPS BETWEEN SERVICE SATISFACTION, QUALITY AND LOYALTY

Widespread support has been dedicated to the general notion that customer satisfaction is a key variable for evaluating and controlling bank marketing management (Moutinho & Bronwlie, 1989; Howcroft, 1991; Moutinho, 1992). Additionally, the main role of service quality in the realm of financial service delivery has been stressed by authors (e.g. Smith & Lewis, 1989; Avkiran, 1994). Despite the fact that the constructs of both service quality and satisfaction are often interchangeable, the significant body of research has attempted to clarify the nature of the relationship be-

tween them (e.g. Bitner, 1990; Cronin and Taylor, 1992; Parasuraman *et al.*, 1994). Moreover, based on Oliver's (1993) review of the issues, service quality is an antecedent to satisfaction and it is by nature, non-experiential, which is not unlike attitude in nature that can be developed from other sources like word of mouth. Despite the acknowledgement of the multi-attribute nature of both constructs, over the years, researchers have been focusing on the identification of the attributes and expansive dimensions of service quality. Prior works in the topic differentiated between technical and functional quality (GroEnroos, 1984) and stressed on the significance of the functional or service delivery as an element of consumer evaluations. This distinction has influenced later works where researchers (e.g. Parasuraman, *et al.*, 1988, 1991, 1994; Babakus & Boller, 1992; Mels *et al.*, 1997; Carman, 1990) investigated the dimensionality of service quality. Other later works like Smith (2000), provided the following three elements of the service process in addition to outcome; access/convenience, human elements comprising of the combination between instrumental and expressive qualities and finally, tangibles.

The effect of consumer's service evaluation (implicit or explicit) in service quality and satisfaction literature indicates the relation between the constructs and consumer behavior. Researchers have attempted to define the relationship between behavioral intentions and satisfaction (e.g. Oliver, 1980; Mittal *et al.*, 1999) and between behavioral intentions and service quality (Parasuraman *et al.*, 1994; Boulding *et al.*, 1993). Meanwhile other researchers investigated the antecedent relation between all three constructs with conflicting findings (e.g. Cronin & Taylor, 1992; Liljander & Strand-

vik, 1992; Taylor & Baker, 1994). Moreover, the relationship between intentions and actual behavior is still unconfirmed (Keaveney, 1995) as research has mostly concentrated on studying the relationships between customer satisfaction and loyalty (Hallowell, 1996; Yi, 1990). Loyalty is defined as repeat purchase intention, attitudes or other alternative measures of actual behavior like repeat purchase, recommendation among others. The complex relation between consumers various degrees or conditions of loyalty (Dick & Basu, 1994) and their shift or 'exit' behavior has been extensively studied (see Stewart, 1998).

2.7   BANK SELECTION CRITERIA

Several studies have been dedicated to customer bank selection decision. Most of these studies made use of the questionnaire method of data collection to evaluate the relative importance of specific selection attributes.

Among these studies is Che Wel and Mohd. Noor's (2003) study whose sample comprised of 578 bank customers to determine the impact of personal and sociological factors upon customer bank selection criteria in the context of Malaysia. The findings revealed that personal factors are more influential compared to sociological factors. Hence, to attract a customer over, banks must employ a strategy to satisfy the needs of the target market and they can do this by focusing on personal factors but also keeping the sociological factors in mind. In addition, convenience was revealed to be an important factor in bank selection.

In a related study, Anderson, Cox III and Fulcher (1976) attempted to determine the bank selection decision and market segmentation. They revealed that bank selection decisions are carried out based on conscious deliberation with convenience being a dominant factor in customer patronage. They added that image of bank and financial consideration are principal determinants of bank patronage among customers who are service-oriented and it is a significant criterion for both market segmentation and design of patronage attraction.

On the other hand, in the context of Hong Kong, Wan, Luk and Chow (2005) investigated the factors influencing bank customers' adoption of four major banking channels namely branch banking, ATM, telephone banking and Internet banking. Their study specifically focused on the impact of demographic variables and psychological notions concerning positive attributes characterizing the channels. They revealed that ATM was the most often adopted channel followed by Internet banking and branch banking. Telephone banking was the least often utilized channel.

Similarly, Jones, Nielsen and Trayler's (2002) study made use of the Australian Competition and Consumer Commissions (ACCC) method in an attempt to determine criteria of bank selection of Australian 2,500 business firms. They revealed that for large firms, the following factors are the selection criteria (in order of importance);

- Bank charges competitive prices for both products and services

- The bank's ability to provide long-term business relations

- Bank is efficient in its daily activities.

The above factors indicate that larger firms require a range of choices in financial services. On the other hand, for small firms, the selection criteria include (in order of importance);

- Banks are able to provide long-term business relations

- Banks are inclined to provide customer's credit requirements

- Bank charges competitive prices for both products and services.

It is evident from the above that large firms hold competitive prices as the most significant factors in their criteria indicating that decisions are made at the level of individual product. As such, specialist financial service providers may be able to gain market share at the expense of full service providers if they can provide competitive prices.

On the other hand, small firms are more desirous of having long-term business relations with banks which provides banks the opportunity to make use of customer loyalty to bundle services. Also, small firms are less swayed by the price and are hence less inclined to search for the cheapest price of any service.

In a related study, Zineldin's (1996) attempted to determine bank selection and customers' perceptions of a bank and the products it offers. He revealed that the factors impacting functional quality include friendliness, helpfulness, accuracy in account transaction management, efficiency in rectifying mistakes, speed of service and decision making – all of these factors were revealed to be critical determinants of bank selection.

But based on the above results, functional quality is superior to traditional marketing activities comprising of location, price and advertising. Price competitiveness was also a less important criterion than speed of service and decision making. On the other hand, designing a high quality and effective delivery system mix may impact bank's competitive edge both in short and long-term. He also added that performance of contact personnel, word-of-mouth and technological based services may compensate for overall lower factor scores.

Finally, Dusuki and Abdullah (2007) investigated the pertinent factors that customers of Islamic banks perceive as affecting their selection criteria of banks. They revealed that the most important factor is customer satisfaction which hinges on quality of service by Islamic banks. This includes factors such as, treating customers courteously and respectfully, conveying trust and confidence, efficient and effective handling of transactions and inclination and preparedness to provide solutions and answers concerning the products and services offered by the Islamic Banks.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1   INTROUCTION

The literature review in the previous chapter indicates the definition of the key terms of this research and also the conceptual of the research. This chapter covers the research method employed in this study. Research method is defined as techniques that are used for conducting research such as in data collection, data analysis, and evaluation of the accuracy of the research results (Sekaran, 2003)

3.2   SAMPLE SELECTION

Data was obtained for this study from a simple random sample of bank customers in the Most Libyan cities without limited to specific city, or specific branch. Sampling is taking a fraction of a population to represent the whole population but the researcher only managed to find 150 people to become respondents. Population is a group of people that can involve in the research. Selection of the population is depending on the research conducted by the researcher. Respondents for questionnaire were randomly selected from customer who visited the sampling locations during the chose time intervals, in order to eliminate the sampling frame errors and ensure the representation of the population under the study in the sample units. However, Sampling is taking a fraction of a population to represent the whole population but the researcher

only managed to find 249 people to become respondents. Population is a group of people that can involve in the research. Selection of the population is depending on the research conducted by the researcher.

Samples are to be made of groups of research. It is a subset or sub-groups in the population selected. Sample reflects the population selected. Researcher use convenience sampling as sampling method. Researcher use this method in order to determine the sample involve in this research. Through this convenience sampling, each customer who makes transaction with Islamic banking has equal opportunity to be selected as respondents. They are representing of the populations research. Purposely researcher chose this method in order to avoid an imbalance in the selection.

3.3   DATA COLLECTION

In data collection process, the researcher obtained the data in primary design. Primary data is the data collect own by researcher. Primary data is the original data that created by researcher through interview, questionnaire, experiments or case study.

In this research, the researcher use questionnaire as medium to collect data. There are twenty six questions answered by all respondents. The questionnaire is dividing by five parts/sections. Part one consists of questions about your demographic profile; continue with part two about the service quality, the third part about customer loyalty,

the fourth part trust, and the last part about customer satisfaction, In order to evaluate the effectiveness of this research, researcher use questionnaire as primary resource. Forming of the questionnaire is to see the relationship between independent variables that can influence dependent variable.

The questionnaire distribute to respondent is the result by referring from previous research. However, the discussion with supervisor is done from time to time in order to make sure the validity of the questions. In this research, researcher distributes hundred set of questionnaire to respondent. To make easier to researcher analyze the data, the researcher use question that in likert form. The likert 1 scale is for strongly not agree answer, likert 2 scale for not agree answer, likert 3 scale for not sure answer, likert 4 scale for agree answer and likert 5 scale for strongly agree answer. Every likert represent own value and from that value the researcher can study about what respondent feel and their valuation towards this research.

In questionnaire distribution process, the researcher explained about the definition of the questions and the purpose of this research to the respondent. The researcher together with the respondent while they answering the questionnaire. This is to make sure the questionnaire return back and respondent answering in good.

3.4   VARIABLES

In this study the researcher will examine how the independent variables affect the dependent variable. Hence the dependent variable is customer satisfaction, and the independent variables are Customer Loyalty, Service Quality, and Security.

3.4.1 CUSTOMER SATISFACTION

Customer satisfaction in this study is a dependent variable, Customer satisfaction is the term most commonly used in trade and industry. But is an expression of the work explaining this type of measurement of products and services offered by the company to meet the expectations of its customers. For some, this may be considered the company's key performance indicator.

Customer satisfaction is one of the important outcomes to marketing activity (Spreng *et al.*, 1996). In today's highly competitive banking industry, customer satisfaction is considered as the essence of success (Siddiqi, 2011). A lot of studies have dealt with satisfaction of customers or consumers with products or services. Marketing researchers in general agree that satisfaction is response to consumption related experiences (Anderson *et al.*,1994).

3.4.2   CUSTOMER LOYALTY

The study of customer loyalty has long been a topic of interest in the arena of consumer behavior. A number of constructs of customer behavior related to customer attachment have been developed and explored in marketing, including source loyalty, customer loyalty, customer involvement, customer commitment, brand sensitivity and brand commitment. Customer loyalty is considered an important key to organizational success and profit (Oliver, 1997). It is more expensive to recruit new customer than to keep existing customer (Rosenberg and Czepiel 1983). The matter of expenditures would not be matter as those consumers that demonstrate the greatest levels of loyalty toward the product, or service activity, tend to repurchase more often, and spend money. Consequently, a great deal of research attention has focused on the identification of effective methods of enhancing loyalty (Lach, 2000)

Oliver (1999) defined customer loyalty as a deeply held commitment to rebuy a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior.

3.4.3 SERVICE QUALITY

Service quality can be defined as the difference between customers' expectations for service performance prior to the service encounter and their perceptions of the service received (Asubonteng *et al.*, 1996). Gefan (2000) defined Service quality as the subjective comparison that customers make between the quality of the service that they want to receive and what they actually get. Service quality is determined by the differences between customer's expectations of services provider's performance and their evaluation of the services they received (Parasuraman et al.,1988).

3.4.4 SECURTY

In many ways this security of an bank process isn't dissimilar to this security of an process which usually belongs to help another business corporation. Nonetheless, people knowing of the requirement permanently computer system security regarding bank programs can be quite large. Perhaps this consciousness is usually lifted by the affiliation along with Automated Money Transport, as well as the heavy dependence and that is located on very large intercontinental personal telecoms systems. Nonetheless, seriously isn't the only real programs action throughout bank. Numerous stability practices tend to be akin to these of another small business corporation. Your security of bank programs can be incredibly noticeable into a bank customer.

3.5 THEORETICAL FRAMEWORK

This study examines the impact of service quality dimensions which are Customer Loyalty, Service Quality, and Security is stated as independent variables and customer satisfaction is dependent variable. The interaction of variables in the model determines somehow the effect of service quality on customer satisfaction.

FRAMEWORK OF CUSTOMER SATISFACTION

IV   **DV**

Customer Loyalty

Service Quality

Security

CUSTOMER SATISFACTION
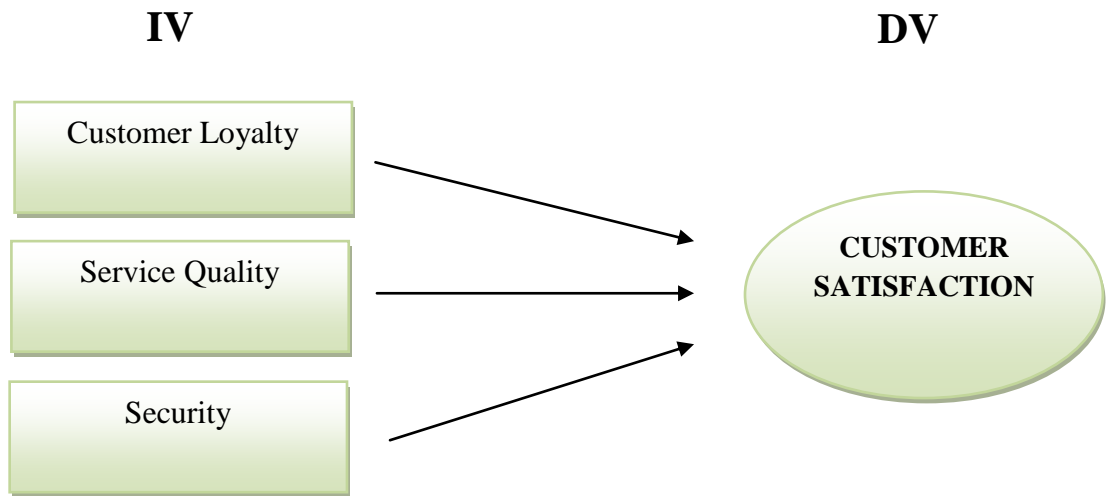
Figure 3.4 Research Framework

3.6 HYPOTHESIS DEVELOPMENT

Based of framework and the object of study, the hypothesis will be as following:

- ➢ According to Bidayatul Akmal (2006) who studied the relationship between customer loyalty and customer satisfaction, it showed that there is a positive relationship between these variables. Hence this study going to assume:

  H1: there is positive relationship between Customer Loyalty and customer satisfaction in the Banking sector in Libya.

- ➢ According to Nur Syuhanida (2011) who studied the relationship between service quality and customer satisfaction, it showed that there is a positive relationship between these variables. Hence this study going to assume:

  H2: there is positive relationship between Service Quality and customer satisfaction in the Banking sector in Libya.

- ➢ According to Abdullah Mohamed (2009) who studied the relationship between security and customer satisfaction, it showed that there is a negative relationship between these variables. Hence this study going to assume:

  H3: there is positive relationship between Security and customer satisfaction in the Banking sector in Libya.

3.7 STATISTICAL AND ANALYSIS

The basic objective of this study is to test the research hypotheses, based upon the conceptual framework of this study. This study has used quantitative research ap-

proach. The statistical software SPSS version 19 was employed to ensure the relevant issues is examined in a comprehensive manner.

Both simple and advanced statistical tools and methods are used where appropriate for analyzing the relationship among the variables in the model. Therefore, usage of statistical techniques is accordance to commonly accepted research assumptions and practices. Multivariate statistical analysis is performed to analyze the data of this study.

The questionnaire divided to four parts. The first part was particular to the DV variable which "customer satisfaction", it's appear six questions which test how the customers satisfied with their Banks.   The second part was particular to the first IV variable which "customer loyalty", it's appear five questions that test the degree of customer loyalty for their Bank. The third variable "service quality" has tested by four questions and the last variable "security" has tested by six questions to determination its relationship with the customer satisfaction.

3.8 DATA ANALYSIS TECHNIQUE

3.8.1   Description analysis

Descriptive used inferential statistics will be employed. Several statistical validity tests and analysis will employ such as reliability test, descriptive analysis, correlation and regressions test to examine the hypothesis in the research framework. The quantitative analysis will examine the Customer loyalty related to the service quality.

Normality

After looked at the descriptive statistics for the present study data, and before looking at the coming statistics test, is better to look at whether the data follows a normal distribution or not, because many of the statistical procedures including correlation, regression, and so on are based on the assumption that the data follows a normal distribution (Zahediasl, 2012). In other words normality test in statistics is used to determine whether a data set is well-modeled by a normal distribution or not. There are several tests for the assessment of normality and shape of a data distribution such as skewness and kurtosis test, which will be used in the present study.

Skewness is the measure of the symmetry of distribution. The normal distribution is symmetric and has value of zero for skewness. Also has been defined Skewness as a measure of the symmetry of a distribution. A positive value indicates that the distribution has a greater tendency to tail to the right (positively skewed or skewed to the right), and a negative value indicates a greater tendency of the distribution to tail to the left (negatively skewed or skewed to the left). Skewness is 0 for a normal distribution (Keller, 2010).

Kurtosis is a measure of the shape of a distribution. A positive value indicates that the distribution has longer tails than the normal distribution (platykurtosis); while a negative value indicates that the distribution has shorter tails (leptokurtosis). For the normal distribution, the kurtosis is 0 (Keller, 2010). As well as kurtosis refers to peaked-

ness or flatness of the distribution, so that the high peak data called a Leptokurtic where the kurtosis value is greater than 3(kurtosis >3). The perfect normal distribution of the data called Mesokurtic, which as a kurtosis equals 3,while the high flatness data is called Platykurtic, where the kurtosis value is less than three (kurtosis < 3) (Bulmer, 1979).

According to Balmer, M.G. if skewness is less than -1 or greater than +1, the distribution is highly skewed, and if skewness is between -1 and - ½ or between + ½ and +1, the distribution is moderately skewed, while if skewness is between-½ and +½ the distribution is approximately symmetric.

Levene's test

Levene's test are used to check the homogeneity of variances. Levene's test of homogeneity of variances or equality of variances is one of most common, powerful, and robust tests to non-normality to determine what extent there are significant differences between different samples. Levene's test is denoted by the letter F. in other words the F- test is applied to the absolute deviations of the observation from their group means (Joseph L. Gastwirth, 2009).

Multicollinearity

The F test is used to determine whether there is a significant overall relationship between the dependent variable and the set of all independent variables, while Multicollinearity is used to determine the relationship among the independent variables one another. In short the multicollinearity refers to the correlation among the independent variables. Multicollinearity is a problem in multiple regression that develops when one or more of the independent variables is highly correlated with one or more of the other independent variables. (David R. Anderson, 2011). The Variance Inflation Factor (VIF) is widely used measures of the degree of multi-collinearity of the independent variable with the other independent variables in regression model. So if the value of VIF reaches 10 the multi-collinearity regarded as a serious one, if so should reduce the collinearity by eliminating one or more variables (O'BRIEN, 2007).

3.8.2   Correlation analysis

Correlation, linear and multiple regressions will be use for inferential statistics. The Pearson correlation will be use to measure the significance of linear bivariate between the independent and dependent variables thereby achieving the objective of this study. Multiple regressions will be use to determine the relationship between independent and dependent variables, the direction of the relationship, the degree of the relationship and strength of the relationship (Sekaran, 2000).

Moreover, simple linear regression enables us to find the straight line most appropriate for representing the connection between two sets of observed values. Because the line that we 'fit' to our data can be used to represent the relationship it is rather like an average in two dimensions, it summarizes the link between the variables (Buglear, 2001)

Basically, a correlation describes a statistical relationship between two variables based on each observation, in other words, correlation is the extent to which two or more things are related to one another (C.Reinard, 2006, Mike Allen & Hunt, 2009).

The correlation range is from $+1.00$ to -1.00 (both of these values indicate perfectly correlated variables) thus the values between 0 to -1.00 which has minus sign indicate to a negative correlation, the meaning of that as one value for a variable increases the value of the other variable diminishes. On contrast, the positive correlation presented by the values fall in between 0 to $+1.00$, the positive correlation indicates that as one value increases, the value for other variable also increases. Likewise the size of the correlation value indicates the accuracy of the prediction in the direction indicated $-$ larger correlations indicate greater accuracy. (C.Reinard, 2006, Mike Allen & Hunt, 2009).

The correlation interpretation guide suggested by Losh (2004) has been used in this study to describe the relationship between the independent variables and the dependent variables, the association measurements are described as: r =1.0 "Perfect" rela-

tionship. 0.76 to 0.99 "Very strong" relationship. 0.51 to 0.75 "Strong" relationship.

0.26 to 0.50 "Moderate" relationship. 0.11 to 0.25" Weak" relationship.0.01 to 0.10

"Very weak" relationship. And 0 "No relationship" (C.Reinard, 2006).

3.9 REGRESSION ANALYSIS

The current section will assign for multiple regression test to provide more information about the variables relationship whereby the multiple regression can provide it so that it allows calculating a partial correlation, which is the correlation between a predictor variable and a dependent variable when holding constant another variable or variables (Mike Allen & Hunt, 2009). But for multiple regression to work all assumption has already met, in the previous sections.

Multiple regression, is used to analyze relationships between more than two variables, and non-linear regression, which is used to analyze relationships that do not have a straight-line pattern (Buglear, 2001).In other word multiple regression analysis is the study of how a dependent variable Y is related to two or more independent variables (David R. Anderson, 2011).

CHAPTER FOUR

FINDINGS

4.1   INTRODUCTION

The current chapter will be assigned for presenting the findings of the present study, so that as mentioned earlier; SPSS version 19 will be used to analyze the existing data using some of the statistics analyses related to the main aim for this study, such as descriptive statistics, normality, multicollinearity, correlation analysis, linearity and multiple regression, in order to answer the research objective as well as to test the hypotheses that appeared in the chapter three in this study.

4.2   DESCRIPTION ANALYSIS

From the Table 4.2 descriptive statistics, the total sample size (n) is 204 respondents. Customer satisfaction has mean of 3.94 and stander deviation of .25(M= 3.94, SD = .44). The lowest value was 3.50 and the highest 5.00. Customer loyalty shows mean of 3.47 and stander deviation of .24 (M=3.47, SD =. 24). The lowest value was 3.00, and the highest 4.20. Service quality has mean of 3.87 and stander deviation of .47(M=3.87, SD=.47) the lowest value was 3.00 and the highest 5.00. Security has mean of 4.08, and stander deviation of .37(M=4.08, SD=.37) the lowest value was 3.00 and the highest 5.00.

Table 4.2 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Customer Satisfaction	204	3.50	5.00	3.9469	.25097
Customer Loyalty	204	3.00	4.20	3.4716	.24830
Service Quality	204	3.00	5.00	3.8725	.47180
Security	204	3.00	5.00	4.0843	.37344

From the Table 4.2 the customer satisfaction which represent the independent varia-
ble, it has a highly skewed with 1.588, and highly peak with 3.567 kurtosis as the his-
togram 3.4 shows below. Customer loyalty and service quality which present depen-
dent variables, both of them approximately symmetric with   .478 skewness for cus-
tomer loyalty and - .176 skewness for service quality, on the other hand both of them
high flatness (platykurtic distribution) with -.122 kurtosis for customer loyalty and -
.912 kurtosis for service quality as can be seen from the histograms 4.2and 4.4 below.
Whereas the security variable as can be seen from table 4.2 is moderately skewed
with -.758, and high flatness with -.159 kurtosis as shown in the histogram 4.1 Hence,
the assumption of normality has not been violated.

Table 4.2 Distribution of data

Variables	N	Skewness	Kurtosis
Customer Satisfaction	204	1.588	3.567
Customer Loyalty	204	.478	-.122
Service Quality	204	-.176	-.912
Security	204	-.758	-.159

Histogram 1.4

Security

Mean = 4.08
Std. Dev. = .373
N = 204

Histogram 2.4

Customer Loyalty

Mean = 3.47
Std. Dev. = .248
N = 204

Histogram 3.4

Customer Satisfaction

Mean = 3.95
Std. Dev. = .251
N = 204

Histogram4.4

Service Quality
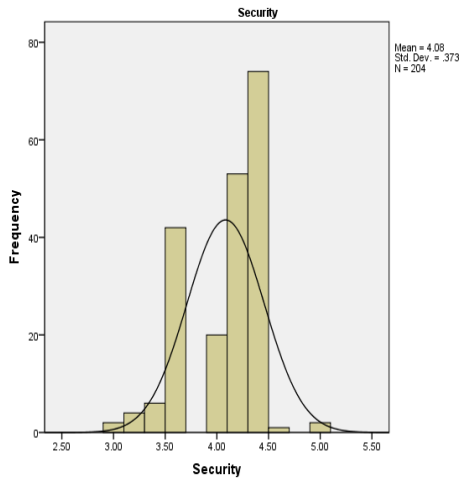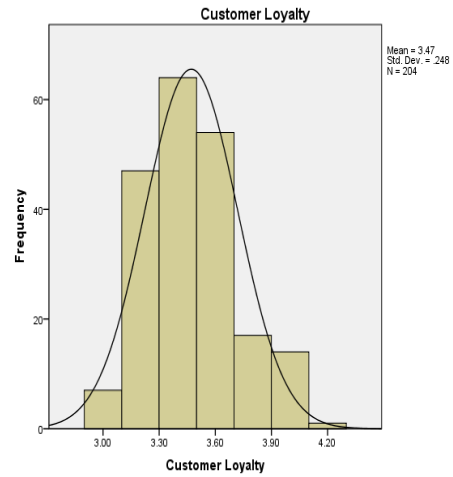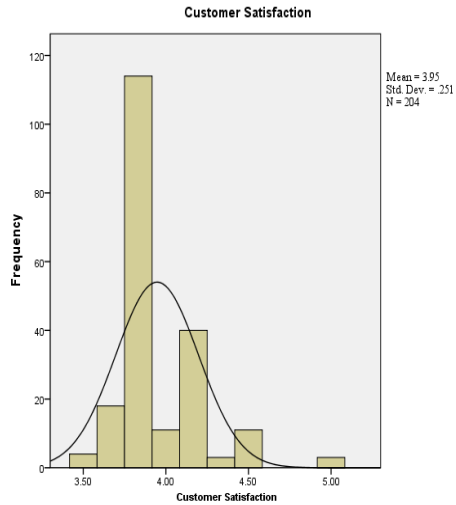
Mean = 3.87
Std. Dev. = .472
N = 204
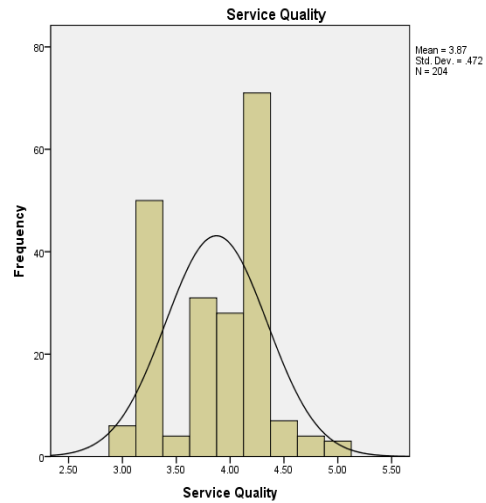
Table 4.3Test of Homogeneity of Variance

		Levene Statistic	df1	df2	Sig.
Customer satisfaction	Based on Mean	44.935	4	191	.000
	Based on Median	18.198	4	191	.000
	Based on Median and with adjusted df	18.198	4	73.423	.000
	Based on trimmed mean	43.287	4	191	.000

Table 4.3 shows that the significance is smaller than 0.05, which indicates that the variances are not equal. F (4; 191) = 44.935, 0.000.

Table 4.4: Multicollinearity Analysis

	Collinearity	*Statistics*
	Tolerance	*VIF*
Service Quality	*.996*	*1.004*
Customer Loyalty	*.433*	*2.312*
Security	*.992*	*1.008*

As can be clearly seen from the above Table 4.4that there is no multicollinearity is-sue, whereby the VIF value is less than 10. Hence, the assumption of multicollinearity has not been violated

4.3   CORRELATION ANALYSIS AND LINEARITY

After checking the present study data by looking at the descriptive analysis then the normality, homogeneity and multicollinearity, this section will assign for examining the relationships and linearity between the independent variables and the dependent variable, using simple linear regression analysis which is the most commonly consi-dered analysis method, by looking at Pearson Correlation and scatterplot matrix.

The table 4.5 and figure 4.5 showed that the relationship between customer satisfac-tion as a dependent variable and customer loyalty as independent variable is a posi-tive, strong, and linear relationship with a significant statistical correlation($r = .515, p < 0.01$), while the relationship between customer satisfaction and service quality is positive weak and nonlinear, with a significant statistical correlation($r = .256, p < 0.01$). As for the relationship between customer satisfaction and security is positive very weak and nonlinear also statistically it is not significant ($r = .041, p > 0.01$).

After looked at the correlation between the dependent and independent variables in the above section, the current section will be assign to look at the relationship among the independent variables one another.

From the table 4.5 and the figure 4.5 showed that the relationship between the customer loyalty service quality and security is negative, very weak and nonlinear with non-significant statistical correlation (r = -.067; -.091, $p > 0.01$). While the relationship between service quality and security is positive, strong and linear relationship with significant statistical correlation (r = .753, $p < 0.01$).

Table 4.5 Correlations Analysis

	Variables	Customer Satisfaction	Customer Loyalty	Service Quality	Security
Pearson Correlation	Customer Satisfaction	1.000	.515	.256	.041
	Customer Loyalty	.515	1.000	-.067	-.091
	Service Quality	.256	-.067	1.000	.753
	Security	.041	-.091	.753	1.000
Sig. (1-tailed)	Customer Satisfaction	.	.000	.000	.280
	Customer Loyalty	.000	.	.171	.098
	Service Quality	.000	.171	.	.000
	Security	.280	.098	.000	.

Figure 4.5 Dependent and independent variables relationships
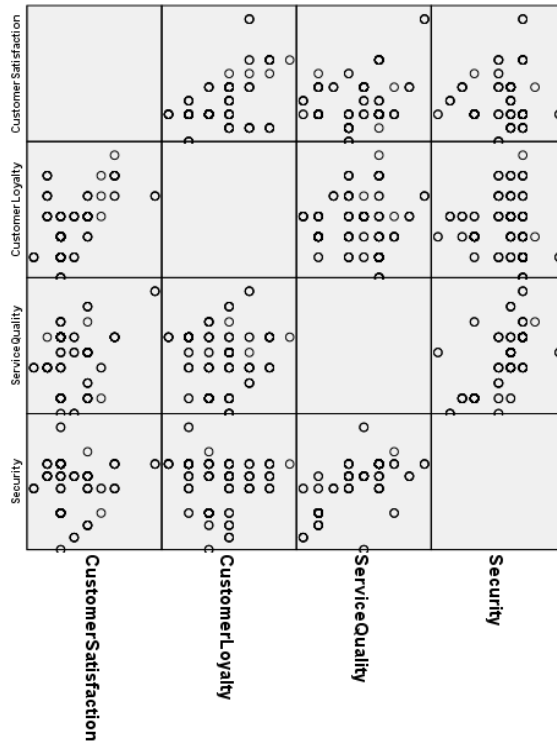
4.4   ANOVA ANALYSIS

The ANOVA (Analysis of Variance) table below provides us with the inferential test of each model. In particular, the F and its df (degrees of freedom) are indicators of how good the model is, as can be seen that all models (1,2 ,3) have a statistical signi-ficance, which means that every single predictor variable has a significant predictor of the outcome of the customer satisfaction, with a different degree, but the compen-sation of all of them it has more effect on the dependent variable which presented as follow (F=42. 462, df =3, p< .05). Sig. (statistical significance) is a measure of how

likely it is that an F this high or higher could have arisen if there was no relationship in the whole population from which the sample analyzed was drawn.

Table 4.6 ANOVA^d

	Sum of Squares	df	Mean Square	F	Sig.
Regression	4.975	3	1.658	42.462	.000^c
Residual	7.811	200	.039		
Total	12.786	203			

c. Predictors: (Constant), Customer Loyalty, Service Quality, Security

d. Dependent Variable: Customer Satisfaction

Table 4.6 of the multiple regression test lists the variables that used as a predictors. As can be clearly seen that there are three predictors' variables (customer loyalty, service quality and security), and one dependent variable or outcome variable (customer satisfaction).

Table 4.7 Model Summary

R	R-square	Adjusted R-square
.624^c	.389	.380

c. Predictors: (Constant), Customer Loyalty, Service Quality, Security

Table 4.7 shows regression model summary includes the R, R-squared and adjusted R-squared for the model, and the standard error of the estimate. R is the multiple correlation coefficients, its present all the variable together (R = .624). R-squared is a measure of how much of the variation in the dependent variable is accounted for by the model, as can be clearly seen from Table 4.7 that R^2 in the model 3 equals .389(R^2 = .389) explains approximately 38% of variance in customer satisfaction ,which predicted by the combination of the three independent variables . Adjusted R-squared attempts to adjust this for the complexity of the model. More complex models will explain more variance than simpler models. Table 4.7 shows the adjusted R square is 0.38. The adjusted R square shows that 38% of the variance in Customer Satisfaction has been significantly explained by 1% change in the three independent variables. The almost same value between R square and the adjusted R square indicates high model fit.

4.5   COEFFICIENTS ANALYSIS

Table 4.8 Coefficients[a] Analysis

	Standardized Coefficients	t	Sig.
	Beta		
(Constant)		7.269	.000
Customer Loyalty	.522	9.401***	.000
Service Quality	.519	6.178***	.000
Security	-.303	-3.595***	.000

Note: ***, ** and * denotes significantly at 1%, 5% and 10% level of significant respectively. Dependent Variable: Customer Satisfaction.

a. Dependent Variable: Customer Satisfaction

Table 4.8 shows the coefficients for each model tested. Notice that all models are statistically significant with p-value less than .05($p < .05$) the meaning of that every single predictor variable has contribution in the outcome variable.

4.6   DISCUSSION OF RESULT

Table 4.8 shows coefficients analysis to the variables influencing customer satisfaction. The result indicates that a 1% change in customer loyalty leads to 52.2% increase in customer satisfaction. This result suggests that customer loyalty is the major factor in influencing customer satisfaction. There is a significant and positive relationship between customer loyalty and customer satisfaction (t- statistic = 9.401, P<0.01). The positive relationship indicates that the higher the customers loyal are expected that the bank provide a higher customer satisfaction in respective banks.. Hence, the null hypothesis stated in HX is failed to accept or reject? Customer loyalty as a major determinant has been supported by past studies such as Luiz Moutinho, Anne Smith(2002). The first hypotheses H_1 assume that there is positive relationship

between customer Loyalty and customer satisfaction in the banking sector in Libya. And this hypothesis is accepted.

Customer loyalty refers to the extent of the customer's desire to continue to deal with the bank and not dealing with the alternatives offered by other banks. This study shows that there is positive correlated between customer loyalty and customer satisfaction. The bank customers in Libya prefer transaction with the banks which they feel it's they belongs.

Likewise, as for service quality the result indicates that 1% change in service quality leads to 51.9% increase in customer satisfaction. Almost same with customer loyalty, this result suggests that service quality also has a big influence on customer satisfaction. There is a significant and positive relationship between service quality and customer satisfaction (t- statistic = 6.178, p<0.01). The positive relationship indicates that the higher the service quality is expected that the bank provide a higher customer satisfaction in respective banks. The second hypothesis assumed that there is positive relationship between service quality and customer satisfaction in the banking sector in Libya, so this hypothesis has accepted too.

The hypotheses test of this study confirms that there is positive relationship between service quality and customer satisfaction. These results imply that when service quali-

ty is high, the customer satisfaction will be also high. The results also show that the customers are satisfied with the quality of service that is provided by banks' staff.

While security represents that 1% change in security leads to 30.3% decrease in customer satisfaction. This result suggests that security has a little influence on customer satisfaction. There is a negative relationship between security and customer satisfaction with a statistical significant (t-statistic= -3.595. The negative relationship indicates that less security is expected that the bank provide less customer satisfaction in respective banks. The result of this study unable to accept the last hypothesis which say: there is positive relationship between security and customer satisfaction in the banking sector in Libya.

The core concept of security is to provision the safety and the trust the customer of the bank to keep the information which considered very important to the customer. This study indicates moderate but positive relationship between the security and customer satisfaction. This means customers of banks are satisfied with the bank which provision more security for them.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATION

5.1 INTROUCTION

The aim of this study is to achieve the following objectives, (*i*) to explore the needs of Islamic banks in Libya, (*ii*) to determine the main factors that influences the degree of customer satisfaction in Libya commercial banking, (*iii*) to assess the degree of customer loyalty for banking services in Libya, (*iv*) to assess the degree of satisfaction of service quality offered by the Libyan banks, and (*iiv*) to assess the degree of feeling of safety by customers towards Libyan banks.

The study has achieved the objective which had a positive relationship, and the objective of this study as follow:

1- It explored the needs of Islamic banks in Libya, so it's showed the need of Islamic banks is main priority for the customer satisfaction.

2- It determined the main factors that influence the degree of customer satisfaction in Libya commercial banking, so the result indicated that a 1% change in customer loyalty leads to 52.2% increase in customer satisfaction. This result suggested that customer loyalty is the major factor in affecting customer satisfaction.

3- It assessed the degree of customer loyalty for banking services in Libya which determined by .522 means if the customer loyalty increases 1% the customer

satisfaction will increase 52.2%. This result enhanced what Bidayatul Akmal (2006)

4- It assessed the degree of satisfaction of service quality which offered by the Libyan banks. The study determined the degree by .519 means if the service quality increased by 1% the customer satisfaction will increase 51.9%. This result is completely agree With NUR Syuhanida (2011)

5- It assessed the degree of feeling of security towards Libyan bank which determined by -.303 means if the security decreases 1% the customer satisfaction will increase 30.3%. This result slightly argue with Abdulbaset Mohamed(2009) .

5.2 IMPLICATION OF THE STUDY

Due to the wide variation of the responses, both public and private banks need to consider the weak areas in order to meet customer requirements. Hence, to be successful in banking sector, banks must provide service to their customer that at least meets or better if exceeds their expectations, and this study provides some sort of guidelines to the policy makers (managers) of banks to take appropriate decisions to improve the quality of services in Libyan banking sector

In this study we give the practitioners more motivation to find new ways to improve the services provided to customers, as well as the pursuit of change the services pro-

vided, for example Islamic finance services substitute for traditional services, as well as to speed up services in light of high quality banking services. We also give contribution to parties, individual or institutions. Hence the current research can be as reference for further research in future, especially those researches related to service quality, customer satisfaction, customer loyalty and customer intention to switch.

5.3   SUGGESTION FOR FUTURE RESEARCHES

The above discussion indicates that customer satisfaction vary according to the nature of service. In this case, the highest customer satisfaction is demonstrated in the loyalty area such as affiliation, pertinence between the customers and the banks, followed by the service quality such as willingness to help customer, friendly attitude of staff. On the other hand, the moderate satisfactions are in the security such as safety and protections.

Our suggestion for other researchers to intensification more study about customer satisfaction in Libyan area, and try to test more variables which influence of customer satisfaction

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QUESTIONNNAIRE

Dear Respondents,

You are invited to participate in this survey an customer satisfaction of banking in Libya. This research is the fulfillment of completing my MSc of Science banking from University Utara of Malaysia

I would appreciate if you could spare some time and thought in completing the survey questionnaires. I hope that you would co-operate in completing the questionnaire with the best of your ability.

This questionnaire consists of five parts/sections. Part one consists of questions about your demographic profile; continue with part two about the service quality, the third part about customer loyalty, the fourth part trust, and the last part about customer satisfaction

All information provided in this survey will no means reflect the identity of the participants. It will be kept strictly confidential and will be used merely for academic purposes.

Thank you

You're sincerely

Haitham Ahmed Akgam   *Dr. Logasvathi a/p Murugiah*

Msc Banking candidate   *Supervisor. Director*

School of business   *School of Economic, Finance and*

Banking

University Utara Malaysia   *College of Business Universiti Utara Malaysia*

Tel 0060129713468   *Fax:+6049285761*

e-mail: digam2@yahoo.com   *email logasvathi@uum.edu.my*

SECTION A: Respondent Profiles

This section intends to get information the respondents' demographic background.

[Tick the box which answers is best describing you]

1. Gender

- ☐ Male
- ☐ Female

2. Age

- ☐ <20 years
- ☐ 20 – 29 years
- ☐ 33 – 39 years
- ☐ 40-49 years
- ☐ >50 years

3. Education level

- ☐ Bachelor Degree
- ☐ Master Degree
- ☐ Doctorate Degree
- ☐ Please specify: _____

4. Type of employers

- ☐ Private
- ☐ Government/public Agency
- ☐ Self-Employed

5. How long have you been customer of this bank?

- ☐ <1 year
- ☐ 1-4 years
- ☐ 4-7 years
- ☐ 7-10 years
- ☐ >10 years

6. Monthly income?

- ☐ <200 LYD
- ☐ 200-1000 LYD
- ☐ 1000-2000 LYD
- ☐ 2000-3000 LYD
- ☐ >3000 LYD

Assessment the degree of satisfaction of services offered by the bank

 The following question aims to assess the degree of satisfaction of service offered by the bank. Please indicate your opinion by circling the appropriate number using the scale below:

1	2	3	4	5
Strongly disagree	Disagree	Neutral	Agree	Strongly Agree

TION B Customer Satisfaction	1	2	3	4	5
This Bank is exactly what I need.					
The information that presented by this Bank is accurate					
There are privacy policies in this Bank					
There are guarantees of this Bank					
This bank gives breadth and depth Customer service					
I will be more satisfied if the bank offered an Islamic transaction					

SECTION C Customer Loyalty	1	2	3	4	5
I will always use this Bank in every my bank activities/ transactions					
I will Say positive things about the bank to other people					
I seldom consider switching away from this bank					
I will never change this Bank even I found another bank which offer completely Islamic transactions					
I will never change this Bank unless I found another bank which offer completely Islamic transactions					

SECTION D Service Quality	1	2	3	4	5
this Bank offers fast and efficient services					
Friendliness of bank personnel					
Parking facilities and accessibility and Convenience of location					
I think this Bank is easier to change its transaction to Islamic way than other Banks					

SECTION E *Security*	1	2	3	4	5
I feel safe when using this Bank					
Perform of the staff is well and it's impossible that I lose my transactions.					
The Bank cares about success of its customers					
The bank is very concerned with the security for my transactions					
The Bank keeps the customer information.					
I will feel more secure if the bank has Legitimate oversight board					

GRAPH

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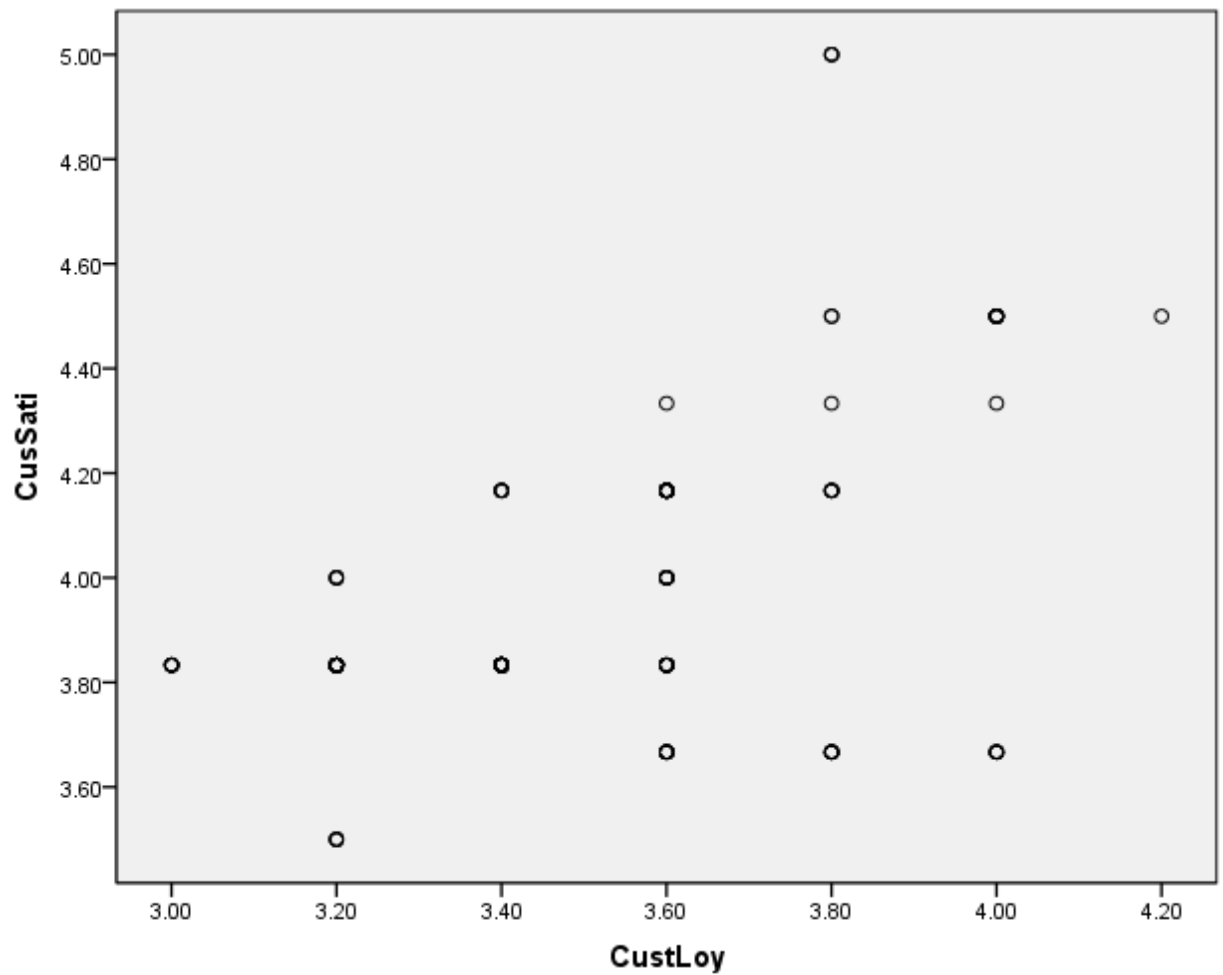
GRAPH

 /SCATTERPLOT(BIVAR)=ServQua WITH CusSati

 /MISSING=LISTWISE.

Graph

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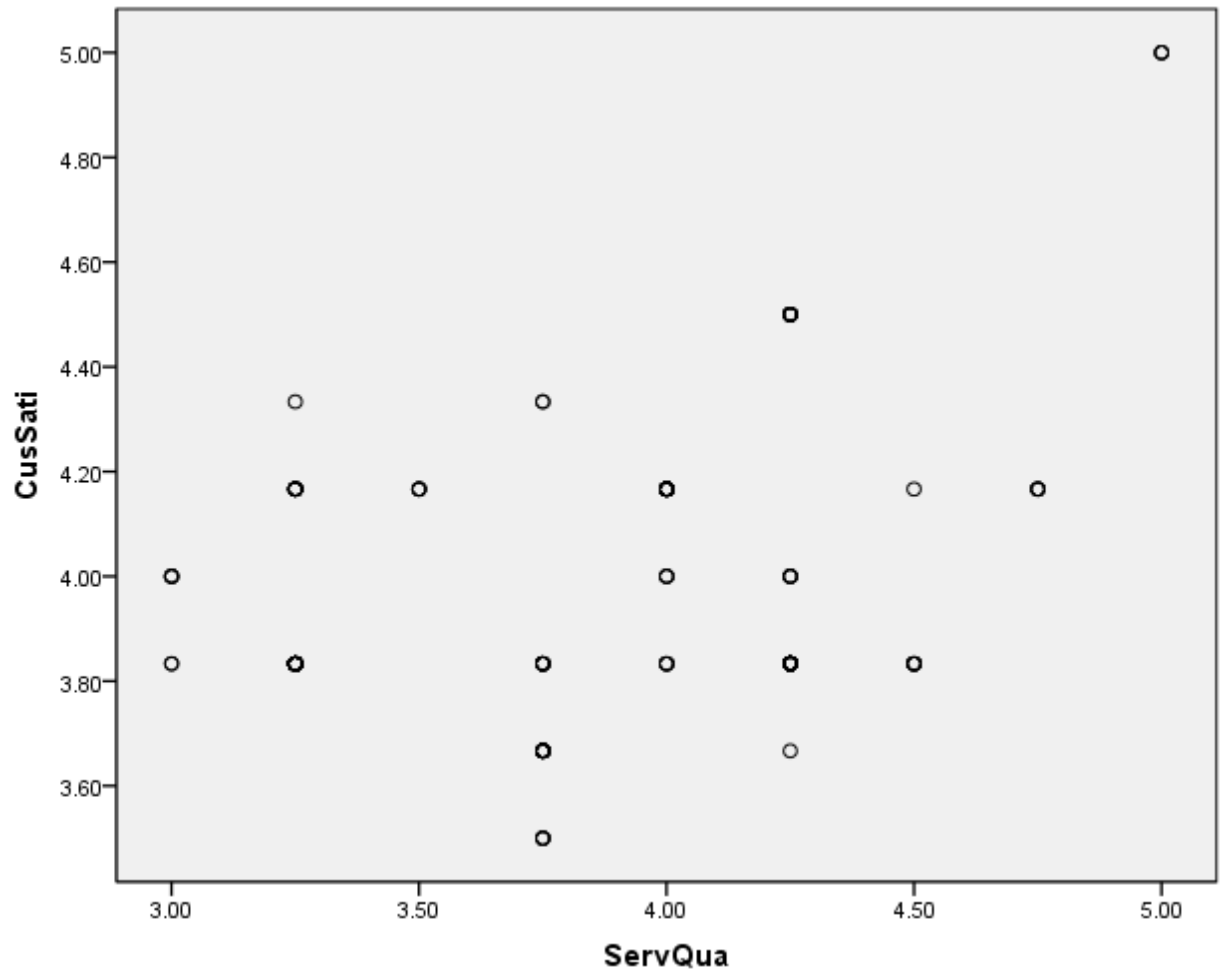
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/MISSING=LISTWISE.

Graph
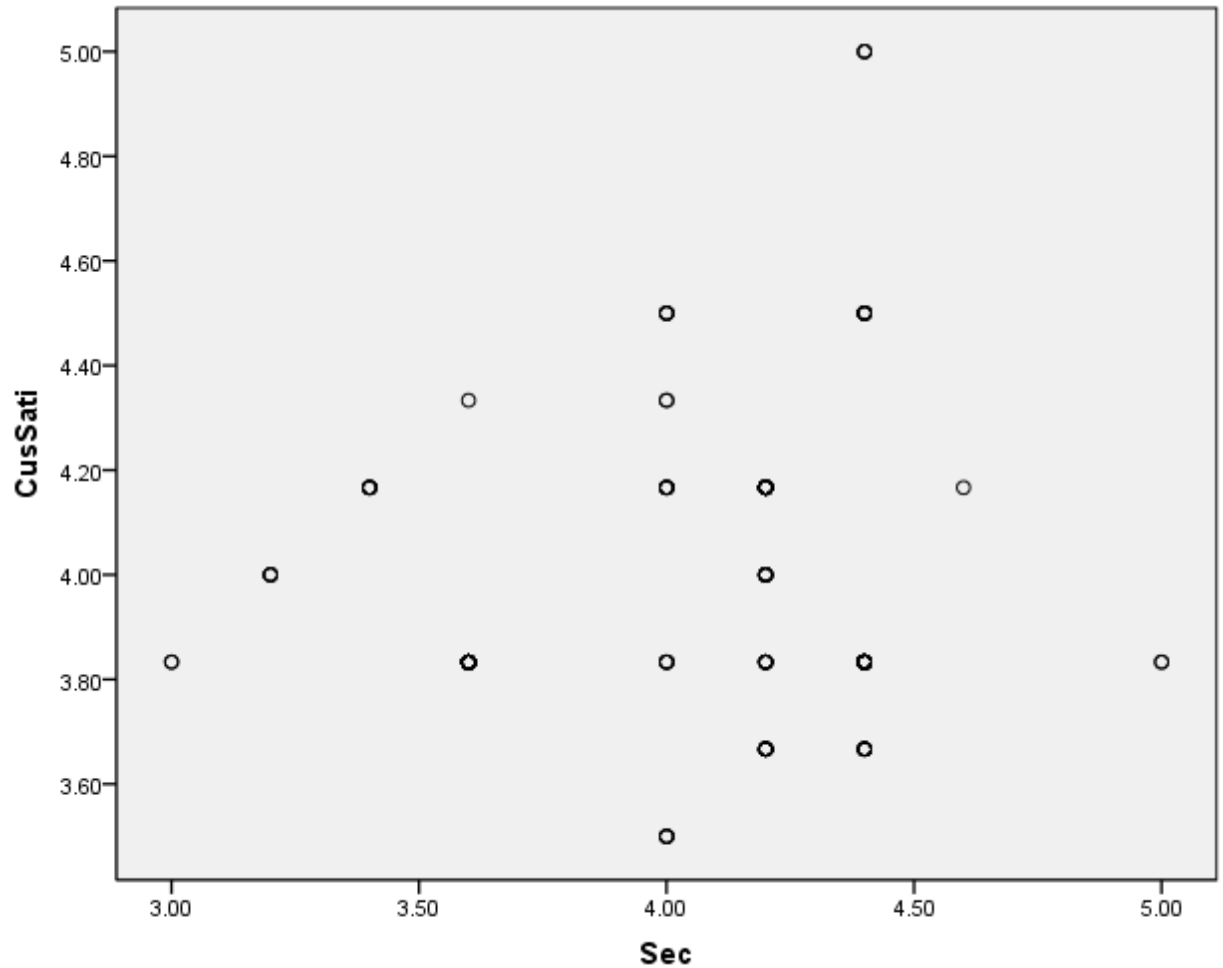
REGRESSION

 /DESCRIPTIVES MEAN STDDEV CORR SIG N

 /MISSING LISTWISE

 /STATISTICS COEFF OUTS CI(95) R ANOVA

 /CRITERIA=PIN(.05) POUT(.10)

 /NOORIGIN

 /DEPENDENT CusSati

 /METHOD=ENTER CustLoy ServQua Sec

 /PARTIALPLOT ALL.

REGRESSION

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Descriptive Statistics			
	Mean	Std. Deviation	N
CusSati	3.9469	.25097	204
CustLoy	3.4716	.24830	204
ServQua	3.8725	.47180	204
Sec	4.0843	.37344	204

Correlations		CusSati	CustLoy	ServQua	Sec
Pearson Correlation	CusSati	1.000	.515	.256	.041
	CustLoy	.515	1.000	-.067	-.091
	ServQua	.256	-.067	1.000	.753
	Sec	.041	-.091	.753	1.000
Sig. (1-tailed)	CusSati	.	.000	.000	.280
	CustLoy	.000	.	.171	.098
	ServQua	.000	.171	.	.000
	Sec	.280	.098	.000	.
N	CusSati	204	204	204	204
	CustLoy	204	204	204	204
	ServQua	204	204	204	204
	Sec	204	204	204	204

Variables Entered/Removed[b]

Model	Variables Entered	Variables Re-moved	Method
1	Sec, CustLoy, ServQua	.	Enter

a. All requested variables entered.

b. Dependent Variable: CusSati

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.624[a]	.389	.380	.19762

a. Predictors: (Constant), Sec, CustLoy, ServQua

b. Dependent Variable: CusSati

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.975	3	1.658	42.462	.000[a]
	Residual	7.811	200	.039		
	Total	12.786	203			

a. Predictors: (Constant), Sec, CustLoy, ServQua

b. Dependent Variable: CusSati

Coefficients^a

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	1.878	.258
	CustLoy	.527	.056
	ServQua	.276	.045
	Sec	-.203	.057

Coefficients^a

Model		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
		Beta			Lower Bound	Upper Bound
1	(Constant)		7.269	.000	1.368	2.387
	CustLoy	.522	9.401	.000	.417	.638
	ServQua	.519	6.178	.000	.188	.364
	Sec	-.303	-3.595	.000	-.315	-.092

a. Dependent Variable: CusSati

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.6526	4.3710	3.9469	.15655	204
Residual	-.63959	.63276	.00000	.19616	204
Std. Predicted Value	-1.880	2.709	.000	1.000	204
Std. Residual	-3.236	3.202	.000	.993	204

a. Dependent Variable: CusSati

Charts

Partial Regression Plot
Dependent Variable: CusSati

Partial Regression Plot

Dependent Variable: CusSati
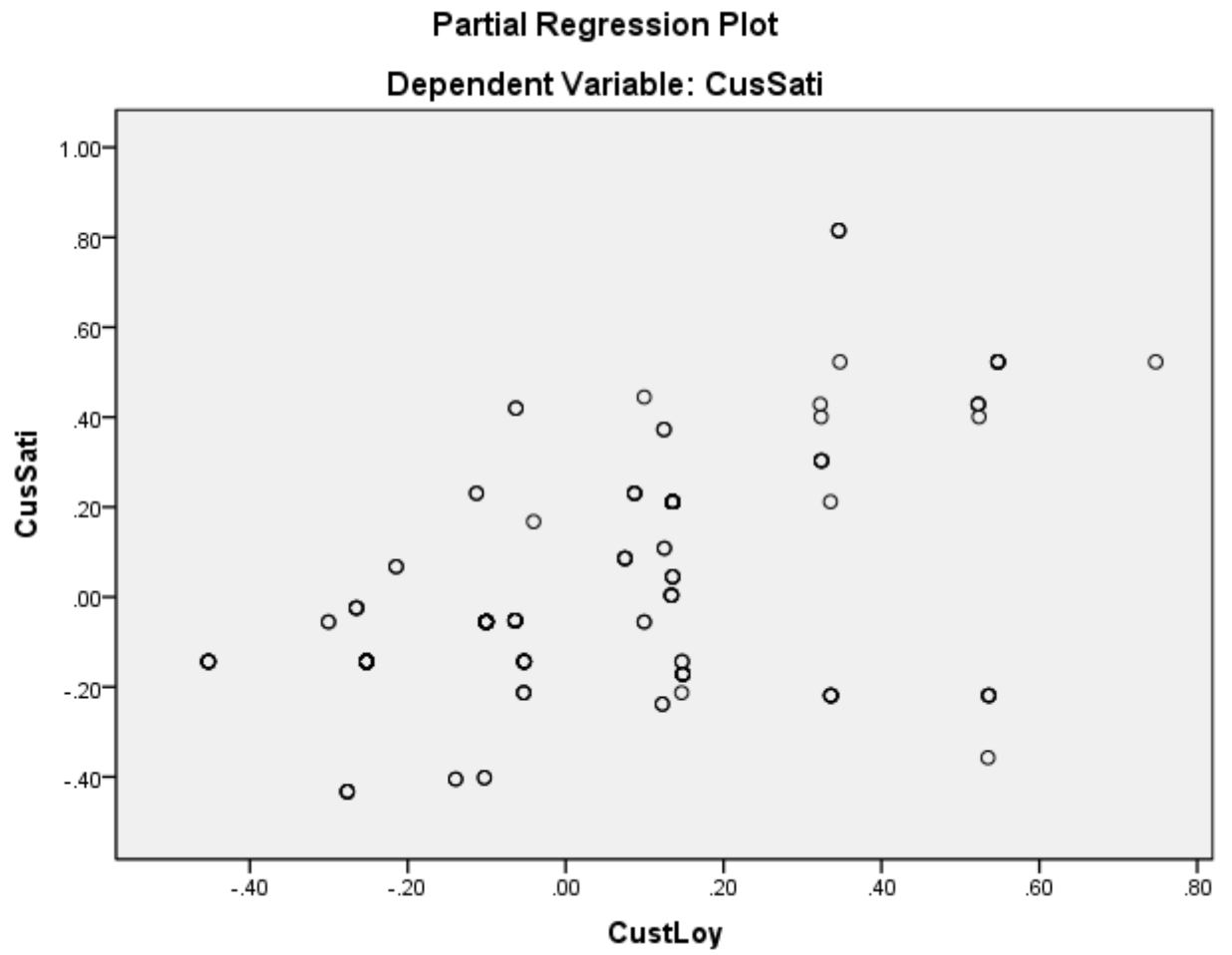
Partial Regression Plot

Dependent Variable: CusSati
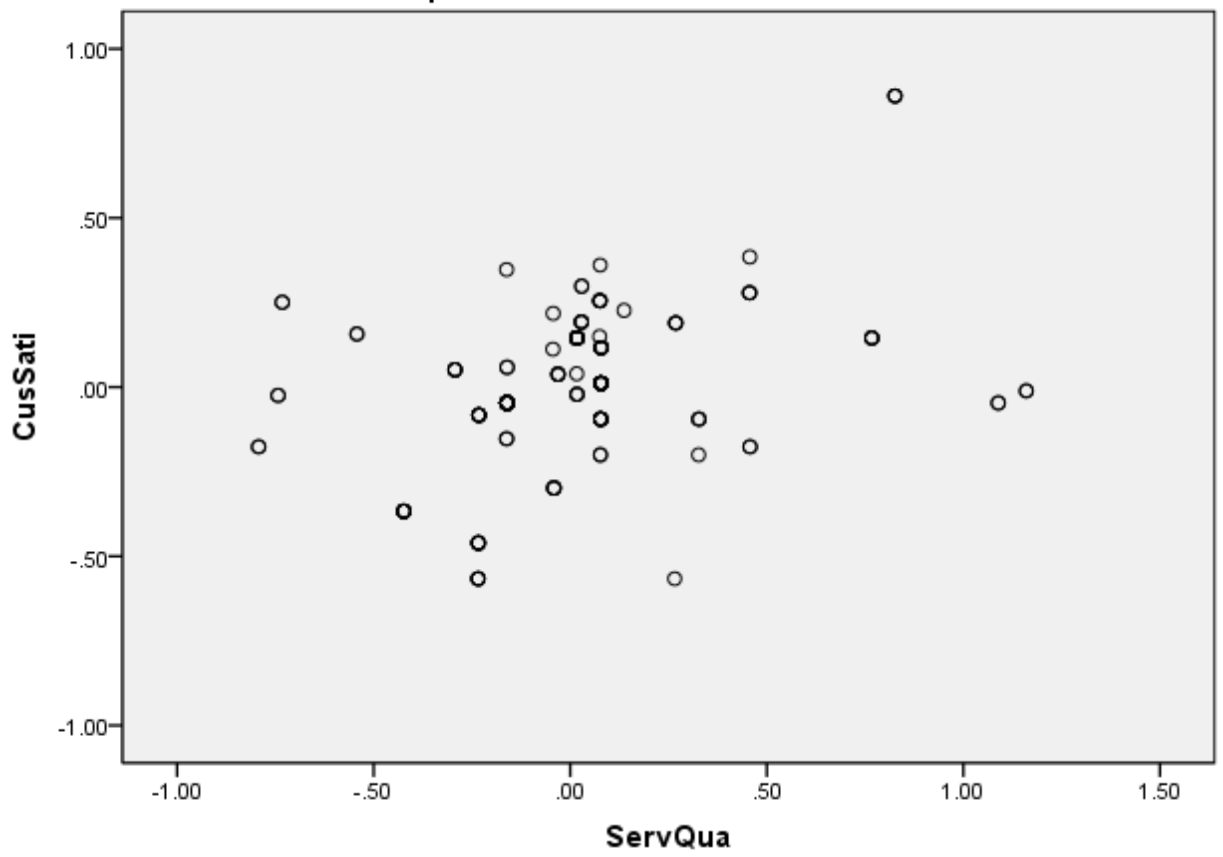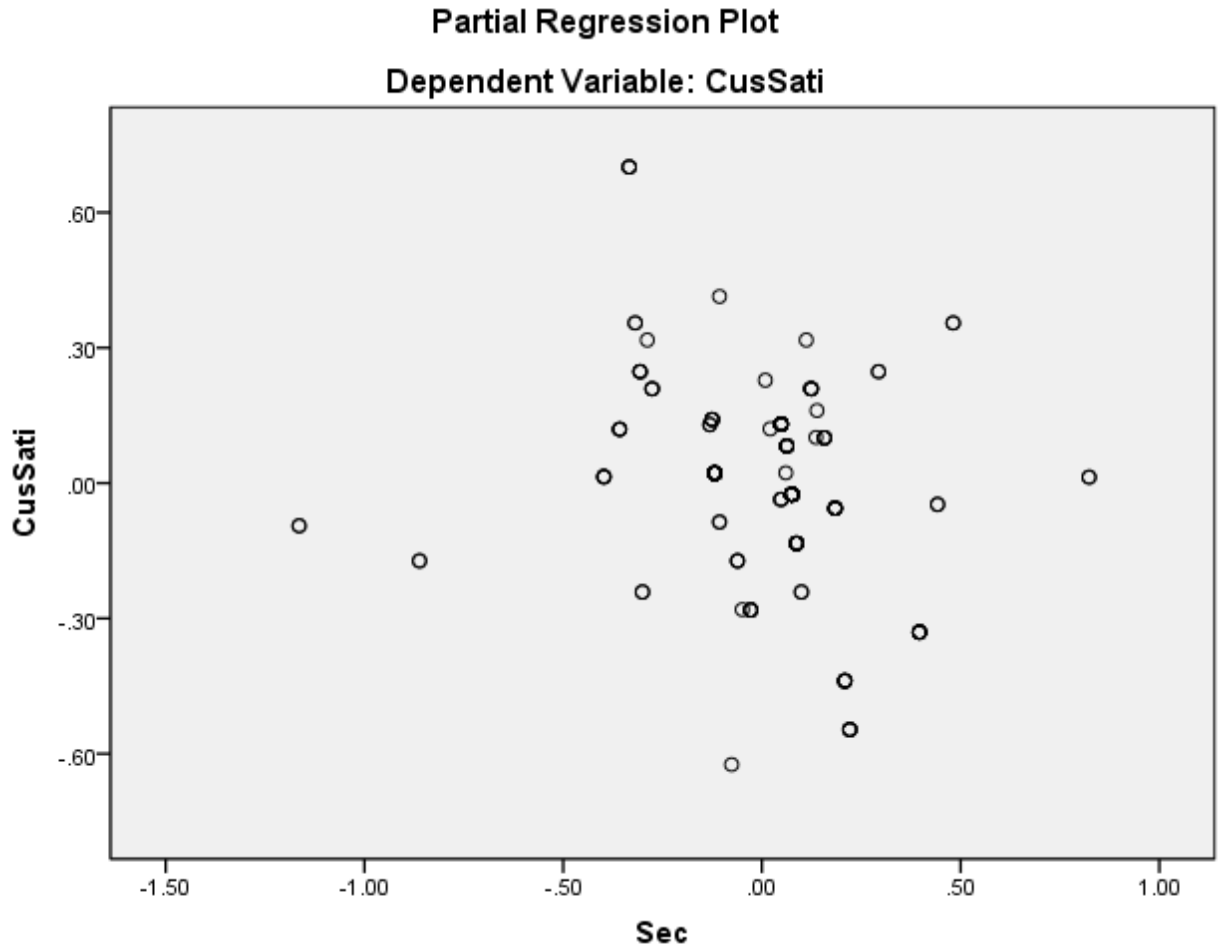
CORRELATIONS

 /VARIABLES=CusSati CustLoy ServQua Sec

 /PRINT=TWOTAIL NOSIG

 /MISSING=PAIRWISE.

CORRELATIONS

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CORRELATIONS

		CusSati	CustLoy	ServQua	Sec
CusSati	Pearson Correlation	1	.515**	.256**	.041
	Sig. (2-tailed)		.000	.000	.560
	N	204	204	204	204
CustLoy	Pearson Correlation	.515**	1	-.067	-.091
	Sig. (2-tailed)	.000		.342	.196
	N	204	204	204	204
ServQua	Pearson Correlation	.256**	-.067	1	.753**
	Sig. (2-tailed)	.000	.342		.000
	N	204	204	204	204
Sec	Pearson Correlation	.041	-.091	.753**	1
	Sig. (2-tailed)	.560	.196	.000	
	N	204	204	204	204

**. Correlation is significant at the 0.01 level (2-tailed).

REGRESSION

/DESCRIPTIVES MEAN STDDEV CORR SIG N

/MISSING LISTWISE

/STATISTICS COEFF OUTS R ANOVA

/CRITERIA=PIN(.05) POUT(.10)

/NOORIGIN

/DEPENDENT CusSati

/METHOD=STEPWISE CustLoy ServQua Sec.

REGRESSION

[DataSet1] D:\My doc\work\spss doc\Hithem project spss.sav

DESCRIPTIVE STATISTICS

	Mean	Std. Deviation	N
CusSati	3.9469	.25097	204
CustLoy	3.4716	.24830	204
ServQua	3.8725	.47180	204
Sec	4.0843	.37344	204

CORRELATIONS

	CusSati	CustLoy	ServQua	Sec

		CusSati	CustLoy	ServQua	Sec
Pearson Correlation	CusSati	1.000	.515	.256	.041
	CustLoy	.515	1.000	-.067	-.091
	ServQua	.256	-.067	1.000	.753
	Sec	.041	-.091	.753	1.000
Sig. (1-tailed)	CusSati	.	.000	.000	.280
	CustLoy	.000	.	.171	.098
	ServQua	.000	.171	.	.000
	Sec	.280	.098	.000	.
N	CusSati	204	204	204	204
	CustLoy	204	204	204	204
	ServQua	204	204	204	204
	Sec	204	204	204	204

VARIABLES ENTERED/REMOVED[A]

Model	Variables Entered	Variables Removed	Method
1	CustLoy	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
2	ServQua	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).
3	Sec	.	Stepwise (Criteria: Probability-of-F-to-enter <= .050, Probability-of-F-to-remove >= .100).

a. Dependent Variable: CusSati

MODEL SUMMARY

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.515[a]	.265	.261	.21573
2	.591[b]	.350	.343	.20340
3	.624[c]	.389	.380	.19762

a. Predictors: (Constant), CustLoy

b. Predictors: (Constant), CustLoy, ServQua

c. Predictors: (Constant), CustLoy, ServQua, Sec

ANOVA[d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.385	1	3.385	72.733	.000[a]
	Residual	9.401	202	.047		
	Total	12.786	203			
2	Regression	4.470	2	2.235	54.027	.000[b]
	Residual	8.316	201	.041		
	Total	12.786	203			
3	Regression	4.975	3	1.658	42.462	.000[c]
	Residual	7.811	200	.039		
	Total	12.786	203			

ANOVA[d]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.385	1	3.385	72.733	.000[a]
	Residual	9.401	202	.047		
	Total	12.786	203			
2	Regression	4.470	2	2.235	54.027	.000[b]
	Residual	8.316	201	.041		
	Total	12.786	203			
3	Regression	4.975	3	1.658	42.462	.000[c]
	Residual	7.811	200	.039		
	Total	12.786	203			

a. PREDICTORS: (CONSTANT), CUSTLOY

B. PREDICTORS: (CONSTANT), CUSTLOY, SERVQUA

C. PREDICTORS: (CONSTANT), CUSTLOY, SERVQUA, SEC

D. DEPENDENT VARIABLE: CUSSATI

COEFFICIENTS[A]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.141	.212		10.090	.000
	CustLoy	.520	.061	.515	8.528	.000
2	(Constant)	1.471	.239		6.155	.000
	CustLoy	.540	.058	.534	9.367	.000
	ServQua	.155	.030	.292	5.122	.000
3	(Constant)	1.878	.258		7.269	.000
	CustLoy	.527	.056	.522	9.401	.000
	ServQua	.276	.045	.519	6.178	.000
	Sec	-.203	.057	-.303	-3.595	.000

a. DEPENDENT VARIABLE: CUSSATI

EXCLUDED VARIABLES[C]

Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	ServQua	.292[a]	5.122	.000	.340	.996
	Sec	.089[a]	1.465	.144	.103	.992
2	Sec	-.303[b]	-3.595	.000	-.246	.431

EXCLUDED VARIABLES[c]

Model		Beta In	T	Sig.	Partial Correlation	Collinearity Statistics
						Tolerance
1	ServQua	.292[a]	5.122	.000	.340	.996
	Sec	.089[a]	1.465	.144	.103	.992
2	Sec	-.303[b]	-3.595	.000	-.246	.431

A. PREDICTORS IN THE MODEL: (CONSTANT), CUSTLOY

B. PREDICTORS IN THE MODEL: (CONSTANT), CUSTLOY, SERVQUA

C. DEPENDENT VARIABLE: CUSSATI

FREQUENCIES

FREQUENCY TABLE

Sex

		Frequency	Percent	Valid Percent	Cumulative Per-cent
Valid	Male	148	24.6	72.5	72.5
	Female	56	9.3	27.5	100.0
	Total	204	33.9	100.0	
Missing	System	397	66.1		
Total		601	100.0		

Age

		Frequency	Percent	Valid Percent	Cumulative Per-cent
Valid	between 20 to 29 years	19	3.2	9.3	9.3
	between 30 to 39 years	116	19.3	56.9	66.2
	between 40 to 49 years	23	3.8	11.3	77.5
	more than 50 years	46	7.7	22.5	100.0
	Total	204	33.9	100.0	
Missing	System	397	66.1		
Total		601	100.0		

EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor Degree	120	20.0	58.8	58.8
	Master Degree	16	2.7	7.8	66.7
	Others	68	11.3	33.3	100.0
	Total	204	33.9	100.0	
Missing	System	397	66.1		
Total		601	100.0		

TYPE OF EMPLOYERS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Private	180	30.0	88.2	88.2
	Government and public Agency	24	4.0	11.8	100.0
	Total	204	33.9	100.0	
Missing	System	397	66.1		
Total		601	100.0		

EXPERIENCE

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	from1 to 4 years	55	9.2	27.0	27.0
	from4 to 7 years	35	5.8	17.2	44.1
	from7 to 10 years	86	14.3	42.2	86.3
	More than 10 years	28	4.7	13.7	100.0
	Total	204	33.9	100.0	
Missing	System	397	66.1		
Total		601	100.0		

MONTHLY INCOME

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Between 200 to 1000 LYD	142	23.6	69.6	69.6
	Between 1000 to 2000 LYD	62	10.3	30.4	100.0
	Total	204	33.9	100.0	
Missing	System	397	66.1		
Total		601	100.0		