

The Impact of Quality Banking Services in Improving the Perceived Mental Image of Jordanian Islamic Bank

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Article Info	Abstract
<p>Article History</p> <p>Received: February 22, 2021</p> <p>Accepted: April 26, 2021</p> <hr/> <p>Keywords : Quality Banking Services; Mental Image; Jordanian Islamic Bank</p> <p>DOI: 10.5281/zenodo.4721355</p>	<p><i>The purpose of this study was to explore the effect of quality banking services in improving the Perceived mental image of Jordanian Islamic banks. To achieve the study objective, the researches develop a special questionnaire that consist of (25) question to measure independent variable: (Adaptability, Security, Responsiveness, Reliability, and Empathy), also the questionnaire include (8) question to measure the dependent variable Perceived mental image. (210) questionnaires were distributed to the customers of three Jordanian Islamic banks at the range of (70) for each: (Jordan Islamic Bank, Arab Islamic Bank and SafwaIslamic Bank), (162) questionnaire used in the statistical analysis. The most important result reached in this study that there is a statistically significant impact of quality banking services in improving the Perceived mental image of Jordanian Islamic banks. According to the finding reached, the researchers present a set of recommendations that would improve the Perceived mental image of Jordanian Islamic banks.</i></p>

Introduction

In the last few years the Jordanian banking sector witnessing transformations in banking services, which came as a result of scientific developments in communications and information technology, the growth of using internet in Jordan impose all banks to change the way of providing services to meet the customers expectation. The Jordanian Islamic banks face many competitive challenges leads these banks to change the traditional banking services to high quality banking services, in order to cope with increased competition more effectively and efficiently. Therefore, this study came to investigate the impact of quality banking services, which consist of (Adaptability, Security, Responsiveness, Reliability, and Empathy) in improving perceived mental image for the Jordanian Islamic banks.

Research Problem:

Quality banking services considered one of the most important measures used to measure efficiency and effectiveness of banking services from customers' point of view. The researchers noted that the Jordanian Islamic banks has recently major transformations in banking methods and techniques, specifically those related to E-banking applications, Self-Service Banking, Home Banking, and Telebanking to achieve excellence and sustainable competitive advantage. Therefore, problem of this study represented in the following questions:

First: To what extent do the Jordanian Islamic banks apply quality-banking services such as: (Adaptability, Security, Responsiveness, Reliability, and Empathy)?

Second question is there is any impact of quality banking services in improving perceived mental image from the customers' point of view.

Significance of this study:

This study derives its Significance from the relationship between the quality banking services and managing perceived mental image of Jordanian Islamic banks. In the lights of this main objective, a set of sub-objectives have proven the following summary:

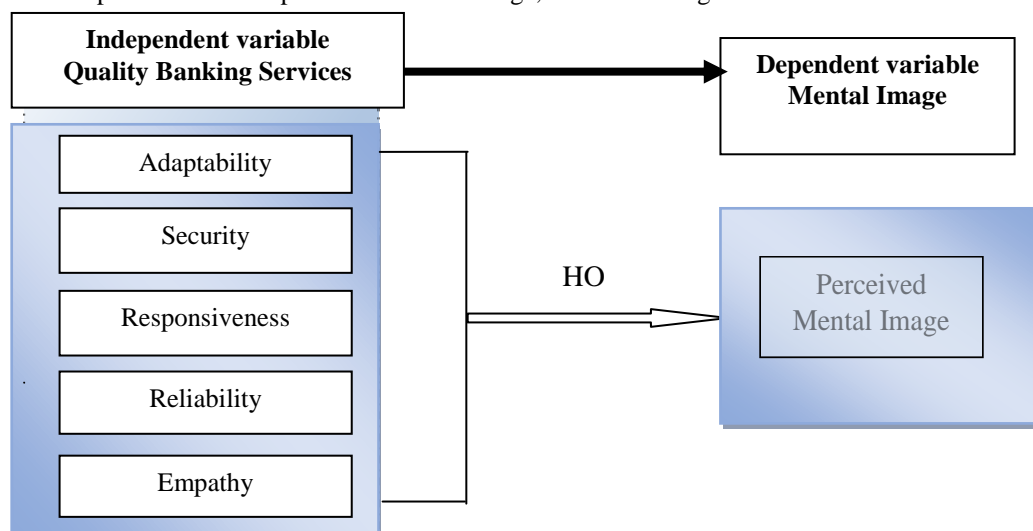
1. Determine the extent of Jordanian Islamic banks applying quality banking services standards (Adaptability, Security Responsiveness, Reliability, and Empathy) from customers' point of view.

2. Identify the impact of applying quality banking services in improving the perceived mental image of customers' dealing with Jordanian Islamic banks.

Research model:

The study model included structural details of study variables, which conform to the objectives and hypotheses of the study. The model includes five dimensions of independent variable, quality banking services

(Adaptability, Security, Responsiveness, Reliability, and Empathy) as well as the model include one dimension of the dependent variable perceived mental image, as shown in Figure no. 1



Research Hypothesis:

According to the research problem and objectives of this study, the research hypotheses formulated as follows:

H₀: There are statistically significant impact of quality banking services, which consist (Adaptability, Security, Responsiveness, Reliability, and Empathy) in improving perceived mental image of the Jordanian Islamic banks from customer's point of view at the level of significance ($\alpha \leq 0.05$).

H₀₁: There is statistically significant impact of Adaptability on improving perceived mental image of the Jordanian Islamic bank from customer's point of view.

H₀₂: There is statistically significant impact of Security on improving perceived mental image of the Jordanian Islamic bank from customer's point of view.

H₀₃: There is statistically significant impact of Responsiveness on improving perceived mental image of the Jordanian Islamic bank from customer's point of view.

H₀₄: There is statistically significant impact of Reliability on improving perceived mental image of the Jordanian Islamic bank from customer's point of view.

H₀₅: There is statistically significant impact of Empathy on improving perceived mental image of the Jordanian Islamic bank from customer's point of view.

Literature Review

Quality defined as a set of product or service features and characteristics, which meets the written and implied needs. American Scholar J. Jurandefined quality as "adaptability for usage" (Attiany, 2014) which means conformity of the product with the specified standards specifications one side and meeting the needs and market requirements from another side. It includes the related features and characteristics of product manufacturing or service such as: Performance, security, Maintenance ability, Reliability, durability and service (Besterfield et al., 2011).

Quality banking service Dimensions:

1. Adaptability: Samer(2020) has defined adaptability as the flexibility extent of service providers' conduct to adapt their behaviors' and procedures' in order to meet the customers' needs and requirements. In this study, the researches define adaptability as amount of flexibility exhibited the banks in dealing with its employees and customers requirement at the appropriate time and place.

2. Security: Security considered one the important banking services dimensions. This dimension expresses the bank institutional ability to deal with its customers in a strictly confidential manner. This dimension also includes the bank's ability to protect its assets and the rights of the people dealing with it from all kinds of threats and penetrations from any direction. Security also requires solving problems, as they occur in order to make its customers' feel secure and safe.

3. Responsiveness: Responsiveness defined as the ability to satisfy the customers' needs and desires, respond to their complaints, and solve them quickly and efficiently. This means the bank or organization expresses its desire to provide the service to customers' in a manner to convince them that they are respected and appreciated.

4. Reliability: The concept of Reliability refers to the ability to perform the service continuously and accurately (Chaffey, 2009). It can also be defined as the performing of the service accurately (Chun, 2018), and in a timely manner when committed to perform it. Also it requires maintaining the related service records in an error free manner (Parasuraman et al., 2017).

5. Empathy: The concept of empathy refers to understanding the customers' personal requirements and taking care of them individually. The bank employees should also show all kinds of sympathy and kindness and treat them as close friends rather than just as banking institution customer (Goetsch & Daris, 2006).

Mental Image: The mental image defined as a set of meanings, which makes a certain thing recognized through the individuals' description of this thing, remembering it or relating it to other things. (Bidinet al., 2014). The total set of these meanings and perceptions, which desired a certain organization as the mental image, which forms in the human minds whether physically or abstractly (Hamid and Jusoh, 2016). The Mental Image may be formed from quality of certain organization's product (Jani, 2014). For the purpose of this study, the two researchers identify the mental image as the mental perception or common impression, which forms in Islamic banks customers' because of, accumulated experience and trials in dealing with banks in a specific performance. (Christol 2002)

Perceived Mental Image: The perceived mental image defined as a set of impressing and feeling which forms the minds those dealing with these organizations, which reflects the organization's reputation (Christie et al., 2020). It is also defined a perceived mental image and perceptions which had been formed by dealing and interrelating with a certain organization during a specific timeframe (Feldman et al., 2014; Alanezi, 2017).

Previous studies:

Shaatha (2012) conducted a study titled "The quality banking services provided by Palestine Bank Ltd from the customers Point of view. The study aim to measure the gap between the quality service provided from the bank and the quality service expected from customers, according to this study if the quality provided is more than expected, then it is optimal, if the quality services provided is less than the expected then it is poor. The study found that the most important quality banking services satisfy customers are reliability, responsiveness, trust and empathy; also the study found tangibility is the least important dimension. Halouz and Aldmour (2012) study the impact of quality banking services in customers loyalty, the researchers collect the data from (421) random sample of Jordanian banks customers, the most important results reached in this study is: there is statistically significant impact for all quality banking services dimensions on achieving customers loyalty. In addition, the study found that security had the biggest impact in forming customers' loyalty to the Jordanian banks. Abu Khrais and Shakshak study (2015) aimed at investigating the impact of E-marketing relation with quality banking services from the point of view of Libyan bank's customers. The importance finding is E-marketing had a statistically significant impact in evaluation quality banking services which is represented in security, database availability, research and development. Abu Baker study (2016) aimed at measuring the role of the services quality, intangible benefits and mental image in improving quality, the study found that there is statistically significant impact between the quality of services and the mental image. AlRabadi's study (2018) aimed at investigating the impact of quality banking services of the Arab bank customers' in Zarqa city through identifying the quality banking services dimensions, which is represented in: Tangibility, Security, Responsiveness, Reliability, and Empathy. Researcher collected the study data from (398) individuals who are dealing with the Arab Bank. Study concluded to several findings; the most importance of them indicates that there is a general satisfaction about the service provided by the Arab Bank specifically those which make the customer feel secure. Study also indicated there is statistically significant impact for the quality banking services dimensions in achieving the Arab Bank customer's satisfaction. Bahia (2019), develop a tool to measure the perceived quality banking services (BSQ), consist of six dimensions represent in: Effectiveness, security, accessibility, price, Tangibility, reliability and study revealed that there is statistically significant impact for these measurements in evaluated the quality services provided by the banks. Lois & Web (2019) identify the impact of quality of services on customers' responsiveness. The study concluded that the organizations which are committed to standards have higher impact of motivated the customer responsiveness. The study also indicated that the organizations committed to community responsibility have more impact than price on drawing the customers' attention and responsiveness. Young et al., (2020), study the relationship between the mental image and increase of awareness about the quality services. The study also aimed at verifying the main elements in maintaining the customers' loyalty to mobile telecommunications the service providers. Data were collected and analyzed from (469) Korean citizen who participated in an online survey. The most important finding of the study is that the mental image of the companies has a statistically significant impact in increasing the awareness of the commercial brand. The finding also indicated that the mental image of the companies plays an important role in building and maintaining customers' loyalty in the markets. Kuo & Tang (2020), study the relationship between the quality service and mental image of the organization and the customers' satisfaction. The study concluded there is a positive linear relationship between the quality services and passengers satisfaction who use trains in Taiwan. Study Findings indicated that the quality services contribute in building a positive image of the organization

Study sample: (210) questionnaires were distributed to the customers of three Jordanian Islamic banks at the range of (70) for each: (Jordan Islamic Bank, Arab Islamic Bank and Safwa Islamic Bank), (162) questionnaire valid for statistical analysis were retrieved (77.1%). As shown in the next table.

Measuring study variables: Measuring independent and dependent variables of study conducted through the established questionnaire, which designed and distributed to the Jordanian Islamic banks customers. Questionnaire contained (25) paragraphs to measure the independent variables, (Adaptability, Security, Responsiveness, Reliability, and Empathy). Five paragraphs allocated for each independent variable. (8) paragraphs' were allocated for dependent variable, which is (perceived mental image),

Validity and reliability test:

In order to measure the quality of building data collection tool we need. to test the **validity** and **reliability**. A scale is valid if it actually measures the construct it's supposed to measure. It is reliable if it measures the same thing every time (Sekaran, 2006).

Table (1): Examining validity and reliability of study tool:

Variable	Paragraphs No.	Cronbach's Alpha	Credibility
Adaptability	5	0.789	0.881
Security	5	0.753	0.852
Responsiveness	5	0.791	0.908
Reliability	5	0.813	0.886
Empathy	5	0.764	0.917
Perceived Mental Image	8	0.829	0.897
Total	33	0.885	0.905

From Table (1) Cronbach's Alpha value was high for all the study variables. It ranges from (0.764 to 0.829), where the total is (88.5%) for all paragraph's. Credibility Coefficient value for each area was within the range of (0.852 and 0.917) while Credibility Coefficient for all paragraphs were (0.905).

Normal-Distribution test: Table (2) examine normal distribution for all study variables:

Variable	Tests of Normality	
	(K - S)	P - value
Independent Variables: Quality Banking Service		
Adaptability	0.731	0.660
Security	0.973	0.300
Responsiveness	0.796	0.550
Reliability	0.810	0.525
Empathy	0.789	0.442
Dependent variables: Perceived Mental Image		
Perceived Mental Image	0.765	0.332

Kolmogorov-Smirnov Test (K-S) used to verify the data normal distribution. The result as outlined in table (2) indicated that (P-value) is high for all study variables, which mean all data is close to normal distribution, and it is suitable for statistical analysis using the multiple and simple regression methods.

Hypothesis test:

First main hypothesis: There are statistically significant impact of quality banking services on improving perceived mental image of Jordanian Islamic banks customers at the level of significance ($\alpha \leq 0.05$).

Table (3): First main hypothesis test

Main Hypothesis	F	Sig	T	P-Value	R	R ²
impact quality banking services on improving perceived mental image	66.47	0.000	22.54	0.000	0.578	0.334

To examine this hypothesis, researchers used simple regression to verify the impact of quality banking services on improving perceived mental image of Jordanian Islamic banks customers. Table (3) indicates that there is positive correlation between independent variables with the dependent variables (R) is equal to (0.578), where (R^2) (0.334) which indicates that (0.334)of the changes in independent variables come as a result of the change of dependent variable. Also table (3) shows that the T-calculated (22.54) is greater than the (t) tabulated the mean we should reject the null hypothesis and accept the alternative hypothesis; therefore, there is a statistically significant impact of quality banking services on improving the perceived mental image of the Jordanian Islamic banks customers.

Testing sub hypothesis

Table (4): indicate the findings of testing five Sub-hypotheses that Emerged from the main hypothesis:

Sub-hypotheses	independent variables	dependent variable	t	P-Value	F()Sig()R()R ² (
First	Adaptability	Perceived Mental Image	4.95	0.002	7.499	0.000	0.496	0,246
Second	Security		5.147	0.000				
Third	Responsiveness		6.565	0.000				
Fourth	Reliability		8.211	0.000				
Fifth	Empathy		10.25	0.000				

To examine this hypothesis, researchers used multiple regression method to verify the impact of all quality banking service dimensions which consist (Adaptability, Security, Responsiveness, Reliability, and Empathy),on improving perceived mental image of the Jordanian Islamic banks customers. Table (3), indicates that is R (0.496), and (R^2) (0,246),which means that (0,246) value of changes in improving perceived mental image comes as a results of changing in quality banking service dimensions.Also table (3) shows that (F)calculated is (7.499) which is greater than (F) tabulated, according to this result,null hypothesis shouldrejected, and alternative hypothesis accepted, which mean there is a statistically significant impact of quality banking service with it is all dimensions on improving perceived mental image of Jordanian Islamic banks customers.

First Sub-hypothesis: There is statistically significant impact for Adaptabilityon improving the perceived mental image of the Jordanian Islamic banks customersat the level of significance ($\alpha \leq 0.05$).From the results reached from, table no. (4), we found that T-calculated is equal to (4.95) so it isgreater than (T-tabulated) at the level of significance ($\alpha \leq 0.05$),wherethe P-value (0.002), which is less than (0.05). According to this result, we reject null hypothesis, and accept alternative hypothesis, which indicates that there is statistically significant impact for Adaptabilityon improving the perceived mental image of Jordanian Islamic banks customers.

Second Sub-hypothesis: There is statistically significant impact ofSecurity in improving the perceived mental image of Jordanian Islamic banks customers. Going back to Table no.(4) Which expressed mathematicallythroughthis equations $Y_i = \beta_0 + \beta_1 X_i + \varepsilon_i$ to examine the different between the slope of independent variables and dependent variable.Table no. (4) Indicates that (T-calculated = 4.95), which is greater than (T-tabulated) at the level of significance ($\alpha \leq 0.05$) so the null hypothesis is rejected and the alternative hypothesis is accepted. Which indicates that there is statistically significant impact for Securityon improving the perceived mental image of the Jordanian Islamic banks customers'.

Third Sub-hypothesis: There is statistically significant impact for Responsivenesson improving the perceived mental image of Jordanian Islamic banks customers at the level of significance ($\alpha \leq 0.05$). From table no.(4) Which Emerged from the main hypothesis, we found that (T) calculated is equal to (6.565) and this value is greater than (T) tabulated which is equal to (1.98) at the level of ($\alpha \leq 0.05$). According to this result we reject null hypothesis and accept alternative hypothesis. Which means that there is statistically significant impact ofresponsivenesson improving perceived mental image of Jordanian Islamic banks customers.

Forth Sub-hypothesis: There is statistically significant impact ofReliability on improving the perceived mental image of the Jordanian Islamic banks customers at the level of significance ($\alpha \leq 0.05$).From statistically analysis shown in tableno. (4) Which contains the finding of sub-hypothesis test which emerged from the main hypothesis, it was found out that (T) calculated is equal to (8.211) and it is greater than the (T) tabulated at the level of significance ($\alpha \leq 0.05$). We can also notice (P-value) equals (0.000) which is less than (0.05). According to these results,we reject null hypothesis and accept alternative hypothesis that means that there is

statistically significant impact of reliability on improving the perceived mental image of the Jordanian Islamic banks customers.

Fifth Sub-hypothesis: There is statistically significant impact for Empathy in improving the perceived mental image of the Jordanian Islamic banks customers at the level of significance ($\alpha \leq 0.05$) according to the results reached in table (4), we found that (T-calculated) value is (10.25) which is greater than (T-tabulated) value at the level of significance ($\alpha \leq 0.05$). Therefore, the null hypothesis is rejected and alternative hypothesis is accepted. Which indicates that there is no statistically significant impact for Empathy in improving the perceived mental image of Jordanian Islamic banks customers.

Results and Conclusions:

This study aimed to identify the impact of the quality banking services represented in (Adaptability, security, responsiveness, reliability, and empathy) on improving the perceived mental image of Jordanian Islamic banks (Jordan Islamic Bank, Arab Islamic Bank, and Safwa Islamic Bank) from point of view of its customers. The study reached many results, the most important results as follows:

1. Study concluded that there's a statistically significant impact of the quality banking services Represented by (Adaptability, security, responsiveness, reliability and empathy) on improving the perceived mental image of Jordanian Islamic banks from the customer's point of view, at an estimated mean ($\mu = 3.5$), and it was introduced to the Statistical Analysis Program (SPSS). In order to verify the consequences of accepting or rejecting this hypothesis at a significance level ($\alpha \leq 0.05$), the value of (F) calculated has reached (66.47). It is greater than their (F) tabulated value and (P-value) has confirmed this finding. Which led the researchers to reject the null hypothesis and accept alternative hypothesis, which indicated a statistically significant impact of quality banking services with its five dimensions combined on improving the perceived mental image of Jordanian Islamic Banks from the customers' point of view. The result of this hypothesis is consistent with the findings of numerous previous studies such as Halouz and Dmour study (2012).
2. Five sub-hypotheses emerged from the first main hypothesis exist that there is statistically significant impact of all independent variable dimensions quality banking services (Adaptability, security, responsiveness, reliability, and empathy) on improving the perceived mental image of Jordanian Islamic banks customers point of view. In examining this hypothesis, using multiple regressions it was found that the (F-calculated) is (7.49) which it is greater than (F-Tabulated), also (P-value) was found less than the significance level mentioned in this study. This means that all independent variable dimensions have a statistically significant impact on improving perceived mental image.
3. When examining each dimension alone All (T-calculated) values for independent variables (Adaptability, security, responsiveness, reliability, and empathy) is greater than the (T-Tabulated) which equal to (1.98). Therefore, all null hypotheses were rejected, and all alternative hypotheses were accepted which indicates that there is a statistically significant impact for each independent variable on improving the perceived mental image of Jordanian Islamic banks from the bank's customers point of view. This finding comes in consistent with the reached by Young et al. (2020) conducted in Taiwan on express train service and Abu Bakr, Fawzi (2016).
4. Researchers' believe that this finding indicates to extent Jordanian Islamic banks concern to applying quality banking service standards in their attempt to respond to customers' requirements. This result is consistent with Kuo & Tang (2020), which found abstract impact for quality banking service dimensions in achieving customers' loyalty to Jordanian Islamic banks.

Recommendations:

In the light of study findings, the researchers presented a set of suggestions and recommendations as follows:

1. Jordanian Islamic banks need to adopt all principles and tools of total quality Management (TQM) specifically those related to the quality of services due to get positive impacts of these practices on banks performance and increase a positive image for the banks
2. In the light of statistical analysis results, which indicated that there, is level of significance impact for quality banking services on improving the mental image of Islamic banks from customers' point of view. The researchers recommend that there is need to continue train the employees of the Jordanian Islamic banks on Quality banking services principles and tools.
3. The researchers recommend that Jordanian Islamic Banks must use the benchmarking as a tool to learn from the experts or leaders in the banking sector to learn from them in order to adopt what they learn in the Jordanian Islamic banks to gain leadership strategies effectively.
4. Islamic banks should encourage all employees continuously to provide innovative and creative ideas in regard to apply the quality banking services. Therefore, incentive systems and rewards should developed.

5. Researchers recommend that the Jordanian Islamic banks should work continuously on measuring the quality banking services, which provided to bank's customers. Banks should identify and enhance strength areas, also identify weaknesses of quality banking services in order to find appropriate solutions.
6. Researchers recommend further studies on research sector to identify the remaining elements of quality banking services, which is not covered in this study. Therefore, trying to recognize the impact of those elements in achieving competitive advantage or improving performance of subject banks'.

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