

Research Article

Perceived Service Quality and Customer Satisfaction in Banking Performance: An Empirical Study in Sudanese Agricultural Bank, Wad Medani Branch, Sudan (2015)

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Abstract

This study aimed at identifying the Agricultural Bank of Sudan customers' assessment of the service quality provided by the bank using SERVQUAL measurement model which is concerned with the gap theory which states that the level of the service quality from the customers' viewpoint is measured by the difference between the actual service quality (the actual performance) and the expected service quality. So that if the actual performance equals or greater than the expected, the quality will be satisfactory or optimum and if the performance is lower than expected level, the quality will be unsatisfactory and below expectation level. The study also aimed at identifying the relative importance of quality standards that customers use when evaluating the service quality. The size of the study sample was (252) customers from the bank's customers of the Agricultural Bank of Sudan, a branch of Wad Medani town was selected out of a total of (739) customers, and then they were interviewed. The study results indicated that customers' evaluation of the actual service quality was generally positive, however, it doesn't reach the level of their expectation. The study also indicated that customers give greater relative importance for sympathy dimension when evaluating the provided service quality. The reliability, assurance, response and finally the tangible elements they came in the second. The study recommendations include the necessity of improving the provided service quality by the bank to reach or exceed customers' expectation for preserving the actual bank's customers and gain their loyalty and attract potential customers through the adoption of service quality as a strategy for competition and excellence. This will act to improve the competitive status of the bank and increasing its profitability.

Keywords: Perceived Service Quality; Customer Satisfaction; Banking Performance; Sudanese Agricultural Bank

Introduction

Background

In clear defiance to banking industries Bill Gates said, "the banks dinosaurs are facing extinction," if we look closely to the changes that have occurred in the past two decades, we find that computers, information technology and business networks, combine to replace the realization of activities that need to be (labor intensive) in productive enterprises and service. The sudden shift in trade from (labour-intensive) activities to (capital-intensive) activities has become a feature of this era after the emergence of the World Wide Web (W.W.W.) and online activities. The internet became one of the most important means of strategy, e-marketing for its reliance on digital technology. The internet commerce and digital technology changed the marketing operations while remained its main fixed. Digital marketing uses the internet and information technology to increase and improve the traditional marketing functions. Such usage has an impact in the positions and trends of customers in a bid to remodel, and thus guide the decisions that determine the nature of their behaviour, and adding more power and strength bargaining and opening broad prospects in front of marketers to establish direct relationships with their customers at the lowest cost [1].

We have seen in this decade tremendous strides in the global communication system, with a continued decline in costs, and this has led to a change in the manner and style of performance of both

individuals and institutions for their business, method transfer of funds and information. Certainly, this development will lead to a decline in the human role in the financial services, and in turn, any significant growth in electronic products, financial services and remote system will be based online payments.

The current state of the banking industry does not continue, because banks that made profits in the past to raise money, save it, and lending it, will face the status with no money to be collected and maintained, and that when people move to the cashless society, where ordinary money disappears and will be replaced by electronic money and no one will need banks to raise and protect funds. Thus manifestations of banks which we have become accustomed to fortified buildings, poles and iron and armoured transport vehicles will disappear. Deals will not be made manually, but automated through computers from anywhere, anytime. (Agel, 2006) (In Arabic).

The banking services that depend on high quality in their submission have become something fundamental and essential to compete for survival in today's banking environment [2]. Such services characterized banking and are logical or similarities to those in jewel service [3]. Serving the current account, for example, does not differ in terms of the procedural nature from bank to bank. It includes deposits and withdrawals and whether these operations or cash checks, such a stereotype cancels the service excellence possibilities (service differentiation) which is one of the basic requirements of competition (Mualla, 1998) (In Arabic). Banking services prices have also become close to a large extent, as the tradition of innovative programs and services to one of the banks a quick and easy operation process has become for banks other as the banks customers and as a result of increased awareness of the bank have, they could be able to move from bank to bank for the best banking services provided [4]. Therefore, the process of competition between banks has become on the basis of diversity in the provision of services or on the basis of services rendered

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or prices or on the basis of innovation. It became a difficult process affecting the revenue that banks want to achieve, market shares and profitability at the highest levels they want to attain. Therefore, the importance of the concept of quality banking service strategy should be figured in order for banks to compete through which they can stand out from the rest of competitors and thus achieve marketing goals.

In modern business though, the profit and the market shares of a bank can be achieved by winning customer satisfaction. According to Kotler [5], a bank can achieve this satisfaction by improving the performance and development of its services to reach or exceed the expectations of its customers in order to win and maintain their loyalty. Customers' loyalty is reflected positively on the market shares and profit levels.

An institution where the customer is the centre of their attention is constantly working to develop programs and services provided to its customers and it is also characterized by maximizing benefits derived by customers and thereby win higher levels of customer satisfaction [5].

Banks have to study how to assess customers' desires and should also recognize the factors by which they reside offerings, and then work on the development of services they provide so that they satisfy or exceed the expectations of existing and potential customers to win their loyalty [6].

Crog and Schiffis stated that an organization can develop the services provided through the following steps:

1. A study to identify the factors that increase the benefits of services provided from the customers' point of view.
2. The arrangement of these factors in order of priority from the customers' point of view.
3. The formation of these offers commensurate with the results of the study and with the possibilities of the institution and its competitors.

To ensure the success and the failure of the bank to provide its services to the level of quality required to achieve customers' satisfaction, and must measure this quality to identify strengths and weaknesses in the programs and services offered to its customers. This can enhance the strengths and try to overcome weaknesses and thus provide services and thereby offers banking a better check satisfaction of its both actual and potential customers. It can also confirm service and organization can find out about it through a continuous process that consists of three stages:

1. Identify and monitor customers' perceptions of the quality of services provided.
2. Determine the reasons for the failure to provide appropriate quality services.
3. Take the necessary measures to improve the quality of services provided corrective actions.

The Gap Theory deals with the concept of quality of service and how they are measured so as to assess the quality of service through the five dimensions of perceived things in service namely; reliability, responsiveness, assurance, empathy, and tangible. Three researchers Parasuraman, Zeithaml and Berry designed a model to measure question centred on the five dimensions mentioned above. Therefore, the level of quality of service provided is the difference between the quality of service customers expect and actual performance of the service provided to customers. This measurement process can serve an organization to prioritize its customers and identify the strengths and weaknesses of the level of quality of services provided and thus act accordingly to improve service quality to enhance their competitiveness [7].

The Agricultural Bank of Sudan

This section includes a brief introduction about the Agricultural Bank of Sudan and its objectives, the stages of its development, in the fields of agricultural finance, development finance, business, banking, savings mobilization, in addition to its role in small-scale producers financing, and its relationship with the central bank.

The agricultural sector is the backbone of the national economy and therefore has a major slice of investment in economic and social development plans. The Bank plays a main role in the agricultural sector. The agricultural sector in the Sudanese economy, occupies center stage in terms of its contribution to the Gross National Product (GNP), which amounts to 48% and absorbs about 75% of the labor force and contributes more than 90% of the value of exports and the local industries depend on needs in the provision of raw materials in addition to being the main source for the production of food as it contributed more than 90% of food products.

Although the agricultural sector is considered his greatest contribution to the gross national domestic product but that the investment in this sector has been associated with difficulties e.g.: high risk ratio of the nature and characteristics of this sector, the length of the session capital investor and maturities of funding, lack of service institutions related to agricultural activity low agricultural finance margin compared to other sectors, the high cost of funding for its association with small-scale make the path of development in the country's risky and it was incumbent on the state to address this matter and are creating a development bank dedicated to contribute to the advancement of the agricultural sector and bridging the financing gap in this sector under the guidance finance sectors and cooperative and to small scale producers segments of this sector and who make up a large segment accounts for a large proportion of agricultural areas produce most of the agricultural and cash crops, so the establishment of the agricultural bank of Sudan who saved for this role through his long career spanning since 1957 till now.

Agricultural Bank of Sudan is considered the first national state-owned enterprise specializing in the field of agricultural finance and promote agricultural development efforts, both plant and animal and associated activities of another subsidiary. It established law passed in 1957 has begun its activity since 1959 to achieve the purposes set forth in the fourth paragraph of the law, which is to provide the necessary facilities to promote agriculture in Sudan, improving and providing assistance in cash or in kind to people who work in agriculture, so that benefit from its services in the wider context of those purposes, The Agricultural Bank of Sudan objectives include:

1. Improving and developing the agricultural sector.
2. To provide financing facilities for institutions in both the irrigated and rain fed agricultural sector.
3. The conclusion of agreements and dealing in the purchase and sale of agricultural machinery, equipment and production inputs.
4. Comments and operation of warehouses and silos.
5. The strategic stock of the state administration.
6. Storage and marketing of agricultural crops.
7. Export of surplus production of agricultural crops.
8. The polarization of rural savings and re-employ them to develop these rural areas and combat poverty.

The Evolution of the Agricultural Bank

For the sake of performance targets which it was established the bank during his long career development bank through several stages it can be summarized follow:

Phase I (1959 -1969): It covers the first decade of life of brown at the beginning of his state is facing the problem of commercial house markets funds and the reluctance to finance the cotton projects White Nile and Blue Nile for the low prices, prompting the state to direct the bank to save the situation thus allowing his bulk (to the limited capital) directed to finance the length of the first reign cotton projects responsive for the needs of production requirements and inputs next to cash loans and services across the production or marketing operations the bank has developed prevention organ of the national system for the protection of plants and as a result of these efforts, the White Niles areas that have seen the Blue Nile development of a wide and stability in the areas of cotton projects until body of agrarian reform, as that era saw the establishment of the bank's branches in the irrigated and provide its services to producers of vegetables and fruits.

Agricultural bank started its activities in the agricultural field of credit in 1959 with a capital of 5 million pounds until he reached the authorized capital has its 15 million banks mainly to fund all types of agricultural crops in parts of different diameter and by granting small farmers and cooperatives advances in kind in the form of improved seeds, fertilizers, pesticides, agricultural machinery, cash advances to interviews funding of various agricultural operations.

The reluctance of commercial banks and other financial institutions for financing projects in the cotton in 1959 as a result of the deterioration of cotton prices and increased cost of scientifically produced and increased the cost of production and the bank put all the material and human potential to finance cotton backbone of the Sudanese economy.

During the first ten years of the bank, cotton financing is a main area to the work of the agricultural bank area has among the payments amounted to finance the cotton in that period about 62 million financial support provided by the government since the beginning of inhalers cooperative movement in Sudan was minimal and limited despite the agricultural bank of Sudan is the main source of financing and credit cooperative did not report the proportion of credit, but only 1% in the first two years since the beginning of cooperative activity. (59 / 60-61 / 62) - In the period from 64/65 increased credit from the agricultural bank of cooperative societies increased little if I got 51 cooperative society advances totalling 781/108 pounds, then the number rose to 191 association with funding amounted to a total 3.7 million pounds in 1975, which represents about 57% of the actual investment sentence sector in 77/1978 of the agricultural bank was able to fund only two associations of traditional farming region in eastern Kordofan.

Phase II (1969 -1979): Followed by a production problem areas mechanized farming and the low corn prices to below the cost of harvest and needs of sackcloth, making farmers prefer not to harvest intervened bank to save the position to provide cash loans for harvest with financing needs of burlap, which had a profound impact in the continuation of automated production and documentation of its association with the bank services bank sector, setting up branches and automated rain to take over the provision of services to promote agriculture machinery. In 1982, the bank credit approximately (422) association loans amounted to college totalling about (4.9) million pounds, and this despite the constituent regulations agricultural bank preference will be given to give advances to small farmers and middle-case and cooperative societies we find that it did not provide the material required assistance to cooperative societies it directs its loans to farmers projects irrigated mechanism and paid particular attention to short-term loans on financing seasonal agricultural production in order to meet the expenses of the harvest and the proportion of these loans to total loans is about 80%.

Phase III (1979 -1989): The third period witnessed a remarkable expansion of the bank's services sectors irrigated and rain automation and access to traditional rain-fed agriculture sector and work in the northern state and replace runnels pumps modern irrigation etc.

bringing the bank's 35 diffuse the main production areas of the branch office caused ten of which windows this stage witnessed great prosperous relations bank with capital markets resulted in the implementation of several development projects and contributed generously to the provision of agricultural development of machinery, equipment, accessories and units of irrigation and production inputs seasonal requirements canvas and improved seeds and fertilizers and pesticides, which made the bank to contribute effectively to the development of production methods and means of the sector and automatic irrigated production of a development process in the field of agriculture.

Phase IV (1989 -2003): It extended since 1989, as the bank was found to understand his message, especially by the state and is in the care of many aspects of the aspects including:

1. Increased paid-up capital at high rates from 50 million in 1989 to 100 million in 1991 to approximately 2 billion in 1992.
2. Allow the bank to spread geographically across new branches dual (agricultural banker) and mainstream banking activity jumped existing branches of its branches to 89 branches until the year 1992 contributed effectively in support of party financing resources and the integration of rural savings bank services to its customers.
3. Allow the bank to expand its business in the areas of agricultural exports.
4. Allowing the bank to support its staff the necessary human expertise and other aspects of care under the state interest in agricultural renaissance and economic reform, to improve its performance in the field of agricultural development and the adoption of decisions, programs and plans.

Phase V (2003 -2007): Through his long career it has been contributing to the bank in the course of agricultural and economic development of the country and at varying rates in light of the overall circumstances that accompanied his career and through which managed the bank to expand its business and develop institutional frameworks areas (organizational, administrative and legislative) and diversify sources and available resources of local, both foreign and thus ensuring his continued contribution to agricultural development efforts and the advancement of groups associated the bank achieved widespread geographically through a network of dual branches (agricultural banking), which more than percent branch with possession of a larger device for agricultural storage of silos and warehouses with a storage capacity of (500 000) tons, which enabled the Bank to cover most of the main country's production areas where it became having an effective presence in the areas of rain-fed, traditional and the mechanized agriculture and the irrigated sector. The main Bank's businesses are presently represented by provision of agricultural finance to expand the agricultural production base and to diversify plant and animal production activities and rural and craft activities. Etc. provision of integrated banking services to serve the masses of its customers which contributed to the dissemination of the banking and saving awareness and increasing of its resources that are directed to rural development and the stability of the rural inhabitants and linked them to their region provision of commercial services in areas of storage, internal marketing and exports the ability of the bank managed to lay fruitful pillars with external money markets and societies of international and regional donors which secured for the Bank benefiting from concessions of loans and grants and institutional support and technical assistance to implement many development projects in various rural areas of the country, and contributed effectively in the provision of agricultural development requirements including intermediate goods and seasonal inputs. The Bank's march was characterized by the radical transformation that ended a long era of the practice of usury-based system to an era of application and the consolidation of the Islamic formulas covering various bank transactions. The development and

Modarba	Credits	Financing in government institutions	Mosharka	Microfinance	Mogaolla	Salam	Murabaha	Murabaha	Murabaha / year
							long-term	short-term	
-	-	-	14	-	-	5	12	219	2005
-	-	-	-	-	13	58	71	282	2006
-	-	-	2	-	85	67.4	95.1	185.9	2007
-	-	-	-	-	202	238	230	335	2008
-	-	123	4	24	110	136	147	370	2009
-	-	11	5	13	132	119	262	308	2010
-	-	14	14	74	54	97	204	465	2011
-	-	12	15	660	230	251	205	537	2012
-	-	-	25	2191	139	314	219	2644	2013
5	667	14	233	2266	310	700	198	3276	2014

Table 1: Agricultural finance by mode during 2005-2014.

Source: Statistics and information management Agricultural Bank (2005-2014).

growth included the bearing of contribution continuity (star and medal of achievement) (Aziz, 2010).

Banking Service of Agricultural Bank of Sudan as Follows

1. Credit Service
2. Marketing
3. Storage
4. Provision of open accounts (current, savings, investment accounts)
5. The provision of banking services to exporters and importers across its network
6. Services to provide letters of credit and letters of guarantee
7. The Bank provides collection service to institutions of higher education
8. The Bank provides a variety of electronic cards to serve its customer’s Automated Teller Machines (ATMs)
9. Bank network correspondents in most parts of the world
10. Bank service centre to serve the discerning customers
11. “Absumie” initiative based agricultural finance and livestock and small business, a trace of the Agricultural Bank of Sudan
12. Offers modern agricultural technologies to increase production and productivity of agricultural crops
13. Offer microfinance to all segments of society

14. Provide the latest scientific methods in large silos and warehouse storage services

15. Provide funding for poultry, fish, orchards and factories pleura, ambushes and brick factories and small workshops

16. Immediate banking services through 120 banking windows scattered all over the country.

The Role of Financial Services in Agricultural Credit

Agricultural finance by mode during 2005-2014 was given in Table 1:

The above table shows the financing the balance significantly increased during 2005 to 2014 has formed different types of financing (Murabaha short-term, Murabaha long-term, salaam, Mosharakah, modaraba) also notes Microfinance included among the types of financing in 2009, notes also finance government institutions inclusion during 2009 to represent the private sector financing of asset-based financing, which shows that development in the credit portfolio (Table 2).

The above table shows the distribution of financing by economic sectors during 2005 to 2014 indicates where increased balance for agriculture finance gradually during 2005 to 2014 saw the industrial finance swing between highs and lows during those years, while the transportation finance has witnessed gradual and remarkable manner increased ,it also increased the domestic trade balance for up to 190 thousand pounds during 2014, while under the professional and vocational funding between the rise and fall and stability in the years

Total	Export	Professional and vocational	Local trade	Transport	Industrial	Agricultural	Year
231	0	0	28	0	0	203	2005
353	0	0	33	0	0	320	2006
439	0	2	36	0	0	401	2007
774	0	9	29	2	1	733	2008
762	0	7	21	1	0	733	2009
794	0	16	27	2	1	748	2010
683	1	28	43	3	6	602	2011
1106	0	28	73	44	5	965	2012
2163	0	55	104	30	9	1965	2013
3215	0	53	190	35	5	2932.5	2014

Table 2: The total finance by economic sector during 2005-2014.

Source: Statistics and information management Agricultural Bank (2005-2014).

(2011-2012) in the amount of 28 thousand pounds, while total funding amounted issued one thousand pounds during 2011 to represent it balances based financing during (2005 to 2014) to testify on the evolution of the financing portfolio at The Agricultural Bank of Sudan.

Problem Statement

The bank provides diverse and multi banking services according to the level of the quality of a certain bank management may manage it is investigating in which the competitive advantage required to achieve the satisfaction of bank customers and keep them. But the process of improving and developing the quality of services provided must be built in accordance with the wishes and needs of the customers and that according to the modern concept of marketing (hence the problem lies in the study identify the level of assessment of customers to the quality of services provided to them by the bank.

Research Questions

1. What is the assessment of customers of Agricultural Bank for tangibility level of quality of service?
2. What is the assessment of customers of Agricultural Bank for reliability level of quality of service?
3. What is the assessment of customers of Agricultural Bank for response level of quality of service?
4. What is the assessment of customers of Agricultural Bank for assurance level of quality of service?
5. What is the assessment of customers of Agricultural Bank for empathy level of quality of service?

Objectives of the Research

1. The main objective of this research is to enhance new method in the field of quality and to adopt new data in the same field.
2. To identify and monitor customers' perceptions of the quality services provided in The Agricultural Bank of Sudan.

Specific Objectives

1. To study the problems facing customers or bank.
2. To take the necessary measures to improve the quality services provided corrective actions.
3. To conduct recommend about how the bank will improve the competitive position.
4. To assess of customers of Agricultural Bank for tangibility, reliability, response, assurance and empathy level of quality service.

The Importance of the Study

Is to determine the standard of the quality services of the Agricultural Bank of Sudan which would be provided by the customers of the bank. This may help the bank to improve its performance.

Financial Service in Sudan

Service Concept

The word service has many meanings which lead to some confusion in the way "concept" is defined in management literature. Service could mean an industry, a performance, an output or offering or a process which contains elements of core delivery service operation, personal attentiveness and interpersonal performance which are managed differently in various industries. Johns further argues that services are mostly described as 'intangible' and their output is viewed as an activity rather than a tangible object which is not clear because some service outputs have some substantial tangible components like

physical facilities, equipment and personnel. In this research which looks at services in banks from the consumer's perspective, we consider tangibility and measurable aspects of service in banks such as equipment, products, computers, personnel in order to access the intangible qualities of these services through consumers' perception. Looked at from the consumer's perspective that service can be considered as an experience whereby the consumer is expected to make choice to satisfy needs in an emotional way through the interaction with the service provider. Johan defined service experience as the balance between choice and perceived control which depends upon the relative competencies of customer and service provider (that is to make the choice or to exert control). Aspects of service experience include core benefits, performance, approaching the service, departing from it, interacting with other customers and the environment in which the service transaction takes place. Service interaction involves interpersonal attentiveness from the service personnel who are to provide core services which contribute to customers' satisfaction with the service offered [8].

Definition of Service

Service is defined as "a social act which takes place in direct contact between the customer and representatives of the service company". Historically, the term service has been associated with 'servitude' where one has submitted to the control of another. However, as time has moved on it is now closely associated with help and assistance within a range of activities that encompass diverse interactions such as personal service in a bank, restaurant, complex legal transactions or even automated transactions through the use of technology, i.e. automated teller machines (ATMs) and the economic developments that may have had an impact on shaping the service of today (Jain M.K. 2012).

There is a wide range of words used in service and management context across all industry barriers:

1. Leadership, culture,
2. Passion, emotion, empathy,
3. Integrity, trust, coaching,
4. The customer is king,

These terms and many others feature heavily in business literature and rhetoric, but the degree to which they live in the business day to day life is not always as clear. If similarities exist in both practice and language, across industries, a deeper understanding of the nature and classification of services could help us to create useful comparisons that will enable us to develop effective services [9].

Type of Service

Service classification: The classification of service was developed by Roger Schemer who proposed "service process matrix" where services are classified into two dimensions (vertical and horizontal) that significantly impact upon the service delivery process. The vertical dimension relates to the degree of labour intensity (the ratio of labour cost to capital cost). The horizontal dimension relates to the degree of customer interaction and customization (the degree to which the customer can personally affect the nature of the service delivered). He describes the nature of service based on four dimensions:

1. Service factories provide a standard service with high capital investment.
2. Service shops permit a higher level of customization but have a higher level of capital investment.
3. Mass service customers will receive, in the main, an undifferentiated service in a labour-intensive service environment.
4. Professional service customers will be given individual service by highly trained specialists [10].

Characteristics of service: A good service experience will depend on the organization's ability to understand customer needs, wants and expectations, and then to deliver in a way that meets or exceeds those expectations. The service will be made up of a package of goods and services, the production of which will cut across all the traditional organizational lines. Therefore, the responsibility for success will not only lie with manufacturing or operations, but with all employees of the organization. The development of the optimum service delivery methods, therefore, needs the whole organization to understand both the classification and the characteristics of service and how these relate to their customer offer.

The criteria for evaluating the service package are as follows [11]:

1. **Supporting Facility:** the physical resources

- | | |
|------------------------|---------------------------------|
| A-location | B-interior design |
| C-supporting equipment | D-architectural appropriateness |
| F-facility layout | |

2. **Facilitating Goods:** the materials purchased or consumed by the buyer

- | | | |
|----------------------|-------------|-------------|
| A-consistent quality | B- quantity | C-selection |
|----------------------|-------------|-------------|

3. **Explicit Services:** the benefits readily observable by the customer

- | | |
|---------------------------------|-------------------------|
| A-training of service personnel | B-comprehensive service |
| C-consistency | D-availability |

4. **Implicit services:** the psychological benefits the customer may observe:

- | | |
|------------------------|------------------|
| A-attitude of service | B- atmosphere |
| C-waiting | D- status being |
| E- privacy and securit | F-sense of well- |
| H-convenience | |

The important characteristics of service can be difficult to pin down as the judgment of a given service can only be seen through the eyes of the person receiving it. Customers will form judgments about the quality of all the services they receive. There can, however, be a significant difference in the customer's speed of reaction when judging the perceived quality of personal services compared with the speed of reaction to the perceived quality of manufactured goods [8].

Deming maintained that a customer's reaction to service quality would be immediate whereas the reaction to the quality of manufactured goods may be subject to a time delay through the course of use or even from a latent defect. Equally, he states that attempting to understand a customer's reaction to a future service or product cannot be ascertained today as customer needs and expectations continually change. Therefore, the relevant characteristics are those which are important to each individual customer at a specific point in time [12]. Tom Peters claims that "customers perceive service in their own unique, idiosyncratic, emotional, irrational, end of the day, and the total human term". Perception is all there is nonetheless; service commentators have attempted to define the characteristics so that we can try to understand the nature of service in order to give a basis for service design and the development of methods to measure the performance of service delivery. In looking at the characteristics of service, it is helpful to make a comparison between services and manufactured goods [13].

Intangibility: the output from services is intangible whereas manufacturing produces a visible product. The latter can be measured relative to a given specification and customers can touch and observe a finished product prior to purchase. A service cannot be experienced before purchase which is why 'word of mouth' recommendation and referral is so important. The customer's perception of the quality of the

service will be formed not only on the quality of the service interaction but also on the basis of a complete package of services (supporting, facilitating, explicit, implicit) and to what extent the delivery has met the customers' pre-defined expectation [13].

Simultaneous production and consumption: The act of service will take place at the convenience of the customer and cannot be produced prior to consumption. Services cannot be stored or inspected prior to delivery, in contrast to manufactured goods which brings specific challenges to the service manager who is unable to de-couple the production process from customer demand by having inventory control systems such as those available in a manufacturing context. The service system will be subject to demand variation and difficult issues of balancing waiting against resource utilization will challenge the service manager.

Time perishability: Some businesses can deal with this issue at the inventory level, but where the service element is significant the result may be customers waiting for service with the inherent risk of losing the customers if the period of waiting or the organization of the waiting, is not acceptable to the customer. Note that theme parks attempt to pre-frame customers with time notices throughout the length of the queue.

Variability: Most services have degrees of variability in their output that is influenced by a number of factors:

1. The level of service included in the purchase bundle referred to earlier.
2. The individual members of staff delivering the service.
3. Differing expectations of individual customers.

In multiple retail organizations, this issue is compounded by the number of locations and the volume of both staff and customers involved. This makes a clear understanding of precise customer needs and developing effective performance standards is a challenge to service managers.

Personal encounter: The customer involved in the process and service is usually delivered in a face-to-face encounter, as opposed to manufacturing where goods are delivered to the location of the wholesaler or the retailer. He/she referred to the personal encounters as 'moments of truth', situations where the service experience could be made or broken by the quality of the individual interaction. In many organizations, a customer may have a number of service encounters in the course of one transaction and each encounter is crucial to the whole experience.

Labor intensive: The personal interactions referred to earlier demonstrate that labour is the key resource making the skill sets and the experience of employees crucial to the organization. In manufacturing, it is essential to replace ageing equipment as it deteriorates through use or new technology becomes available, in services new knowledge can make old skills obsolete and therefore a commitment to continuous learning backed by high-quality training programs are vital to maintaining quality services. This is particularly important in professional services.

Transaction numbers: Retail and banking are examples of industries that complete vast number transactions for individual customers and the volume increases the opportunity for errors. The unique characteristics of service bring many challenges to service managers in delivering consistently high quality to customers. This is generally a people-to-people transaction with all the potential variables in customer needs, wants and expectations, as well as staff attitude, training and support mechanisms, demonstrate significant differences between manufacturing and service businesses. The inclusion of the customer in the process materially alters the product as the experience becomes part of the product itself, this together with the characteristics of intangibility, perishability and simultaneous production customer service management (Jain, M.K. 2012).

Service measures: The discussion thus far has focused on understanding the customer, the management perspective and the gaps between these and the delivery processes. Clear goals, however, are needed as a basis to measure performance and to communicate the level of service delivery that a customer can expect. This will enable the development of customer service standards that might include technical standards such as response times as well as behavioural standards.

The Role of Service in Domestic Economy

The Service Economy:

The traditional view of services has been associated with personal services on a one-to-one basis. The reality today is that services can be either very simple or very complex and they cover a whole range of activities within society. The economic importance of service can be demonstrated by looking at the range of industries engaged in providing services:

1. Business services, financial services including banking and insurance, legal services, accounting, estate agents, etc.
2. Personal and leisure services restaurants, hotels, cinemas, fitness clubs, etc.
3. Trade services retail, maintenance, etc.
4. Infrastructure transport, communications networks, utilities, etc.
5. Public services central and local government, healthcare, education, etc.

The Customer Focused Organization

Characteristics:-

The key characteristics of a customer-focused organization can be summarized as follows:

1. A passion for listening to customers
2. High degrees of customer delight
3. Customer focused processes
4. Staff involvement in satisfying customers
5. Commitment to continuous improvement
6. See complaints as opportunities to learn
7. Dedicated to learning

Some organizations have difficulty implementing a service strategy that is effective and capable, in the long run, of pervading the culture of the organization. There may be many reasons for this, and referred to three potential ones which, when expanded, may give the following list of possibilities:

1. Lacking the bedrock commitment to the customer:

- A. The organization's leadership lacks the passion for service as a key driver of success and sees service as cost.
- B. The structure may be aligned with the manufacturing process and the product rather than the service needs of the customer.
- C. Lack of organizational flexibility to meet the changing needs of the customer and to innovate and change when necessary.

2. Considering service an extrinsic aspect of the business:

- A. Service delivery is seen as a frontline operations issue rather than one for all areas of the company.
- B. The service strategy does not address the fundamental issues surrounding the service encounter.

3. Not understanding that someone must lead service:

A-Lack of leadership that demonstrates a depth of integrity and never loses sight of the importance of customers.

The Competitive Environment of Services

The nature and the characteristics of services discussed present particular challenges to the service provider. Equally, service companies compete in an economic environment which presents a number of further difficulties. Fitzsimmons & Fitzsimmons refer to the following difficulties:

1. Relatively low overall entry barriers. Service innovations cannot be patented and can, therefore, be copied by competitors.
2. Minimum opportunities for economies of scale.

Demand variations for services can be significant on a seasonal or even a day-to-day basis product substitution. Service operators need to be aware of innovations that can make their services obsolete, e.g. possible film rental over the internet. Considering customer loyalty, established service firms have the opportunity to develop customer loyalty which then becomes a barrier to entry for new providers. As for exit barriers, economically unprofitable operators may continue to trade on the basis of the provision of family employment or on the basis of a business which incorporated a hobby. In these circumstances, a return on capital employed may not be important to the operator, and the profit-motivated competitors may find it difficult to drive these businesses out of the market. However, many service companies have overcome these difficulties and obtained a pre-eminent position in their marketplace [11].

Concept of Quality

Quality has become one of the most important consumer decision factors in the selection of competing products and services. The phenomenon is widespread, regardless of whether the consumer is an individual, an industrial organization, a retail store, a bank or financial institution, or a military defence program. Consequently, understanding and improving quality are key factors leading to business success, growth, and enhanced competitiveness. There is a substantial return on investment from improved quality and from successfully employing quality as an integral part of the overall business strategy.

Quality means those features of products which meet customer needs and thereby provide customer satisfaction. Quality means freedom from deficiencies and freedom from errors that require doing work over again (rework) or that result in field failures, customer dissatisfaction, and customer claims, and so on.

Quality is key factors leading to business success, growth, and enhanced competitiveness.

Quality means fitness for use. There are two general aspects of fitness for use:

1. Quality of design.
2. Quality of conformance.

The quality of conformance is how well the product conforms to the specifications required by the design. Quality of conformance is influenced by a number of factors, including the choice of manufacturing processes, the training and supervision of the workforce, the types of process controls, tests, and inspection activities that are employed, the extent to which these procedures are followed, and the motivation of the workforce to achieve quality [14].

History of Quality

Quality always has been an integral part of virtually all products and services. However, our awareness of its importance and the introduction of formal methods for quality control and improvement have been an

evolutionary development. Presents a timeline of some of the important milestones in this evolutionary process, Taylor introduced some principles of scientific management as mass production industries began to develop prior to 1900. Taylor pioneered dividing work into tasks so that the product could be manufactured and assembled more easily. His work led to substantial improvements in productivity. Because of standardized production and assembly methods, the quality of manufactured goods was positively impacted as well. However, along with the standardization of work methods, the concept of work standards came as a standard time to accomplish the work, or a specified number of units that must be produced per period. Also, Frank Gilbreth extended this concept to the study of motion and work design. Much of this had a positive impact on productivity, but it did not sufficiently emphasize the quality aspect of work. Furthermore, if carried to extremes, work standards have the risk of halting innovation and continuous improvement, which recognize today as being a vital aspect of all work activities.

World war saw a greatly expanded use and acceptance of statistical quality-control concepts in manufacturing industries. Wartime experience made it apparent that statistical techniques were necessary to control and improve product quality. The American society for quality control was formed in 1946. This organization promotes the use of quality improvement techniques for all types of products and services. It offers a number of conferences, technical publications, and training programs in quality assurance. The 1950s and 1960s saw the emergence of reliability engineering, the introduction of several important textbooks on statistical quality control, and the viewpoint that quality is a way of managing the organization. In the 1950s, designed experiments for product and process improvement were first introduced in the United States. The initial applications were in the chemical industry. These methods were widely exploited in the chemical industry, and they are often cited as one of the primary reasons that the chemical industry is one of the most competitive in the world and has lost little business to foreign companies. The spread of these methods outside the chemical industry was relatively slow until the late 1970s or early 1980s, when many western companies discovered that their Japanese competitors had been systematical using designed experiments since the 1960s for process improvement, new process development, evaluation of new product designs, improvement of reliability and field performance of products, and many other aspects of product design, including selection of component and system tolerances.

This discovery sparked further interest in statistically designed experiments and resulted in extensive efforts to introduce the methodology in engineering and development organizations in industry, as well as in academic engineering curricula. In the 1950s, designed experiments for product and process improvement were first introduced in the United States. The initial applications were in the chemical industry.

Quality Criteria

The quality of a business research is based generally on the validity and reliability of the measures. The validity of a research refers to how relevant the research activities are in achieving the goal of the research and reliability is concerned with the consistency of results. The measure of validity, replicability, and reliability in cross-sectional design is viewed externally and internally as well by (Bryman & Bell) [15], as summarized below:

The measure of reliability and measurement validity are concerns on the quality of the measures that are employed to tap the concepts in which the researcher is interested, both validity and reliability are tested. The test for reliability was high overall but some dimensions of the SERVQUAL model did not have significant reliability meaning they were not cohesive in terms of measurement of service quality. However, most of the measures used were good to tap service quality even though

some were not. The validity was tested through factor analysis and it was proven that the SERVQUAL model is not a good measure of service quality in grocery stores because the items under most of the dimensions did not group under same factors.

The replicability of a research which is the likelihood that a similar research on the same population at another time will give the same results is very likely in cross-sectional design to the degree that the procedure for carrying out the research were spelled out like respondents, designing measures of concepts, administration of research instruments and analysis of data which are most often specified in quantitative research that is based on cross-sectional designs. In our case, we think if this study is carried out again, the same results will be reached because the methodology used was good in terms of collecting trustworthy data from respondents. However, it is still possible that results collected later could change because expectations from consumers are always changing [15].

Concept of Service Quality

Defining service quality and its components in a form that is actionable in the workplace is an important endeavour that an organization should not take lightly. Without a clear and unambiguous definition, employees will be left with vague instructions on improving service quality within the workplace. The result will be that each employee will be left to form and act upon his or her own definition of quality which, more often than not, may be incomplete or inaccurate. Fortunately, there are researchers such as (Berry, Parasuraman and Zeithaml) referred to as PZB (1998) [16] who are working to uncover the factors that determine service quality and to provide a number of actionable tools that a marketer can use to gauge his or her firm's performance.

The Dimensions of Service Quality

Many scholars agree that service quality can be decomposed into two major dimensions. The first dimension is concerned with what the service delivers and is referred to by PZB (1985) as "outcome quality" and by Gronroos as "technical quality". The second dimension is concerned with how the service is delivered or the process that the customer went through to get to the outcome of the service. PZB (1985) refers to this as "process quality" while Gronroos calls it "functional quality" [7]. However, while PZB (1985) and PZB (2006) confirmed these distinctions, they often confusingly use "service quality" when they mean "service process quality." Thus to avoid any further confusion, a distinction will be made between "service process" and "service outcome". Whenever the word service is used, it should be taken as the total service which is a combination of process and outcome. Likewise, service quality shall be used to refer to the totality of process quality and outcome quality.

PZB defines service quality as "the degree and direction of discrepancy between customers' service perceptions and expectations". Thus if the perception is higher than expected, then the service is said to be of high quality. Likewise, when the expectation is higher than perception, the service is said to be of low quality. Realizing that there was not enough literature to produce a rigorous understanding of service quality and its determinants, PZB conducted an exploratory investigation to formally delineate service quality. Their investigation was composed of interviews with executives from four types of service businesses (i.e. retail banking, credit card, securities brokerage, and production repair and maintenance) as well as a number of focus groups composed of individuals who have recently received services from those businesses. One of the results of this investigation was the identification of five determinants of service process quality listed them as follows:

Tangibility: physical facilities, equipment, and appearance of personnel.

Reliability: the ability to perform the promised service dependably and accurately.

Gap 1	This gap is said to occur when what customers expect are not the same as what management thinks the customers expect.
Gap 2	This gap exists when customer service standards are not aligned with management’s findings of the customer’s expectations.
Gap 3	This gap is a result of actual service performance not meeting the set performance standards.
Gap 4	This gap occurs when the organization's external communication about its service quality does not match the actual service performance.

Table 3: The four provider gaps.

Responsiveness: willingness to help customers and provide prompt service.

Assurance: knowledge and courtesy of employees and their ability to inspire trust and Confidence.

Empathy: Caring individualized attention the firm provides to its customer’s assurance and empathy involve some of the dimensions that have been done away with like communication, credibility, security, competence, courtesy, understanding/knowing customers and access. This is because these variables did not remain distinct after the two stages of scale purification these original five dimensions are subject to 22 statements derived from Parasuraman, Zeitharnl and Berry. This scale was further tested for reliability with the use of five independent samples in five different service industries. These are the same as the ones used in the purification stages. The variables proved to be very reliable and displayed very low levels of correlation between each other in the five independent samples. This qualified them as independent or linear factors that can be used to assess service quality [7].

The Gaps Model of Service Quality

This presents all the concepts that are important such as service, quality, product quality, service quality, customer satisfaction, customer’s expectations and perceptions are discussed. The various dimensions (tangibility, reliability, responsiveness, assurance, empathy) of the SERVQUAL model are discussed. Models measuring service quality and customer satisfaction are discussed as well to bring out the relationship between service quality and customer satisfaction other than identifying the gaps between expected service and perceived service. These gaps are identified and described in Table 3.

PZB (1985) and PZB (2006) also provided a diagram to illustrate how these four gaps interacted with one another and with the customer gap. Unfortunately, they were not very clear about the purpose of some of the interconnecting lines between the boxes. To clarify, the gaps are limited to the solid lines with double-headed arrows [16].

Customer Satisfaction

Customer satisfaction is conceptualized as having transaction-specific meaning. It is based on the customer’s experience on a particular service encounter and also some think customer satisfaction is cumulative based on the overall evaluation of service experience. This highlight the fact that customer satisfaction is based on experience with the service provider and also the outcome of service.

Customer satisfaction is considered an attitude. In the case of a bank, there is some relationship between the customer and the service provider and hence customer satisfaction will be based on the evaluation of several interactions between both parties.

Therefore we will consider satisfaction as a part of overall customer attitudes towards the service provider that makes up a number of measures clearly state that there is no generic definition of customer satisfaction. After carrying a study on various definitions on satisfaction they came up with the following definition, “customer satisfaction is identified by a response (cognitive or effective) that pertains to a particular focus and occurs at a certain time [17].

Customer satisfaction can be formed through an effective evaluation process and this effective evaluation is done following the purchase experienced by the consumer. Organizations that consistently satisfy

their customers enjoy higher retention levels and greater profitability due to increased customers’ loyalty. This is why it is vital to keep consumers satisfied and this can be done in different ways. One way is by trying to know their expectations and perceptions of services offered by service providers. In this way, service quality could be assessed and thereby evaluating customer satisfaction.

The research used customers to evaluate service quality by considering several important qualities attributes in banks and think firms must take improvement actions on the attributes that have a lower satisfaction level. This means customer satisfaction will be considered on specific dimensions of service quality in order to identify which aspects customers are satisfied [18].

Magi and Julander showed that there is a positive relationship between perceived service quality, customer satisfaction and customer loyalty. It was proven that customer satisfaction results from high perceived service quality and this makes the customer loyal. However, it could be possible that a satisfied customer must not necessarily become a loyal customer [19].

Relationship between Service Quality and Customer Satisfaction

From the bellow figure study concluded that customer satisfaction should be seen as a multi-dimensional construct just as service quality meaning it can occur at multi-levels in an organization and that it should be operationalized along the same factors on which service quality is operationalized [20].

While Parasuraman, et al, 1985 suggested that when perceived service quality is high, then it will lead to increase in customer satisfaction. They support the fact that service quality leads to customer satisfaction and acknowledge that customer satisfaction is based upon the level of service quality provided by the service provider [7] (Figure 1 and Figure 2).

From the above Figure 2 study concluded that, There are four important objectives in this figure: service quality, customer perceptions and customer expectations and SERVQUAL dimensions the above figure show many definitions about these objectives, the definitions that we follow in this study are: Service quality: Parasuraman, Zeithaml and Berry (1990) mention that service quality is an extrinsically perceived attribution based on the customers experience about the service that the customer perceived through the service encounter. Customer

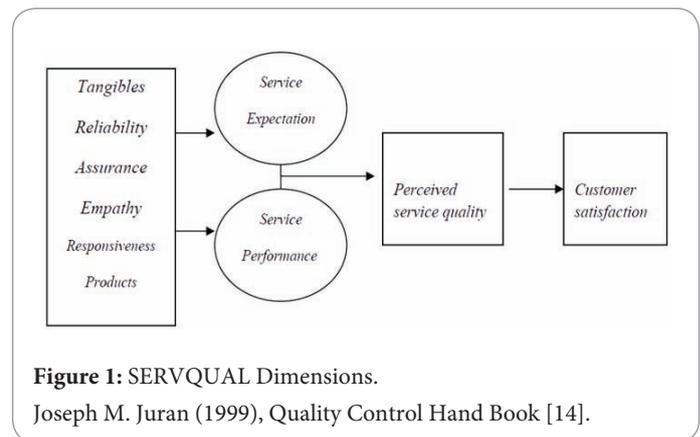


Figure 1: SERVQUAL Dimensions. Joseph M. Juran (1999), Quality Control Hand Book [14].

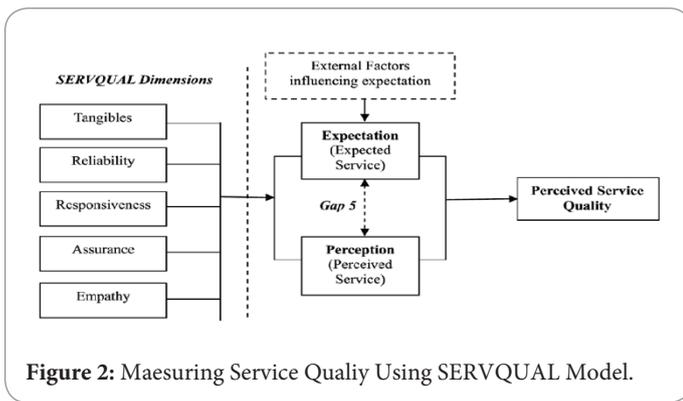


Figure 2: Measuring Service Quality Using SERVQUAL Model.

expectations: Grönroos (2007) suggested that in order to increase long-term quality, the customer expectations should be focused, revealed, and calibrated and he also developed the dynamic model of expectation for the way that the quality of professional services develops in a customer relationship over time [21]. Customer perceptions: Lovelock and Wirtz (2007) explain that there are researchers that suggest that the perceived quality of service is the result of an evaluation process in which customers compare their perceptions of service delivery with the expected outcome. The relationship between these concepts is described in an earlier article by Oliver (1980). He discusses that satisfaction can be understood as the discrepancy between expectations and perceptions. Parasuraman, (1988) says that in service and retail business, SERVQUAL is a multi-item scale which is developed to assess customer perceptions of service quality but originally it is developed by GAP model.

Also above figure describe that there are several gaps that occur when it comes to service delivery. The gap that is researched in this study is the gap between expectations and perceptions [14].

Literature Review

Previous Studies

Many researchers have interest in various parts of the world to study the quality of banking services from several aspects, such as the concept and dimensions and methods of measurement, with the aim of raising the level of presence of the service provided up to the expectations of customers or increase them and make them strategic and able to compete. There are many studies conducted to measure and evaluate banking services around the world, a number of them are reviewed below:

The Arabic studies: Abu Muammar conducted a study under the title “measure the quality of banking service in banks operating in the Gaza strip the study aimed to identify and assess the customer of banks in the Gaza strip to the level of the quality of banking services provided to them, both in terms of their expectations or their perception. Also, the study aimed to reach the best standards to measure the quality of banking services in the Gaza strip and assess the ability of these metrics to explain the variation in the quality of the perceived service. In addition, it intended to test the validity and reliability of these measures to determine the relative importance of the different dimensions of quality banking services and all of satisfaction and purchase intent. The study concluded that there is a difference in the relative importance to keep the quality of service, came after reliability ranked first, followed by security while sympathy occupied the last ranking in relative importance. The study also found that there are differences between the perception SERVQUAL scale and measure actual performance (SERVPERF) in the interpretation of quality of service perceived. Also, the study found that there is a statistically significant relationship between both quality and customer satisfaction and purchase intent [22].

Almberek conducted a study under the title “study factors affecting the quality of women’s banking services in the Kingdom of Saudi Arabia” that targeted to identify the factors affecting the quality of women’s services in the Kingdom of Saudi Arabia; and to use SERVPERF scale, which is used in the fields of reconnaissance attended by the banking sector workers and customers of banks in the Riyadh region. It has proven to measure the level of acceptable stability and was internally well consistent with five of its dimensions. The search results indicated the positive impression about the overall quality of banking service for women in KSA as expressed by the participants in the study. The terms of the relationship of the five-dimensional components of the quality banking service gauge with the overall quality of banking service are tangibility, responsiveness, and reliability, empathy. The scale failed to show related statistically significance for the safety of the overall quality of banking service (Almberek, 2004) (In Arabic).

Mualla conducted a study under the title “Measuring the quality of banking services offered by commercial banks in Jordan”. The study used the descriptive approach and covered (19) banks. Its aim was to know whether there is a difference in the results SERVQUAL, SERVPERF in measuring the quality of banking services provided by commercial banks. It also aimed to assess the customer know about the actual banking services and expectations. The study concluded that commercial banks customers assess the level of actual performance of banking services provided to them. Results also showed that the quality expected by customers for banking services was high.

The study also showed that there wasn’t any difference between the results of measuring the quality of banking services using the actual performance measure SERVPERF and measurement using the gap between theory SERVQUAL results as the results were negative in both cases.

This study is consistent with the current study in that it measures the quality of banking services, and also with respect to the study tool: a questionnaire, and in the curriculum. They differ in the study population, and in focusing on the difference between standard quality SERVPERF service, SERVQUAL in date and place of study [3].

Faerd conducted a study under the title “perceived quality banking services address: a field study to test the determinants and models used in the measurement”. The study aimed to reach the best standards to measure the quality of service, and to determine the relative importance of the different quality banking services to the dimensions, and test the relationship between the quality of the service and all of the variables of satisfaction and intentions to purchase. To achieve this, in commercial banks from individuals in Alexandria, the study used all of a full measurement SERVQUAL, model and measurement SERVPERF. The study showed that it can be used to measure in the field of measuring the quality of banking services research. It also showed that the scale has a greater ability to interpret the measurement of quality of service and the interpretation of variation in it. The study also showed that after reliability more dimensions ability to explain the variation in quality banking. Also, the study showed that the impact of customer satisfaction in determining the intentions to deal with the future bank, add to that, the study showed the existence of a positive correlation between satisfaction and quality of service relationship (Faerd, 1994).

Kocaeli conducted a study under the title: a poll banking customers about the services provided by banks operating in the territories of the Palestinian authority. The study aimed to measure the satisfaction of customers in the Palestinian territories on the level of services provided by banks operating in the Palestinian authority areas. A sample was selected from customers and Palestinian businessmen in the West Bank, Gaza Strip and Jerusalem. Results of the survey showed that the proportion of banking customers were a little bit satisfied with the services provided by banks operating in the Palestinian authority areas and that the banking services commissions are high, and about the level

of Arab banks operating in Palestine. Services in exchange for the level of services provided by Israeli banks, was found that the proportion of customers as less of offered by Israeli banks, and that a large proportion of the customers when they want to open a new account at one of the banks, they will go to the Palestinian banks, and that the majority of the relationship between the customer and the bank that are dealing with is a very friendly relationship with the staff (Nabel, 1998).

Ashour conducted the study under the title "the effectiveness of marketing services in banks, as seen by the beneficiaries". The study aimed to identify the reality of marketing services provided by banks operating in the West Bank to the beneficiaries of these banks, as well as to identify the things that their beneficiaries take into account when choosing banks with which they deal. Also, it aimed to identify the effect the variables of gender, age, educational qualification, profession and the volume of deposits on the effectiveness of marketing services in banks. The study included beneficiaries of banks operating in areas of the West Bank. The sample of banks was randomly selected. The study found that the degree of effectiveness of the reality of the marketing services for banks was great on the field of dealing with beneficiaries, and great on the field of services is very significant to the area of staff and a great college combined areas, also showed a result of this study that the things that take the recipient into account when choosing the bank which deals with him was the most important type of service provided, a good deal by the staff, service speed performance, comfortable atmosphere and attention to the bank's auditors need to know, and the less important things were being Islamic Bank recommendation of friends, the volume of loans and the interest rate (Ashour, 1999) (In Arabic).

Attia conducted the study under the title: "Measurement of quality of service performance in banks". It is a survey that used the descriptive approach aiming to answer three questions:

1. Do administrations in banks recognize what their customers expect to get?
2. What are the judging elements that bank customers rely on in determining the quality level of the service provided to them?
3. Do these ten elements that are previously identified by researchers as general judging elements determining the level of service quality from the customer's viewpoint regardless of service type?

The most significant results of this study were the following:

1. The existence of a relatively large gap between what the customers expect to get and the bank's management recognition of these expectations.
2. The presence of additional elements that bank customers relied on determining the level of service quality and this differs according to the type of the service provided.
3. The necessity that every service organization should be concerned with studying the nature of the service it provides without specifying the elements that affect their customers' expectations for quality level for specific service.

Mharmah conducted the study under the title: Measuring the quality of banking service of the Qatari national commercial banks. The study used the approach of hypotheses and the main objective of the study to measure the quality of banking services provided by the Qatari commercial banks from the viewpoint of those bank customers using SERVPERF scale. A questionnaire was specifically developed for the study purposes and distributed to a simple random sample of 250 customers and then processed using the SPSS statistical program.

The results of the study revealed the high level of quality of the banking services provided by the Qatari commercial banks from the viewpoint of their customers. It was also clear that there was a strong statistically significant relationship between the overall quality of

banking services provided by the Qatari commercial banks on the one hand and the following areas of the quality of banking services: the tangible aspects, reliability, safety, responsiveness, empathy.

The results also showed that differences in customers' evaluation of the quality of banking services as a whole and for each of the fields, there were no statistically significant with the variable of customer sex and the extent of his/her dealing with the bank. However, differences were statistically significant for the variable of academic qualification of the customer. The results proved the high quality of the tangible aspects, reliability, response, safety and empathy.

This study is consistent with the current study in that it measures the quality of banking services from customers' viewpoint and in the study tool and also in the use the same scale. It is different in that it used the approach of hypotheses and the study population and also in the demographic characteristics of the customers, and in place and date of the study (Mharmah, 2005) (In Arabic).

Eltaleb conducted the study under the title: "Measuring the quality of banking services in the Hashemite Kingdom of Jordan". The study conducted on the customers of the Jordanian Islamic Bank and the customers of Arab Islamic International Bank in Amman and Irbid. The study used the hypothesis testing method and (400) copies of the questionnaire were distributed. The researcher used SERVPERF service quality scale. The study aimed to do the following:

1. Identify quality of Islamic banking services in the two cities of Amman and Irbid.
2. Utilize the hypothesis testing methodology to verify the relationship between the quality of Islamic banking services from customers' viewpoint by the dimensions of quality that include tangibility, reliability and response, safety and empathy.
3. Present a database for the Jordanian Islamic bank's administration in order to correct their positions with respect to the quality of services provided by them.

The most important results of the study are:

1. The quality Islamic banking services level indicates a low positive impression since 10% of respondents see the service as excellent and 21% see it as very good and 41% see it as good service and 18% see it as acceptable and 10% of the respondents were not satisfied by the service.
2. There are statistically significant between differences among the three dimensions of quality: tangibility, response and empathy. The remaining two dimensions had no statistical significance, namely reliability and safety (Eltaleb, 2005).

Foreign studies: The researchers conducted a study under the title: The antecedents of service quality and product quality and their influences on bank reputation: evidence from the banking industry in China. The study aimed to clarify the difference between the quality of banking service and the quality of banking products and their different role in building the reputation of the bank. This will be done by measuring both the service quality and product quality simultaneously using the (SERVPERF) measurement model which measures the five dimensions of quality through quality perceived only by customers, with the addition of two other dimensions to the product quality, namely availability and convenience. The study sample size was 350 customers selected from five branches in Northern China that were randomly identified. The study showed that there were significant differences between the quality of service and quality of the products provided by the bank. The study also showed that both the quality of service and quality of products have a significant impact on the reputation of the bank. The study also found that the five dimensions of quality have varying impact on both the quality of service and quality of products.

While response and confidence have the greatest impact on the quality of services and quality of products, reliability and tangibility have the greatest impact on the quality of products [3].

They conducted a study under the title “adopting and measuring customer Service Quality (SQ) in Islamic banks: a case study in Kuwait Finance House”.

The study aimed to identify the most important quality dimensions of Islamic banking services and through the development of SERVQUAL model to fit measuring service quality in Islamic banks and by adding a sixth dimension to the five dimensions of service. It is the extent of the application of Islamic sharia by the bank in its dealings “compliance”. This will be carried out through a case study of Kuwait Finance House. The study sample was composed of 500 customers of the bank. The study found that the most important elements that customers take into consideration when they evaluate the quality of the service are to the adoption of Islamic sharia in the services provided and the speedy response. Then come trust, reliability and tangibility in the provided banking service (Abdul, 2001).

Khanchitpol conducted a study under the title: “an empirical investigation of service quality indicators of foreign Versus Thai bank customers in the Thai banking industry”. The study aimed to measure and to compare the level of the quality of banking service level provided by both the Thai and foreign banks in Thailand from customers’ viewpoint. The study also aimed to measure the quality of service based on the demographic variables of the two groups, such as age, educational level, the time period of dealing with the bank, the volume of customers’ deposits. This was carried out using the SERVQUAL measurement model. The study included five foreign banks and five Thai banks in the city of Bangkok. The size of the study sample was 300 randomly selected customers. For the purpose of conducting the study, the SERVQUAL model was translated to the Thai language and then was translated back to the foreign language. Also, a group of people was trained to interview customers. The most important findings of the study were: the lack of significant differences between the two groups in terms of quality expected; and the presence of significant differences between the two groups in terms of perceived quality in favor of foreign banks; lack of significant differences between the two groups in terms of age, educational level, time period of dealing with the bank or the volume of customers’ deposits (Khanchitpol, 2000).

Keralis conducted a study under the title “the relationship between empowerment practices and service quality outcomes”. The study aimed at identifying the impact of a delegation of powers process and the ability to make decisions for bank staff in Australia on the quality of banking service through conducting a field study on the three major banks in Australia. The size of the study sample was 320 items which were selectively picked out in order to represent all customer levels of those banks. The study found that the delegation process has a positive impact on the quality of service, productivity and performance levels.

Saurina conducted a study under the title: “predicting overall service quality: “A structural modelling approach”. The study aimed to measure the quality of banking services provided by banks operating in the Gerona province in Spain through modification of SERVQUAL model to measure the quality of services in order to suit the local environment of banks operating in the region. The sample size was 312 customers of the banks in the region, randomly selected. The study found that the most important dimensions of quality of service that customers give great importance when evaluating the quality of service are dimensions relating to the staffs of the bank.

Comment on the previous studies: When looking at the previous studies, it is noticed that they all dealt with measuring the quality of provided banking services and the level of performance of these banks from the customers’ viewpoints. These studies used several stages and models for measuring the level of the provided banking service. Some of

them relied on the five dimensions that were dealt with the Gap Theory. Others modified the gap theory model to measure the quality of banking services to be adapted to the special banking environment of the study area, or to be adaptable to the nature of the banks under study. Some of them concentrated on one dimension of the quality of banking services and studying the extent of its impact and its importance on the quality of banking service as a whole.

All the mentioned studies focused on surveying users’ viewpoint of the service and used either of the two scales (SERVQUAL) and (SERVPERF).

This study aims to measure the quality of banking services provided by the Agricultural Bank of Sudan as a case study using the gap theory and its model and using the five dimensions of service quality and identify customers’ priorities when evaluating the quality of service provided by the Bank.

This study is distinguished from previous studies in being the first to be carried out on the Agricultural Bank of Sudan and that attempts to measure the quality of banking service using the gap theory and also the application of this study on one case study, a bank.

Background about the Banking Sector

The emergence of the Sudanese banks: The beginning was by opening a branch of African banks in the capital of Sudan, Khartoum and until its independence, trading currencies in Sudan were civilian stamps of the bilateral colonial government (Egypt, Britannia).

In 1900 the National Bank of Egypt was established in Khartoum.

In 1959 the law for the establishment of the Central Bank of Sudan was issued.

In 1960 the Central Bank of Sudan started operation.

After Sudan’s independence, the need for a central bank to replace those which carry out its duties emerged in order to regulate the money, issue and formulate monetary and financial policies for the purpose of direct finance of the service sector in the economy and to build a strong and effective banking system that serves the requirements of economic development in the country. An additional need for a central bank was necessitated by the need for setting monetary and fiscal policies that keep pace with ambitious economic programs adopted by the government to develop Sudanese economy.

Data Collection and Methodology

Methodology

This section describes the data collection and methodology of scientific research used in the study and its borders. It also explains the study population, and addresses the construction of the study tool and procedures that were adopted to verify their validity and reliability and shows the field application of the study, and also presents methods of statistical processing that were used to process the study data.

Sources of Data

Primary data were collected through a scientifically developed questionnaire and secondary information sources were used to fulfil the objective of the study. Primary data were collected by a means of a questionnaire. By following simple random sampling technique, the study of the population consisted of (739) customers according to Steve Thompson equation we got the random sample (252) customers. The questionnaire distributed according to the place of the customers of the branch of Agricultural Bank in Wad Medani.

Data analysis: The analysis of the collected data was carried out by using the Statistical Packages for Social Sciences (SPSS) using Likert scale model.

Likert scale definition: Psychometric response scale primarily used in questionnaires to obtain participant’s preferences or degree of agreement with a statement or set of statements. Likert scales are non-comparative scaling techniques and are one dimensional (only measure a single trait) in nature. Respondents are asked to indicate their level of agreement with a given statement by way of an ordinal scale.

Variations: Most commonly seen as a 5-point scale ranging from “strongly disagree” on one end to “strongly agree” on the other with “neither agree nor disagree” in the middle; however, some practitioners advocate the use of 7 and 9 point scales which add additional granularity. Sometimes a 4-point (or other even numbered) scale is used to produce an impassive (forced choice) measure where no indifferent option is available. Each level on the scale is assigned a numeric value or coding, usually starting at 1 and incremented by one for each level. For example:

1-Strongly Agree 2-Agree 3-Neither 4-Disagree 5-Strongly Disagree

Origin: The original idea for the scale is found in Rensis Likert’s 1932 article in “Archives of Psychology” titled “a technique for the measurement of attitudes”. This idea was expanded by Likert’s 1934 journal of social psychology article titled “a simple and reliable method of scoring the Thurstone attitude scales” [23].

This straightforward notion is illustrated in Figure 3 below:

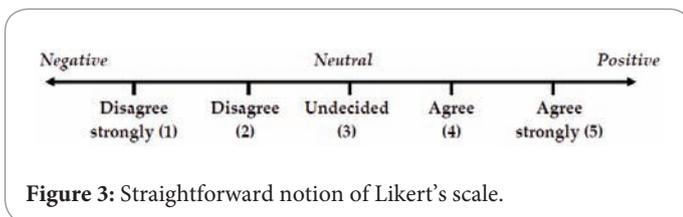


Figure 3: Straightforward notion of Likert’s scale.

As far as Likert was concerned, attitudes towards any object or on any issue varied along the same underlying negative-to-positive dimension. This had three significant implications. First, his method was universally applicable. In Likert’s own research, he measured opinions on subjects as diverse as birth control; second, provided that the response options covered the negative-to-positive dimension, their precise wording could vary. Hence Likert’s article included items worded as in the example above but also some with response scales running from ‘strongly disapprove’ to ‘strongly approve’. Third, because responses were comparable across different questions in each case simply reporting how positively or negatively that respondent was disposed to the attitude object in question, they could be assigned the same numerical codes, as illustrated in the diagram above. Furthermore, with multiple items on the same broad object (such as those listed just above), these codes could be summed or averaged to give an indication of each respondent’s overall positive or negative orientation towards that object. This is the basis for Likert scales [24].

Measurement model: The quality banking services variable was measured in the current study by model SERVQUAL measurement, a model which has been designed by Parasurman, Zeithaml and Berry, 1985 [7]. A compound measuring the index is designed to fit with the nature and characteristics of the banking service and to be consistent with the plurality of dimensions and the concept of quality of service form. It consists of measurement (SERVQUAL) of four main parts model: the first part represents demographic variables of members of the sample such as sex, age, education and occupation, with the addition to other independent variables such as number of years of dealing and the number of times a visit made to the branches of the Bank and the number of banks trading with it now. The second part is composed of (22) questions that measure customers’ expectations towards the quality of the service provided. The third part measures the extent of the importance of each of the five dimensions for customers when the

assessment of the existence of the service provided as a whole. Part (4) consists of the same (22) words contained in part (2).

The canteens model measurement (SERVQUAL) twenty-two models, whether related to the expected quality of service or the perceived quality of service, covered five key determinants of quality elements (tangibility, reliability, responsiveness, assurance, empathy). Other variables such as convenience, image, and access (ATM) effectiveness were integrated into the model. Other than that the nine main variables of the modified SERVQUAL Scale had their individual attributes outlined for each service dimension.

Study Approach

The researcher used the descriptive approach because the approach is in line with the nature and purpose of the study. The study would rely on service level measurement which was developed by Parasuraman, Zeithaml and Berry, known as the SERVQUAL Model. It is a multi-item scale developed to measure customers’ perceptions of service quality and retail businesses. The scale breaks down the notion of service quality into five constructs as follows: tangibility, reliability, responsiveness, assurance and empathy. It is based on capturing the gap between customers’ expectations and experience which could be negative or positive or neutral depending on if the expectation is higher than experience or expectation is less than or equal to experience respectively. Commitment, conception, formulation and editing were all made to fit with the study of the quality of banking services in Sudan (Parasuraman et al., 1998).

The researcher believes that the reason for choosing the scale (SERVQUAL) returns to its mere focus on actual performance to measure the quality of provided services, and the researcher recommended the use of this scale in many areas due to its easy application and simplicity of measurement. Based on this recommendation then (SERVQUAL) model was adopted.

It should be noted that this measure has been widely applied to various types of services such as health, education, and banks, and its application has spread all over the Arab countries.

The Study Population

The study population consists of (739) customers of the Agricultural Bank of Sudan, Wad Medani Town branch.

The Study Sample

A sample was randomly selected to be representative of the study population. The following statistical formula was used to estimate the size of the sample in the case of large communities:

Steve Thompson equation:

$$n = \frac{N \times P (1-P)}{\{N-1 \times (E^2 \div Z^2)\} + E (1-p)}$$

Where N: population size.

n: sample size.

Z: Confidence level at 950/0 (standard value of 1-96).

E:Error proportion = 0.05.

P: The probability (30-60) or 50%.

If the population size is (739) customers in the Agricultural Bank of Sudan, Wad Medani branch, the researcher distributed (252) copies of the questionnaire in order to ensure the highest response of the sample and she received (252) copies valid for analysis. And distributing the questionnaire according to place customers which were the branch of Agricultural Bank in Wad Medani.

The Study Tool

The study tool building: Based on the nature of the data intended to be collected, and the approach adopted in the study, and time allowed, the financial available resources, the researcher found that the most appropriate tool to achieve the objectives of this study is the (questionnaire). This is due to a lack of basic information related to the subject as published data, in addition to the difficulty in obtaining them using other tools of a personal interview, or field trips, or personal observation and therefore the researcher designed a questionnaire based on:

1. Previous studies in the same field.
2. Researcher experience.

The designed questionnaire consisted of two parts; the first part deals with the independent variables of the study including variables relating to the personal characteristics of the respondents (gender- age- educational level- marital status). The second part of the questionnaire consisted of (32) phrases, distributed over six axes:

1. Assessment of the Agricultural Bank customers of the tangibility aspects level in the banking service and it includes 7 phrases.
2. Assessment of Agricultural Bank customers of reliability level in the banking service and it includes 6 phrases.
3. Assessment of Agricultural Bank customers of the level of response in the banking service and it includes 5 phrases.
4. Assessment of the Agricultural Bank customers of the degree of assurance in banking service and it includes 8 phrases.
5. Assessment of the Agricultural Bank of Sudan customers of the degree of empathy in the banking service and it includes 6 phrases.

The tool also included a question relating to the overall level of quality of service in the bank. Opposite to each paragraph of the five axes, a list containing the following statements (Strongly Agree - Agree - Neither - Disagree - Strongly Disagree). Each of these statements was given marks in accordance with the known Likert scale as shown in Table 4.

Opposite to each paragraph of the question about the overall level of quality of banking service of the bank is a list containing the following statements:

(Excellent-good-medium- Acceptable - Not acceptable) and were given the same marks of the previous statements. The researcher adopted in the preparation of the Point scale ranging (Closed questionnaire), which specifies potential responses for each question.

Stability of the study tool: To measure the reliability of the study tool (questionnaire), the researcher used (equation Alpha Cronbach) to ensure the reliability of the study tool. The equation applied to measure construction validity. The table 5 below shows the reliability of study tool coefficients.

Point scale ranging	Coding	Interpretation of respondents opinion
Strongly agree	5 degrees	Excellent
Agree	4 degrees	Good
Neither	3 degrees	Medium
Disagree	2 degrees	Acceptable
Strongly disagree	1 degrees	Not acceptable

Table 4: Descriptive of the Point scale ranging and statement numbers in the SERVQUAL Model.
Source: author calculation.

Cronbach's Alpha	N of Items
.930	32

Table 5: Reliability Statistics.
Source: author calculation.

From the above table 5 it is clear that the overall reliability of the study axes was high with a coefficient equals to (.930). This shows that the questionnaire entertains a high degree of reliability and can be relied on in the field application of the study.

Application of the study tool procedures: The questionnaire was distributed to (739) customers of the Agricultural Bank of Sudan Wad Medani Town branch, then, the researcher distributed questionnaires by herself and followed up the questionnaires collection and completion in the fill of so as to obtain the largest percentage of respondents. This way, the researcher obtained (252) copies of ciliated questionnaire valid for analysis. Later, data were entered to and statistically processed by the computer using the Statistical Packages for Social Sciences (SPSS) program and then the researcher analyzed the data and extracted the results.

Statistical Processing Methods

To achieve the goals of the study and analysis of the data collected, it has been used many of the appropriate statistical methods using the Statistical Package for Social Sciences, and symbolized by the short (SPSS), and that after it has been encoded and enter data into the computer, and to determine the length of the cells Likert scale (lower and upper limits) used in the study axes, it was calculated term $(5-1 = 4)$ was divided by the number of scale cells to get the correct length of any cell $(4/5 = 0.8)$ after it has been added to this value lower value on the scale (or the beginning of the scale is the right one) in order to determine the upper limit of the cell, and thus became the length of the cells as shown in Table 6.

Where they were duplicates and percentages account to learn about the personal characteristics of the members of the study sample and determine the answers to its members toward the main dimension phrases contained in the study tool.

As it has been the correlation coefficient calculation (Coefficient of variation) between the degrees of each phrase and the total score for the axis to which it belongs, and coefficient (Alpha Cronbach) to measure the reliability of study tool. It was subsequently measuring the following statistical measures:

1. The arithmetic means (Mean) so as to learn the high and low of the members of the study answers axes home (averages phrases) knowing that he uses in arranging axes as above average Account.
2. The use of (Standard deviation) to identify the extent of deviation answers to study individuals for each phase of the study variables phrases, and each axis of the axes for an average of computational, and notes that the standard deviation shows the dispersion in the answers to the study sample of each phase of the study variables

The average between	Point scale ranging	Interpretation of respondents opinion
1- 1.80	Strongly disagree agree	Not acceptable
1.81 -2.60	Disagree	Acceptable
2.61 -3.40	Neither	Medium
3.41- 4.20	Agree	Good
4.21 - 5	Strongly agree	Excellent

Table 6: Description of the interpretation of the Likert Scale.
Source: author calculation.

Percent	Frequency	
93.3	235	Male
6.7	17	Female
100	252	Total

Table 7: Descriptive of the r respondents according to their gender.

Source: author calculation.

phrases, besides the main axes, the closer the value of zero centered answers fell dispersion between the scale.

Results and Discussion

During the research period (2014/2015), the respondents were customers from the Agricultural Bank of Sudan, the branch of Wad Medani town.

The sample size was (252) customers, randomly selected from a total of (739) of customers at the Agricultural Bank of Sudan the branch of Wad Medani town. The time of data collection was (2014-2015).

Descriptive Analysis:

Descriptive of the respondents according to their gender was shown in Table 7.

From the above table 7 study that, conclude (93.3%) of the total study sample were men, while (6.7%) of the total sample were women, so the majority of the customers were men.

Descriptive of the respondents according to their age was shown in Table 8.

As can be seen from the above table 8 that, (23.4%) of the study sample were younger than 30 years, while (40.5%) of the total study sample their ages ranged between 31 years and less than 40 years and they represented the biggest category of the study sample. While (10.3%) of the study sample their age between 41 years and less than 50 years. (11.5%) of the study sample their age between 51 years and less than 60 years compared to (14.3%) of the study sample their age 60 years and above, so the majority of the customers were younger (63.9) and their ages between 40 years and less Table 9.

Also, the evidence from the above table 9 that (65.9%) of the study sample were married, while (31.7%) of the study sample was not married. Only (2.4%) were divorced Table 10.

From the above table 10 that (5.6%) of the study sample were uneducated, where (6.0%) of the study sample were primary educational level, while (25.4%) of the study sample attended the secondary educational level, while (31.7%) of the study sample completed university educational level, (31.3%) of the total study sample had postgraduate educational level, so study conclude the majority of the customers (88.8%) have good education Universities and postgraduate Table 11.

From the above table 11 study indicated that customers give greater relative importance for sympathy dimension it came in the

	Frequency	Percent
Less than 30 years	59	23.4
31-40 years	102	40.5
41-50 years	26	10.3
51-60 years	29	11.5
More than 61 years	36	14.3
Total	252	100.0

Table 8: Descriptive of the respondents according to their age.

Source: author calculation.

	Frequency	Percent
Married	166	65.9
Single	80	31.7
Widow	6	2.4
Total	252	100.0

Table 9: Descriptive of the respondents according to their marital status.

Source: author calculation.

second reliability, assurance, response and finally the tangibility so the study concluded that majority of the customers' evaluation of the actual service average quality in empathy, reliability and responses is (3.71) which indicated a good option in the study tool. While (3.34) evaluating the provided service quality in assurance and tangibility which indicated neither option in the study tool. Generally, the study results indicated that the assessment of the level of the bank services is (moderately positive).

To evaluate The Agricultural Bank of Sudan branch of Wad Madni the level of quality Banking services have been calculating the arithmetic mean and standard deviation and Coefficient of variation for answers on the demotion of the study sample evaluated by customers of The Agricultural Bank of Sudan in banking terms of service personnel and the results were illustrated from Appendix A.

1. The result of question number (1) the staff of the bank show the friendship with the customers. The average is (4.12 out of 5) which indicated a good option in the study tool. The researcher attributes this result to be working customer relationship that is closely related to the proportion of the link employment in agriculture, which requires periodic follow-up infield, which makes working in a relationship and folded customers.
2. The result of the question (2) the banks display the statement of account clearly and carefully. The average is (4.8 out of 5) which indicated a good option in the study tool. The researcher attributes the result that the bank is keen to gain customers trust, making it keen to provide statements and clear accounts and wrong for them.
3. The result of the question (3) the realizing the customer's identity by the correct way the average is (3.98 out of 5) which indicated a good option in the study tool. The researcher attributes this result to central bank laws require verification of the identity of good dealers.
4. The result of the question (4) the staff of the bank characteristic as good in dealing and good skill with the customers the average is (3.88 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the banks keen to train their employees and to provide appropriate rehabilitation opportunities for them so that they raise the level of work.
5. The result of the question (5) the staff of the bank did not busy by their private work from the customers the average is (3.88 out of

Percent	Frequency	
5.6	14	Illiterate
6	15	Primary
25.4	64	Secondary
31.7	80	University
31.3	79	Postgraduate
100	252	Total

Table 10: Descriptive of the respondents according to their Educational Level.

Source: author calculation.

Direction	T- test value	Std. Deviation	Mean	N	Dimension
Good (Agree)	50.68	1.206	3.82	252	Dimension Five (Empathy)
Good (Agree)	50.08	1.192	3.7	252	Dimension two (Reliability)
Good (Agree)	46.75	1.243	3.62	252	Dimension Three (Responses)
Medium (Neither)	46.4	1.23	3.54	252	Dimension Four (Assurance)
Medium (Neither)	43.99	1.222	3.32	252	Dimension one (Tangibility)

Table 11: Descriptive analysis of dimension of all respondents.

Source: author calculation.

- 5) which indicated a good option in the study tool. The researcher attributes this result to the staff of the bank is keen to communicate with its customer smallest details of.
6. The result of the question (6) the bank staff give individual attention to their customers the average is (3.84 out of 5) and the researcher attributes this result to the workers give their customers the attention according to need work.
7. The result of the question (7) the staff of the bank dealing by a top secret with the customer's information the average is (3.83 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the regulations bank workers maintaining the confidentiality of customer information.
8. The result of the question (8) the look of the bank staff regulars the average is (3.79 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the banking stresses in the appearance of its employees as its being assigned to exciting permanent on it.
9. The result of the question (9) the bank performance the services by the correct way from the first time the average is (3.77 out of 5) which indicated a good option in the study tool. The researcher attributes the result that the bank has qualified human cadres and depends on new technologies to work making it succeed in performing the service correctly the first time.
10. The result of the question (10) the staff of the bank considers the customer's services as their first preference the average is (3.75 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the workers believe that the achievement of the objectives of the bank ranks first and then comes the customer service.
11. The result of the question (11) the bank offer the information to any new service the average is (3.75 out of 5) which indicated a good option in the study tool. A researcher attributes this result to be keen to develop its services, making it keen to provide all information on any emerging services.
12. The result of the question (12) the bank saves the files and records carefully the average is (3.72 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the financial work requires reference and follow-up records, making the bank keeps records and files accurately.
13. The result of the question (13) the time of the day work is suitable for the customers the average is (3.71 out of 5) which indicated a good option in the study tool. The researcher attributes this result to all banks that operate in Sudan by the Central Bank of Sudan's instructions.
14. The result of the question (14) the behaviour of the bank staff generate the assurance and confidence of the customers the average is (3.69 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the trainers working on the customers treated gently.
15. The result of the question (15) the staff of the bank response for customers services quickly the average is (3.67 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the presence of systems and coordinates the bank helps to provide the service is fast.
16. The result of question (16) feeling safety on interpretation the bank operation the average is (3.67 out of 5) which indicated a good option in the study tool. The researcher attributes the result to the preoccupations insurance security visible to customers that sense of assurance.
17. The result of question (17) the staff of the bank qualified and training to do their jobs the average is (3.65 out of 5) which indicated a good option in the study tool. The researcher attributes the result to the banks keen to train their employees and to provide appropriate rehabilitation opportunities for them so that they raise the level of performance of the work.
18. The result of question (18) the change of the work situation and sympathy with them the average is (3.62 out of 5) which indicated a good option in the study tool. The researcher attributes the result that workers follow the regulations work of the main goals stand up for the customer's side especially in times of funding and reimbursement so customers can cultivate crops in the times specified.
19. The result of question (19) the bank gives attention to solve the problems of the customers the average is (3.62 out of 5) which indicated a good option in the study tool. The researcher attributes the result to that the bank is always trying to meet the interest his customers and to find appropriate solutions to them.
20. The result of question (20) the building of the bank attractive and elegant to the customers. The average is (3.60 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the management of the bank provide an adequate budget with respect to alimentations and processing buildings.
21. The result of question number (21) the form of bank information easy to any new service the average is (3.57 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the researcher that these models have been prepared by specialists with experience in the work of banks.
22. The result of question (22) the staff of the bank understanding the needs of the customers and aim to do for them. The average is (3.50 out of 5) which indicated a good option in the study tool. The researcher attributes this result to high qualification and training of workers at the bank that the nature of the work of the Agricultural Bank of seasonal requires the presence of the bank employees in a sustainable manner making it difficult for the administration staff training and rehabilitation.
23. The result of question (23) the building of the bank and the reception had a good ready to the customers the average is (3.47 out of 5) which indicated a good option in the study tool. The researcher

attributes the result that banks have become keen on the palm of their customers by offering the service to earn their continuity.

24. The result of question (24) the bank quick responding to the customers when he loses his bank electronics card. The average is (3.41 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the evolution in technology and uses it to good use.
25. The result of question (25) the bank offer the service in the time that had promise, the average is (3.63 out of 5) which indicated a good option in the study tool. The researcher attributes this result to the bank is keen to increase the satisfaction of its customers, making it is keen to provide its services at times when promised.
26. The result of question (26) the staffs of the bank clear to the customer's the time to do the service to them. The average is (3.3 out of 5) which indicated neither option in the study tool. The researcher attributes this result to the bank is keen to communicate with its customer's smallest details of implementation requested service.
27. The result of question (27) feeling quietly on using the electronic services. The average is (3.25 out of 5) which indicated neither option in the study tool. The researcher attributes this result to the banks follow the electronic systems which protection customers feeling empathy in the use of electronic services.
28. The result of question (28) the internal designing of the bank is regulating. The average is (3.15 out of 5) which indicated neither option in the study tool. The researcher attributes this result to the interior design is designed according to the studies as well as customer needs and the type of service they want.
29. The result of question (29) how you assessment the level of the bank services in general. The average is (3.12 out of 5) which indicated neither option in the study tool. Generally, the study results indicated that the assessment of the level of the bank services is (moderately positive).
30. The result of question (30) there is enough number of securities in the bank. The average is (2.95 out of 5) which indicated neither option in the study tool. The researcher attributes this result to the absence of high efficient private security companies, making the bank is keen on occasion provided by numbers in the branches.
31. The result of question (31) the bank had developing equipment's. The average is (2.92 out of 5) which indicated neither option in the study tool. The researcher attributes the result that The Agricultural Bank of Sudan lacks the devices developed to link his agricultural services that are focused on financial services to more than banking services through which to deal with customer's direction basis without sophisticated equipment.
32. The result of question (32) the bank save parking to the customers cars. The average is (2.79 out of 5) which indicated neither option in the study tool. The researcher attributes this result to the banks always be near the crowded place the difficulty of providing ample parking for customers.

Summary, Conclusion and Recommendations

Summary

This section includes a summary of the content of the study, the most important finding and the most prominent recommendations based on its results.

This study identifying the customer's assessment of the service quality provided by the Agricultural Bank of Sudan branch using SERVQUAL measurement model and the relative importance of quality standards that customers use when evaluating the service quality. A case

study of the customers of the Agricultural Bank of Sudan branch of Wad Medani town.

The study used primary data which collected through a scientifically developed questionnaire and secondary information sources. Primary data collected by means of the questionnaire using random sampling technique. The Statistical Packages for Social Sciences (SPSS) used to calculate the data applying Likert scale model. The study identified the level of assessment of customers to the quality of services provided to them by the bank and answering five main questions including to the tangibility, reliability, response, assurance and empathy dimensions.

The study results indicated that customer's evaluation of the actual service quality was generally positive however it doesn't reach the level of their expectation. The study recommendations include the necessity of improving the provided service quality by the Bank to reach expectation for preserving the actual Banks customers and gain their loyalty and attract potential through the adopting of service quality as a strategy for competition and excellence.

Conclusions

From this study, it can be concluded that the general level of quality of service in the following:

First: with respect the assessment of customers of Agricultural Bank to the level of the tangibility in the banking service, the study showed that the level of quality of service physical aspects of tangibility is good.

Second: with respect the assessment of Agricultural Bank of Sudan customers to the level of reliability in the banking service, the study showed that the level of quality of service in reliability is unacceptable.

Third: with respect the assessment of Agricultural Bank of Sudan customers to the level of response in the banking service, the result showed that the level of quality of service in response is good.

Fourth: Regarding the assessment of Agricultural Bank of Sudan customers to the level in the degree of safety in the banking service, the results showed that the level of quality of service of the assurance is unacceptable.

Fifth: Regarding the assessment of customers of Agricultural Bank of Sudan to the level of the degree of empathy in the banking service, the results showed that the level of quality of service in empathy is good.

Sixth: With respect to the overall quality of banking service provided by the Agricultural Bank of Sudan from the viewpoint of its customers, the results showed that the overall quality of banking service of the Agricultural Bank of Sudan is considered to be of a medium level.

Recommendations

1. The necessity of developing a strategy for the development of banking services to reach or exceed customers' expectations and in order to keep the loyalty of the existing customers and attract new customers through the adoption of service quality as a strategy for competition and excellence.
2. The necessity of conducting further studies on the quality of banking service includes viewpoints of companies and institutions.
3. Size of savings, the importance of intensifying studies that deal with knowing the characteristics of Sudanese society, where the concern with this aspect helps to design appropriate banking programs.
4. The necessary concern of management and staff with quality, knowing that quality as the basis for the development of banking that leads to the achievement of objectives.
5. Activating the role of the public relations administration by collecting information about the complaints and suggestions of customers using different methods.

6. The Bank management may continuously act to develop and improve the technology used in the provision of services as they help increase the capacity of bank staff to respond to timely customers and solving various problems facing them.
7. Encourage of employees to determine the expected problems and obstacles facing the implementation process of the quality of service in general.
8. The Central Bank of Sudan has to adopt the concept of quality services and oblige banks to apply it.

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