

**The effect of banking service quality on improving customer satisfaction in banking  
-Case study of the Algerian banking customer-**

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**Abstract:**

This study aims at testing the impact of the quality of the banking service on improving the bank customer satisfaction of Algerian bank customers. To collect data on the study variables, an online questionnaire was used and distributed to a randomly selected sample of Algerian bank customers. The statistical analysis program (SPSS) was used to analyze data and test the validity of the hypotheses. The results of the study indicate that the quality of banking services has a positive impact on the customer's bank satisfaction. This impact owes to the effect of different dimensions (reliability, responsiveness, empathy); however, the dimensions (tangible aspects and safety) have no effect on the bank customer's satisfaction.

**Keywords:** Quality of banking services; Quality services; customer satisfaction in banking; customer satisfaction.

**Jel Classification Codes:** M31.

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## **1. INTRODUCTION**

The financial sector is one of the sectors that have witnessed many developments in recent decades, most notably, the trend towards modern technological mechanisms. The banking system is one of the systems that have been affected by the phenomenon of globalization, allowing banks to expand in various countries of the world, which has resulted in the expansion of competition between various banking institutions. Thus, contributing to the development of methods of providing service to customers.

Despite the technological developments, the banking sector and its services still enjoy typical services and are very similar. This led the administration to work on finding other methods to use in order to face the intensity of competition and enhance its market position. Among these methods is the quality of banking services, which is a distinct tool adopted by banks to get closer to their customers and improve the quality of services provided to meet the needs of customers in the banking market

### **1.1. Research Problem**

Algerian banks, like other financial institutions of developing countries, live in an environment characterized by a lack of stability. While foreign banks increase competition, Algerian banks need to consider changes that favor them and ensure their sustainability. Therefore, it is necessary to change its method, as banks have become measured by the quality of the service they provide, given that the satisfaction of the banking customer depends on the extent to which the banks pay attention to the dimensions of quality and work to develop them according to the needs of customers. Accordingly, the problem that this study addresses can be formulated in the following fundamental question:

- What is the impact of the quality of banking services in achieving customer banking satisfaction?

### **1.2. Review of literature**

Miklós; et al (2019) examined the service quality dimensions, by using the modified SERVQUAL model and the effect of these dimensions (tangibles, responsiveness, empathy, assurance, reliability, access, financial aspect, and employee competences) on customer satisfaction in Jordanian banks. Results of the study concluded that for maintaining a good quality service and develop a better-integrated system, it is important to understand the attitudes of the customer.

Prakash (2018) examined the customer satisfaction on service quality of selected commercial banks of Nepal. A detail study has been done on the basis of five dimensions as suggested by Parasuraman, Zeithamal and Berry (1988). They are reliability, responsiveness, assurance, empathy and tangibles. The result of the study indicated that the overall customers are satisfied with service quality of the commercial banks. Hence, the level of customer satisfaction of the commercial banks on the basis of service quality can be considered satisfactory.

Ramu and Anbalagan (2017) attempted to identify the quality dimensions significant to enable the banks to develop the strategies improving the quality of service delivery. Results of the study concluded that the public-sector banks in Karur district were losing market share to private and foreign banks. To survive in this competitive scenario all public sector banks are forced to

introduce innovative services, schemes in order to retain existing customers and attract new customers.

Nasser and Mowaffag (2015) aimed to measure the level of service quality of banks from the prospective of the clients in Saudi Arabia with the application to the city of Jeddah. Data were collected and analyzed from 167 respondents who worked in a variety of jobs in the city and patronized with different banks. The study showed that satisfaction with the banks was high among respondents and their loyalty was high as well. In addition, the study showed that female clients, youths under the age of 25 years old, high income people and the highly educated clients were found to be more positive about banks' service quality.

### **1.3. Aims of the Study**

The main aim of this study is to identify the impact of the quality of banking services in their dimensions on the satisfaction of the banking customer.

The main objective can be followed by the following sub-aims:

- 1) Providing a conceptual framework for the quality of banking services and customer satisfaction for banking services.
- 2) Identifying the level of customer satisfaction with the quality of banking services on the part of the bank under study.
- 3) Revealing the relationship between banking service quality and bank customer satisfaction
- 4) Providing the necessary suggestions to enhance the impact of the quality of banking service on the banking customer's satisfaction.

### **1.4. Research Hypothesis**

The main hypothesis: There is an effect of the quality of banking service on the satisfaction of the banking customer in Algerian banks.

Sub-hypothesizes:

- The first sub-hypothesis: There is an effect of the tangible aspects dimension on customer satisfaction in banking in Algerian banks.
- Second sub-hypothesis: There is an effect of the reliability dimension on banking customer satisfaction in Algerian banks.
- The third sub-hypothesis: There is an effect of the responsiveness dimension on the customer's banking satisfaction in Algerian banks.
- Fourth sub-hypothesis: There is an impact of the safety dimension on the customer's banking satisfaction in Algerian banks.
- Fifth sub-hypothesis: There is an effect of the empathy dimension on banking customer satisfaction in Algerian banks.

### **1.5. Testing the Validity and reliability of the study tool**

The validity coefficient of the resolution ranges between 0.486 and 0.900, while the reliability coefficient of Cronbach's alpha ranges between 0.630 and 0.934, which indicates the excellence of the resolution with sincerity and stability. Therefore, the study tool confirms its validity and reliability to analyze the results and answer the research questions.

## **2. Theoretical Framework**

### **2.1. Quality of Bank Service**

The issue of service quality has been of interest to researchers, so there are many definitions about it as it differs from the quality of tangible goods, and here lies its difficulty. Therefore, a set of definitions are addressed as follows:

The quality of banking service is defined as: “the ability of banking services to achieve the expectations of customers in light of a set of dimensions that customers rely on in judging the quality of services, including reliability, tangibility, responsiveness, empathy, and safety.” (Al-Habil, Al Hila, Al Shobaki, Abu Amuna, & Abu Naser, 2017, p. 200). It is clear from the definition that there is a difference in the preferences of customers for the quality of banking services based on their confidence in the bank they deal with, or the method of receiving or responding quickly to requests.

Another scholar adds that "to meet the expectations of customers, the bank must focus on service excellence; service excellence is listening, innovation, empowerment and allowing customers to be part of the business (Sheikh & Siddiqui, 2019, p. 832). The quality of services is the most important factor in measuring a bank's success and customer satisfaction is reflected in the extent to which these services meet their expectations. Therefore, banks should focus on listening to customers' needs and properly understanding their desires, and translating them into services that meet these needs through innovation and creativity in providing services.

Accordingly, we can define the quality of banking service as the ability of the bank to provide services that match the requirements and needs of the customer, through excellence and focus efforts on tangible aspects, reliability, safety, responsiveness, and empathy in order to achieve customer satisfaction.

### **2.2. Bank Customer Satisfaction Definition**

Many researchers have tried to identify the parameters of customer satisfaction; consequently, its definitions have varied according to different researches. Kotler & Keller define customer satisfaction as: “a subjective feeling of pleasure or disappointment that results in comparing the perceived performance of the product with the customer's expectations” (Kotler & Keller, 2008, p. 124). It is also defined as "that feeling that arises among customers after receiving the banking service (Asad, Mohajerani, & Noursersheh, 2016, p. 212), and this is based on the customer's experience during service provision (Jamal & Naser, 2002, p. 146)". Accordingly, the bank customer's satisfaction appears after receiving the service, which must be at a good level in order for him to feel satisfied with the service.

Based on the definitions above, it is concluded that the bank customer's satisfaction is that feeling resulting from receiving the banking service, which occurs when comparing the actual performance of the banking service providers with the expectations derived from the total past experiences of the customer, through which the customer judges whether the service is of quality or not.

### **2.3. The Relationship between Bank Service Quality and Bank Customer Satisfaction**

The satisfaction of the bank customer is the goal of every bank that seeks to continue. In the field of banking services, we find that there is a conflict between the opinions of researchers and writers about the nature of the relationship between the quality of banking services and the satisfaction of the bank customer. Although they affirm the existence of an existing relationship,

the difference occurs in which leads to which? Is the quality of banking services what makes the customer satisfied, or vice versa?

### 2.3.1. The Effect of Material Aspects on Customer Satisfaction

The reason for the difficulty of judging the quality of banking service is due to its nature. The bank's customers resort to relying on tangible features to assess the quality of the services provided by the bank, before, during, and even after receiving the service.

**Interior design:** it must be simple and uncomplicated so that the customer does not get lost while wandering between the corridors inside the bank, and the sections must be provided on the signs so that the customer does not waste his time in searching. It is also important to pay attention to the design of doors, windows, and offices, and preferably if they are exposed to create an atmosphere of transparency and a feeling of ease in serving the customer. As this psychological atmosphere affects the workers, it makes them more willing to provide services of greater quality to reach customer satisfaction (Moon, 2013, p. 93).

**Wall colors and lighting:** The choice of colors should correspond to the bank's logo and be distinctive to motivate customers and create a first impression. While warm colors express a comfortable service environment, cold colors express a formal service environment, without neglecting the levels of lighting that attract the customer's attention and work on improving working conditions within the bank (Khathir and Maraimi, 2017, p. 36).

**Conditions of air conditioning in the bank:** The bank must pay attention to this point, especially, since some services take time, as the temperatures must be moderate in the waiting halls, which in turn, affects the psychology of employees and customers, and may constitute a source of inconvenience if it is not available (Khathir and Maraimi, 2017, p. 37).

**Employees' appearance:** The employees inside the bank should pay attention to their appearance because it affects the customers' beliefs regarding the quality of service they will receive (Khathir and Maraimi, 2017, p. 37). The customer, when requesting the service, is not aware of its quality, so he pays all his attention to the employee and his appearance. Hence, customer satisfaction must be influenced by making double efforts to satisfy the customer.

### 2.3.2. The Effect of Response and Reliability

Reliability refers to the customer's confidence in the bank's performance of its transactions through what the latter has stated, which enhances their sense of comfort with the idea of being efficiently served by the bank. The bank, on the other hand, relies on building this trust through: (Alaboodi, 2019, pp. 147-148)

**Performance stability:** It is necessary to build a well-studied work policy that has sufficient coordination and harmony between the front lines of the bank and the background in order for the employees to maintain the provision of banking services to all customers at the same levels. The stability of performance enhances the customer's mental image about the quality of services provided by this bank.

**Delivering the Promised:** The customer's mental image is enhanced when the quality authorized by the bank is the same, the performance is efficient, and the banking transactions are free from errors. All this pushes the banking customer to trust the bank, which raises his level of satisfaction.

The bank customer is also affected by the manner in which he or she receives the service

and the period in which he or she is expected to receive it, which requires the bank's employees to deal effectively and quickly with all the needs and requirements of customers.

The bank must:

- Request management: By keeping its customer records for analysis and knowing the needs of the customer, the bank can exploit the system of bookings for its important customers by shifting peak-time demand to non-exploitation times, as well as by giving sporadic time for withdrawals to avoid the length of the process, a large number of customers and their congestion as well as to avoid large withdrawals on the bank. Through this procedure, the bank can always provide its services quickly and promptly without errors of the required quality and gives a character of willingness to serve the customer and respond to any query (Malkawi, 2016, 185. 189-190 pages).
- Managing customer complaints: by listening fully and amiably and willing to solve the problem, no matter how simple it is for the employee, and informing him that they will seek to remedy it and in a short period so that the bank's reputation is not affected by this matter. The bank can assign a special phone line or e-mail in case you are unable to Customers to navigate to the bank. The bank's attention to the concerns of its customers affects the customer's perception of the quality of banking services, as the bank pays special attention to it and everything related to its banking transactions, thus raising its level of satisfaction (Shahin) (Filip, 2013).

### **2.3.3. The effect of safety and empathy on customer satisfaction**

The sense of security that the banking customer generates during his dealings with the bank is built according to the perceptions that the bank is reliable and responsible for financial transactions because of its expertise in the field of financial risks. Therefore, the bank must strive to do this in addition to maintaining the confidentiality of customer transactions that affect customer satisfaction, as the more secure financial transactions are, the more we reach the customer's expectations and thus reach his satisfaction (Salihu & Metin, 2017, pp. 3-4).

The politeness of the bank's employees, especially on the front line, while taking into account the circumstances of customers, creates an atmosphere of empathy between the employee and the customer, as the employees must have sufficient experience in addition to their abilities to contain customers and influence them, through reactions and body movements that indicate their The employee's understanding of the customer and that he considers, understands and appreciates the customer's circumstances. These behaviors affect the customer's feelings directly and make him aware of the extent of the employee's interest in him, and this is reflected in his satisfaction with the quality of services provided by the bank's employees (Bahadur, Aziz, & Zulfiqar, 2018, pp. 3-5) (Bove, 2019, pp. 32-34).

## **3. Practical Framework**

### **3.1. Descriptive analysis of the study variables**

The study variables are going to be analyzed descriptively based on the arithmetic mean as the most important indicators of central tendency measures, and standard deviation as the most important indicators of dispersion measures. Table 01 displays the arithmetic mean and standard deviation of the study variables.

**Table 1:** Arithmetic mean and standard deviation of the study variables

Variables	Arithmetic mean	Comment	Standard deviation
Banking service quality	3.4646	High	0.53771
Tangible aspects	3.6348	High	0.62304
Reliability	3.4891	High	0.70897
Responsiveness	3.2609	Average	0.88121
Safety	3.7295	High	0.63728
Empathy	3.2087	High	0.68465
Bank customer satisfaction	3.5739	High	0.66344
Transaction process dimension	3.5942	High	0.68687
Employees' competence dimension	3.5768	High	0.77348
Provided services dimension	3.5507	High	0.72044

**Source:** prepared by the researcher using SPSS

### 3.1.1.Descriptive Analysis of Bank Service Quality

Based on table 1, the arithmetic mean for the quality of banking service is 3.4646, and the standard deviation is 0.53771. Consequently, since the arithmetic mean belongs to the field [3.4, 2.6], the high quality of bank services in Algerian banks is proved. Additionally, the deviation is less than 1 and this indicates an acceptable consistency of the data. As for the dimensions of the quality of banking services, the results were as follows:

1. The arithmetic mean of the tangible aspects dimension is 3.6348 and the standard deviation is 0.62304. The arithmetic mean belongs to the range [4.2,3.4] which confirms the high interest of the Algerian bank customers in the tangible aspects, while the standard deviation is less than 1 which indicates an acceptable consistency of the data is indicated.
2. The arithmetic mean of the reliability dimension is 3.4891 and the standard deviation was 0.70897. The arithmetic mean belongs to the field [4.2,3.4] which confirms the high interest of the Algerian bank customers in reliability, while the standard deviation is less than 1 which indicates an acceptable consistency of the data.
3. The arithmetic mean of the responsiveness dimension is 3.2609 and the standard deviation is 0.88121. The arithmetic mean belongs to the range [3.4,2.6] which indicates an average interest of Algerian bank customers in responsiveness, while the standard deviation is less than 1, which indicates an acceptable consistency of the data.
4. The arithmetic mean of the safety dimension is 3.7295 and the standard deviation is 0.63728. The arithmetic mean belongs to the range [4.2,3.4] which confirms that the interest of Algerian bank customers in safety is average, while the standard deviation is less than 1 which indicates an acceptable consistency of the data.

- The arithmetic mean of the empathy dimension is 3.2087 the standard deviation is 0.68465. The arithmetic mean belongs to the range [3.4,2.6] which confirms the high interest of Algerian bank customers in empathy, while the standard deviation is less than 1 which indicates an acceptable consistency of the data.

### 3.2.1. Descriptive analysis of bank customer satisfaction

According to Table 1, the arithmetic mean for bank customer satisfaction is 3.5739, and the standard deviation is 0.66344. The arithmetic mean belongs to the field [4.2,3.4] which confirms a high customer satisfaction presence in Algerian banks, while the deviation is less than 1 which indicates on acceptable consistency of the data. As for the dimensions of the quality of banking services, the results were as follows:

- The arithmetic mean of the dimension of the transaction procedures is 3.5942 and the standard deviation is 0.68687. The arithmetic mean belongs to the range [4.2,3.4] which confirms that the interest of Algerian bank customers in the procedures of transaction progress is high, while the standard deviation is less than 1, which indicates an acceptable consistency of the data.
- The arithmetic mean of the employees' competence dimension is 3.5768 and the standard deviation was 0.77348. The arithmetic mean belongs to the range [4.2,3.4] which confirms that the interest of Algerian bank customers in the competence of employees is high, while the standard deviation is less than 1, which indicates an acceptable consistency of the data.
- The arithmetic mean of the dimension of the services provided is 3.5507, while the standard deviation was 0.72044. The arithmetic mean belongs to the range [4.2,3.4] which confirms that the interest of Algerian bank customers in the services provided is high, while the standard deviation is less than 1 which indicates an acceptable consistency of the data.

### 3.2. Testing the Validity of the Study Hypothesis

The validity of the hypothesis that studies the impact of the quality of banking services on improving customer satisfaction will be studied and tested, and the appropriateness of the study model will be studied through the following elements:

#### 3.2.1. Correlation coefficients

The validity of the hypotheses that study the relationship between the study variables will be studied and tested, as we use the Spearman correlation coefficient), which defines the relationship between each of the dimensions of the quality of banking services (tangible aspects, reliability, responsiveness, safety, empathy), and the dimension of the bank customer satisfaction.

**Table 2:** Spearman correlation coefficient between the study variables combined

Statement		Bank customer satisfaction
Banking Service Quality	Correlation	0.820**
	Sig	0.000
	N	69

**Source:** prepared by the researcher using SPSS

It is clear that the correlation coefficient between the independent variable (the quality of banking services) and the dependent variable (bank customer satisfaction) is 0.820 at a significance level of 0.000 which is less than 0.05. This result indicates a strong and positive correlation between the two variables. This means that the quality of banking services contributes significantly to achieving bank customer satisfaction in Algerian banks.

Therefore, the first main hypothesis, which is, “here is a statistically significant relationship between the quality of banking services and customer satisfaction for Algerian banks”, is accepted.

**Table 3:** Spearman correlation coefficient between the study variables

Statement		Bank customer satisfaction
Tangible aspects dimension	Correlation	0.262 **
	Sig	0.030
	N	69
Reliability dimension	Correlation	0.665**
	Sig	0.000
	N	69
Responsiveness dimension	Correlation	0.786**
	Sig	0.000
	N	69
Safety dimension	Correlation	0.539**
	Sig	0.000
	N	69
Empathy dimension	Correlation	0.692**
	Sig	0.000
	N	69

**Source:** prepared by the researcher using SPSS

The results demonstrated in table 3 indicate the following:

1. There is a general positive correlation between the dimensions: tangible aspects, reliability, responsiveness, safety, empathy, and customer satisfaction at the significance level of 0.030, 0.000, 0.000, 0.000, and 0.000, which is less than 0.05. This indicates the relationship of the dimensions of banking service quality (tangible aspects, reliability, responsiveness, safety, empathy) with the customer satisfaction dimension.

Therefore, the following sub-hypotheses are approved:

- Sub-Hypothesis 1: There is a statistically significant relationship between the tangible aspects and the customer satisfaction dimension in Algerian banks: **approved**
- Sub-Hypothesis 2: There is a statistically significant relationship between reliability and customer satisfaction in Algerian banks: **approved**
- Sub-Hypothesis 3: There is a statistically significant relationship between the responsiveness and the customer satisfaction dimension in the Algerian banks: **approved**
- Sub-Hypothesis 4: There is a statistically significant relationship between safety and customer satisfaction dimension banking in Algerian banks: **approved**
- Sub-Hypothesis 5: There is a statistically significant relationship between empathy and customer satisfaction dimension banking in Algerian banks: **approved**

### 3.2.2. Testing the Hypothesis of the Effect

To test the second main hypothesis and its branches, we use the graduated linear regression equation, and in order for the results to be more reliable, we proceed from the impact of the quality of banking services on customer satisfaction .Then, in a second stage, each of the dimensions of "banking service quality" with the bank customer's satisfaction.

**Table 4:** Gradual regression analysis of bank service quality on banking customer satisfaction

Study variable	Correlation coefficient	Determination coefficient	Estimation error	Significance level	Approved level of significance
Banking services quality	0. 868	0. 753	5.47421	0.000	0.05

**Source:** prepared by the researcher using SPSS

We note from Table 4 that the significance level 0.000 is less than the approved significance level of 0.05, which means that the model is statistically significant.

The table also displays that the coefficient of determination is equal to ( $R^2 = .7530$ ), which means that (75.3%) of the variance in the dependent variable (bank customer satisfaction) is explained by the change in the independent variable (the quality of banking services).

Based on what is stated above, the second main hypothesis is approved:

- There is a statistically significant effect between the quality of banking services and bank customer satisfaction in Algerian banks: **approved**

**Table 5:** Regression Result Analysis

Model		Standard coefficient		Non-standard coefficient	T	Sig
		B	Es	Beta		
1	(constant)	9.054	5.129	9.054	1.765	0.0820
	Tangible aspects	0.2350	0.2370	0.2350	0.9900	0.3260
	Reliability	0.7620	0.3760	0.7620	2.026	0.0470
	Responsiveness	1.452	0.3080	1.452	4.718	0.0000
	Safety	0.4920	0.4260	0.4920	1.155	0.2520
	Empathy	0.7160	0.2890	0.7160	2.478	0.0160

**Source:** prepared by the researcher using SPSS

We note from Table 5 the following:

The tangible aspects have no effect on the bank customer's satisfaction because the significance level 0.082 is greater than the approved significance level 0.05, and accordingly, the first sub-hypothesis is rejected:

- There is an effect of the dimension of tangible aspects on the bank customer's satisfaction in Algerian banks: **rejected**

The following alternative hypothesis is approved:

- There is no effect of the dimension of the tangible aspects on the satisfaction of the bank customer in Algerian banks.
2. Reliability has a positive effect on the customer's banking satisfaction because the significance level of 0.047 is less than the approved significance level of 0.05. In addition, the typical "Beta" transactions, which express the percentage of the effect of reliability on the bank customer's satisfaction, is 0.174, or (17.4%), which is an average value. Therefore, the second sub-hypothesis is approved:
    - There is an effect of the reliability dimension on the bank customer satisfaction in Algerian banks: **approved**
  3. Responsiveness has a positive effect on the bank customer's satisfaction because the significance level of 0.000 is less than the approved significance level of 0.05. In addition, the typical "Beta" transactions, which express the percentage of the responsiveness's impact on the customer's banking satisfaction, is 4830, i.e., 48.3%, which is a high value, and therefore, the third sub-hypothesis is approved:
    - There is an effect of the responsiveness dimension on the bank customer's satisfaction in Algerian banks: **approved**
  4. Safety has a positive effect on the bank customer satisfaction because the significance level 0.252 is greater than the approved significance level of 0.05, and therefore, the fourth sub-hypothesis is rejected:

- There is an impact of the safety dimension on the bank customer's satisfaction in Algerian banks: **rejected**

The following alternative hypothesis is approved:

- There is no effect of the safety dimension on the bank customer's satisfaction in Algerian banks.
5. Empathy has a positive effect on the bank customer's satisfaction because the significance level is 0.016 less than the approved significance level of 0.05. In addition, the typical "Beta" transactions, which express the percentage of the responsiveness effect on the customer's banking satisfaction, is 0.232 (23.2%), which is a rather high value. therefore, the fifth sub-hypothesis is approved:
- There is an effect of the empathy dimension on the bank customer's satisfaction in Algerian banks: **approved**

#### 4. Discussion of the Results

Based on the data provided in the theoretical part, an explanation of the results of the study will be provided, starting with the results related to the hypotheses of the effect test between the independent variable and the dependent variable, followed by the interpretation of the results of the differences hypothesis test.

Interpretation of the Results of Banking services Quality Effect on the Bank Customer Satisfaction.

The study results that the quality of banking services positively affects the customer satisfaction of the Algerian banks by 75.3%. This effect is due to the disproportionately effect of each of the dimensions of the quality of banking services on the bank customer satisfaction dimension. This latter will be explained in detail as follows:

1. The results of the study demonstrate that the tangible aspects dimension does not affect the bank's customer satisfaction. This can be interpreted as an outcome of the inadequate importance given by the Algerian banks to the fact that the location of the bank should be matched with customers' needs. Besides, their disinterest in placing guiding signs that direct customers inside the banks. Due to this latter, customers find themselves lost, which leads to many questions inside the waiting halls that do not accommodate all the customers, and eventually, resulting in an overcrowding and unsuitable hall for the customer's comfort.
2. The results of the study indicate that the dimension of reliability has a positive effect on the bank customer's satisfaction. This can be interpreted as an outcome of the good coordination and harmony between the front lines' employees of the bank and the ones in the back, maintaining the provision of banking services to all customers at the same levels, as well as the absence of banking transactions from errors, which enhances the confidence of the banking customer in the bank raises its level of satisfaction.
3. The results of the study indicate that the responsiveness dimension has a positive effect on the bank customer's satisfaction. This can be interpreted as a result of the intensification of efforts in quick demand management and response to all customers' complaints and inquiries, in addition to dealing quickly with emergency cases (such as losing a customer's checkbook) and striving to make the customer's waiting period short.
4. The results of the study indicate that the safety dimension does not affect the bank customer

satisfaction due to the lack of experience in managing financial transactions without experiencing losses. This diminishes the bank's ability to provide a sense of safety to its customers, as well as the Algerian bank customer's bad experience with an Algerian bank (Khalifa's bank experience).

5. The results of the study also indicate that the dimension of empathy positively affects the bank customer satisfaction. This can be interpreted as a result of the bank employees' keenness to create an atmosphere that prevails the extent of attention they give to their customers, in addition to allocating suitable work and working hours for their customers, which shows consideration of their circumstances.

## **5. CONCLUSION**

The findings of the tested study hypotheses will be presented, as well as a set of recommendations for the Algerian banks.

### **5.1. Hypotheses Test Findings**

The study has reached a number of findings as follows:

1. There is a statistically significant effect of the quality of banking services on the bank customer's satisfaction with the Algerian banks with a value of  $75.3\% = R^2$ .
2. There is no statistically significant effect on the tangible aspects dimension and the bank customer satisfaction in Algerian banks.
3. There is a statistically significant effect of reliability dimension and customer satisfaction in Algerian banks.
4. There is a statistically significant effect of responsiveness dimension and customer satisfaction in Algerian banks.
5. There is no statistically significant effect of the safety dimension and customer satisfaction in Algerian banks.
6. There is a statistically significant effect of empathy dimension and customer satisfaction in Algerian banks.

### **5.2. Recommendations**

In light of the study findings, the student suggests the following recommendations:

1. Algerian banks should pay more attention to placing guiding signs inside the bank to indicate the work of each office.
2. The need for the Bank to conduct special formative courses for front-office staff to provide them with persuasive skills and make their customers more confident, in order to increase the sense of safety in dealing.
3. Performing promotional campaigns to erase customer stereotypes about insecurity in banks.
4. To work on keeping pace with technological development through the acquisition of modern machines that facilitate the submission of financial transactions without making mistakes, thereby improving bank customer satisfaction.
5. Examine the constraints affecting the delivery of quality services in the banking industry and the most important components of their application and develop appropriate solutions.
6. To promote the use of the interview as an essential tool alongside the questionnaire with a view to systematically and scientifically interpreting the results to find solutions that would improve the objectivity and credibility of the researchers' responses.

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