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The reality of implementing relationship marketing in banks and the extent of its contribution to improving the quality of banking service: Study of a group of commercial banks in M'sila

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Abstract--This study aimed to find out the effect of relationship marketing on the quality of banking service in commercial banks, The sample included a group of agencies at the M'sila state level, This effect was studied through the relationship marketing dimensions(Improvement, Continuous quality improvement, Internal Marketing, Customer complaints, Strengthening the relationship with clients) as an independent dimension, The quality of banking service (tangibility, Reliability, safety, Response, Sympathy) As a dependent variable, as it was distributed to a sample of 38 employees from commercial banks in the wilaya of M'sila. In order to process the data, the SPSS program was used. The study concluded that there is a positive effect of relationship marketing on the quality of banking service, The study also recommended that marketing should be strengthened with relationships within banking institutions, Through contacting the customer and maximizing and maintaining the relationship with him, And this is through constant listening and preservation of it.

Keywords---Relationship Marketing, Banking Service Quality, Banks.
JEL Classification: G21.M31.

1. Introduction

The marketing function is gaining great importance, especially in light of the increasing growth and continuous development of the activity of economic institutions, which prompts the latter to follow the most important developments and various modern trends, as the institution is considered a dynamic element that grows, develops and is affected by these variables, which are active in an atmosphere of intense and diverse competition surrounded by risk, which forced it to constantly restructure its situations in order to survive and grow as well as achieve competitive superiority, and this superiority can only be achieved by meeting the needs and desires of customers at a higher value than what competitors offer, and accordingly, institutions today are looking for the best ways by changing previous strategies that aimed to attract customers only to new strategies that guarantee attracting the customer and gaining his loyalty and considering him a partner of the institution, by forming a bridge linking the institution and its customers, and this is what is known as relationship marketing. Therefore, institutions have become more interested than ever in developing relationships with customers and building long-term relationships with them in order to achieve many gains, including achieving competitive advantage and market share that contribute to achieving the survival and continuity of the institution.

The problem of the study:

Relationship marketing is a mutual development of long-term relationships between the seller and the buyer, represented in retaining the customer and building trust with him, because the cost of gaining a new customer is more than retaining the current customer on the one hand, and on the other hand, it seeks to present a positive image of its services provided by employees, and accordingly, the link between the institution and the quality of its services is the relationship between it and its customers.

Based on the above, the problem of the study emerges with a fundamental question:

To what extent can the application of relationship marketing affect the quality of banking services in the commercial banks under study?

Study hypotheses:

In light of the above and in the hope of achieving the study objectives, the following main hypothesis was set as follows:

There is no statistically significant effect of relationship marketing on the quality of banking services in commercial banks.

The following sub-hypotheses branch out from this main hypothesis:

- There is a statistically significant effect of quality on the quality of banking services.

- There is a statistically significant effect of continuous quality improvement on the quality of banking services.
- There is a statistically significant effect of internal marketing on the quality of banking services.
- There is a statistically significant effect of customer complaints on the quality of banking services.
- There is a statistically significant effect of strengthening the relationship between the organization and customers on the quality of banking services.

Study objectives: This study aims to:

- Providing an explanation of the concept of relationship marketing and the concept of banking service quality.
- Testing the relationship between relationship marketing and banking service quality.
- Providing a set of suggestions and recommendations for Algerian banking institutions.

Study methodology:

In order to achieve the objectives of the study, the descriptive analytical method was used, which is known as a method of analysis based on a tool for collecting data on a specific phenomenon or topic in the research based on the questionnaire.

2- Relationship marketing:

1.2. Definition of relationship marketing:

- (Ganrmo) believes that relationship marketing is: "The search for the customer, maintaining him and developing the relationship with him" (Bosta, 2010-2011, page 17)
- (Chou) defined it as a strategy to attract customers, maintain them and try to gain their loyalty. (Yassin, 2010, p. 25)
- Philip Kotler defined relationship marketing as creating a long-term relationship with the customer or several groups, based on the extent of their contributions to the organization and its success. (Ph. Kotler et al., 2006)

From the above, relationship marketing can be defined as a long-term relationship and an attempt to maintain it between the organization and its customers, while developing and making it successful to achieve common goals.

2.2. Motives for service organizations' interest in relationship marketing:

The increasing interest of organizations at different levels and sizes, in a new trend in marketing thought based on retaining the customer and establishing a long-term relationship with him and creating interactive relationships in the long term, or what is known as relationship marketing, and among the most important motives that made organizations take it as a strategic interest, we mention the following:

- It helps organizations in the processes of interaction and communication with customers, in order to know their needs and desires on an ongoing basis and in the best ways.
- Relationship marketing views loyalty and honesty with customers ,It achieves satisfaction, loyalty and continuity for them.

- Giving a place to the customer, as the company's customers are considered real assets and represent its capital and its survival in the market.
- In the midst of saturated markets and fierce competition, the costs of acquiring new customers and exchanging with them are very high, so the marketing strategy directed at the customer to gain their loyalty is the appropriate alternative, and this is through saving time and reducing costs. (Hawari, 2013, p. 20)
- Building a good relationship with customers creates effective feedback, which helps develop the company's products.

2-3 Dimensions of Relationship Marketing:

Relationship marketing is based on a set of dimensions that lead to establishing a long-term relationship with customers and retaining them by satisfying their needs and desires. Below we will explain these dimensions:

A - Quality: It is the ability to fulfill the customer's desires in a manner that matches his expectations and achieves his complete satisfaction with the product or service provided to him, (Al-Din, 1996, p. 10), meaning that it matches the customer's specifications and requirements, and that the quality that the customer perceives for the service is the difference between the customer's expectations for the dimensions of service quality and the actual performance that reflects the extent to which these dimensions are actually available, and quality is measured by the extent of their conformity. (Al-Taie and Al-Alaq, 2009, p. 141)

B - Continuous improvement of quality: It means continuous improvements that include all factors related to the process of converting inputs into outputs, and therefore continuous improvement affects all processes and is not limited to the manufacturing stages only, but rather affects goods and services and the level of efficiency in job performance, and is characterized by continuous prediction of the needs and desires of customers on an ongoing basis, considering them the basic pillar for the institution's survival in the market. (Habiba, 2005, page 18)

C - Customer complaints: It is considered one of the most important elements for the organization, especially when it recognizes them early, so that it can avoid part of the loss that it may be exposed to as a result of neglecting these complaints, which leads customers to become frustrated and finally abandon the organization. It is also possible to give a concept to customer complaints as what is expected from customers and the organization has not satisfied, where if they are cared for, loyalty to the organization will increase, but if it is neglected, customers will turn into competitors. (Shafiq, 2005, page 42)

D - Internal marketing: The concept of internal marketing appeared in the late seventies and early eighties and was the focus of many researchers and practitioners, and several definitions were given to it, the most important of which is that it is marketing efforts to convince employees within the organization of the importance of their role within the organization in order to achieve the desired goals. (Al-Sahen, 2013, p. 35) Accordingly, internal marketing is an administrative method that aims to motivate the organization's members and involve them in various decisions as internal customers, while jobs are internal products.

H - Strengthening the relationship with customers: The institution that strengthens its relationship with its customers will lead to the development of customer relationships with the institution, and accordingly, the institution that neglects its relationship with its customers will seek to establish relationships

with other institutions instead. Accordingly, in order for the institution to ensure the strength and durability of the relationship between it and its customers, it is necessary to study the extent of customer loyalty to it, and this is done by looking at customer data and considering that the permanent customer is a loyal customer, and losing him will cost the institution a great loss. (Ben Jarwa and Delom, 2015, p. 97)

3. Quality of banking service:

1.3. Definition of banking service quality:

- Schwart defined it as the extent to which the characteristics of the banking service match the customer's expectations through his experience of the service (Bresh A., 2005, page 255)

- The quality of banking service can also be viewed from two perspectives, internal and external. The internal perspective is the commitment to the standard specifications for which the banking service was designed, while the external perspective focuses on what the bank's customers perceive. (Sobhi and Al-Tamimi, 2007, page 103)

From the above, it can be said that the quality of banking service is the extent to which the quality of service provided by the bank matches what customers demand for this quality.

2.3. Dimensions of banking service quality:

The dimensions of service quality have been characterized by variation and diversity from one researcher to another and have witnessed many modifications. Researchers have reached a division of service quality into ten basic dimensions through the model developed by Parasuraman Zethaml and Berry in 1985 as the first model for measuring service quality, which is reliability, speed of response, security, credibility, accessibility of service, communication, tangibility, customer knowledge and understanding, efficiency, and courtesy.

In 1990, Parasuraman, Zethaml and Berry combined these dimensions into five dimensions, which are: (Bresh A., 2005, p. 255)

A- Responsiveness: The ability to deal effectively with all customer requirements and respond to their complaints continuously

B- Reliability: The ability to deal effectively and complete the required service accurately and consistently.

C - Safety: It is the reassurance that the service provided to customers is free from error, danger or doubt.

D - Tangibility: It is everything related to the material facilities, equipment and appearance of employees.

E - Empathy: It is depositing the spirit of friendship and concern for the customer and making him feel his importance.

Researchers believe that the previous dimensions are not necessarily separate from each other, but rather some of them are intertwined with each other, and even complement each other. The importance of these dimensions varies from one customer to another and from one organization to another. (Nayli, 2015, p. 140)

4. Study Methodology

1.4. Study Community and Sample

* Study Community: The study community represents all individuals working in Algerian commercial banks.

* Study Sample: The study sample consists of employees of four commercial banks in the state of M'Sila, where the size of the study sample reached 38 individuals, and the questionnaire was distributed to all sample members and 38 questionnaires were retrieved. The following table shows the names of the banks and the number of sample members.

Table 01: Statement of the number of banks under study and the study sample

		Refundable forms	Acceptable forms
Agricultural and Rural Development Bank	07	07	07
National Bank of Algeria	07	07	07
National People's Credit	10	10	10
Local Development Bank	14	14	14
total	38	38	38

Source: Prepared by researchers

2.4. Study Model:

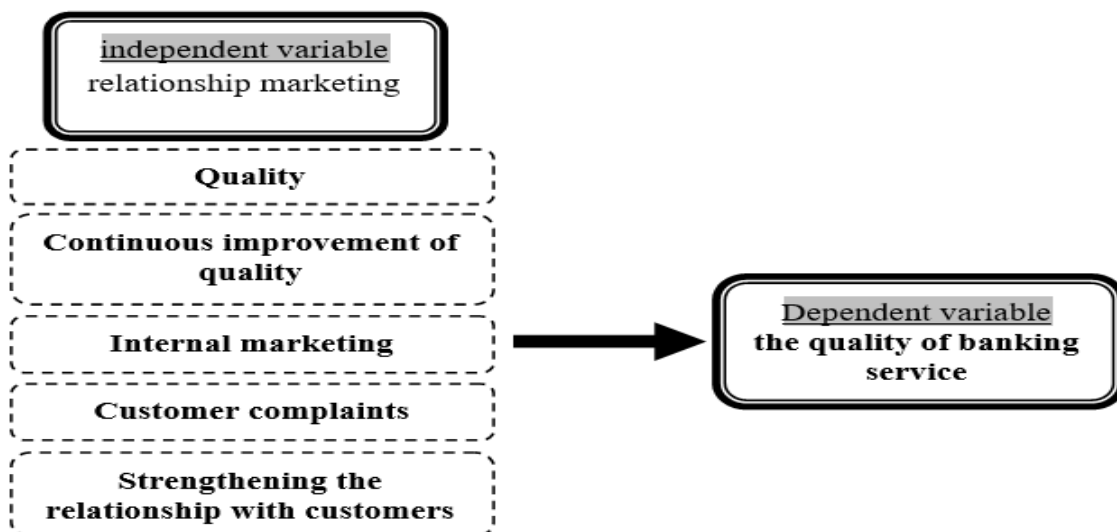


Figure 1: Study Model

Source: Prepared by researchers

Second - The stability of the questionnaire paragraphs

This means the extent to which the same or similar results are obtained if the research is repeated under similar conditions, using the Cronbach's alpha coefficient, which determines the level of acceptance of the measurement tool by 0.60 or more. The results were as follows:

Table 02: Stability coefficient (by the Cronbach's alpha method)

Variables	Number of paragraphs	Cronbach's alpha
Scale	36	0.941

Source: Prepared by the researchers based on the outputs of the statistical program spss

It appears from Table (02) that the overall stability coefficient of the research tool reached 0.941, which is a high stability coefficient and suitable for research purposes, which makes us confident in its validity and suitability for collecting data.

5 - Data analysis and hypothesis testing

This includes studying and analyzing the specific data, testing the hypotheses, and presenting the results of the study, which aims to identify the impact of relationship marketing on the quality of banking services in commercial banks as follows

First - Analysis and interpretation of the results of measuring the dimensions of relationship marketing

The arithmetic averages, standard deviations, and significance level were calculated in order to infer the extent of the sample members' agreement on the content of the paragraphs.

Table 03: The extent of the sample members' agreement and the trends of their answers to the phrases of the dimensions of relationship marketing

	Paragraph/ phrase	Mean	Standard deviation	Practice level	Sig
1	The worker is keen to provide the service to the customer according to the specifications and standards set by the bank.	4.394	0.547	Strongly agree	0.000
2	The bank is keen to have accurate knowledge of the needs and desires of current and prospective customers.	3.973	0.914	Agree	0.000
3	The bank is in constant and continuous contact with the customer to gain his satisfaction.	3.631	1.024	Agree	0.001
4	The bank tracks the level of customer satisfaction with the quality of service provided to him.	3.789	1.017	Agree	0.000
	quality	3.947	0.604	Agree	0.000
5	The bank always seeks to improve the quality of its services.	4.157	0.754	Agree	0.000
6	The bank works to increase the effectiveness and efficiency of employees through training and motivation.	3.815	1.061	Agree	0.000
7	There is a continuous study of various banking operations.	3.789	0.703	Agree	0.000

8	Continuous quality improvement contributes to increased loyalty.	4.052	0.655	Agree	0.00 0
	Continuous quality improvement	3.953	0.583	Agree	0.00 0
9	The bank sees employees as active and involved in various decision-making.	3.500	0.862	Agree	0.00 1
10	Material and moral incentives make the worker provide the best service to the customers	4.447	0.760	Strongly agree	0.00 0
11	The training programs provided by the bank to the employee help him provide the best services.	4.421	0.642	Strongly agree	0.00 0
12	The spirit of cooperation between managers and workers increases the latter's performance in providing service to customers.	4.394	0.754	Strongly agree	0.00 0
	Internal marketing	4.190	0.543	Agree	0.00 0
13	The bank follows a specific system to deal with customer complaints.	3.842	1.103	Agree	0.00 0
14	The bank is keen to listen to customer complaints.	4.026	0.999	Agree	0.00 0
15	The bank handles customer complaints quickly.	3.710	1.112	Agree	0.00 0
16	The bank considers the complaint submitted by the customer as an opportunity to develop a new service.	3.815	1.061	Agree	0.00 0
	Customer complaints	3.848	0.994	Agree	0.00 0
17	The success of a bank depends on its relationship with its customers.	4.473	0.556		0.00 0
18	The bank cares about its customers and provides them with information about it.	3.815	0.729	Agree	0.00 0
19	The bank tries to gain the trust of existing customers and attract new customers through constant and continuous communication.	3.842	0.945	Agree	0.00 0
20	The bank offers gifts and incentives to its customers.	3.052	1.038	Agree	0.75 6
21	The bank pays attention to its customers' suggestions.	3.500	0.951	Agree	0.00 3
	Strengthening the relationship between the organization (bank) and customers	3.736	0.642	Agree	0.00 0

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table (03) shows that the majority of the sample members agree on the necessity of relationship marketing in the bank, and this is reflected in the general weighted arithmetic mean of the dimensions of relationship marketing, and they can be arranged according to the intensity of agreement as follows, where the largest was internal marketing, then continuous improvement of quality, then the quality dimension, then customer complaints, and finally the dimension of strengthening the relationship between the organization (bank) and customers, with arithmetic

averages respectively (4,190), (3,953), (3,947), (3,848), (3,736). And the significance level is "0.000" which is less than 0.05. It is also noted from the table that paragraph No. 20 of the customer complaints dimension is the only one that the degree of agreement on it by the respondents was neutral, as the significance level reached 0.756 which is greater than 0.05.

Analysis and interpretation of the results of measuring the dimensions of banking service quality

The arithmetic averages, standard deviations, and significance level were calculated in order to infer the extent of the sample members' agreement on the content of the paragraphs.

Table 04: Arithmetic mean, standard deviation and trends of banking service quality dimensions

	Paragraph/ phrase	Mean	Standard deviation	Practice level	Sig
1	The facilities and lounges are comfortable and attractive to customers and have modern equipment.	3.394	0.916	Neutral	0.012
2	The employees are distinguished by their good appearance, elegant dress and fitness that attracts customers.	4.263	0.644	Strongly agree	0.000
3	The interior and exterior design of the bank is organized and integrated, making it easy to obtain the service.	3.894	0.923	Agree	0.000
	Tangibility	3.850	0.704	Agree	0.000
4	The worker provides services quickly and on time.	4.105	0.923	Agree	0.000
5	Bank working hours are suitable for all customers	4.000	0.869	Agree	0.000
6	The bank cares about customers' problems and responds quickly to their inquiries.	3.868	0.934	Agree	0.000
	Reliability	3.991	0.836	Agree	0.000
7	The Bank maintains accurate recording and documentation systems.	4.394	0.638	Strongly agree	0.000
8	The bank staff are trustworthy and you feel safe dealing with them.	4.236	0.751	Agree	0.000
9	The bank provides safe deposit boxes to keep customers' private belongings safe.	3.315	1.187	Neutral	0.110
	Safety	3.982	0.609	Agree	0.000
10	The bank responds immediately to customers' emergency cases.	3.789	0.905	Agree	0.000
11	The bank takes care to be accurate in informing customers about the date of providing services.	3.578	0.826	Agree	0.000
11	Staff understand customer requests	3.868	0.843	Agree	0.000

2	easily and provide service promptly.				
	Responsiveness	3.745	0.681	Agree	0.000
1 3	The bank employees are kind and smile when dealing with customers.	4.263	0.685	Strongly agree	0.000
1 4	The banking administration cares about customers with special needs.	3.947	0.803	Agree	0.000
1 5	The bank pays individual attention to customers to provide decent and consistent service.	4.000	0.657	Agree	0.000
	Empathy	4.070	0.611	Agree	0.000

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table (04) shows that the majority of the sample members agree on the necessity of banking service quality, which is reflected in the weighted general arithmetic mean of the dimensions of banking service quality, where the largest was for the empathy dimension, then the reliability dimension, then the security dimension, then the tangibility dimension, and finally the response dimension, with arithmetic means respectively (4,070), (3,991), (3,982), (3,850), (3,745), and a significance level of "0.000" which is less than 0.05.

5. Testing the hypotheses and presenting and analyzing the results:

To answer the main hypothesis: "The researchers analyzed it in five hypotheses:

First: The first hypothesis: There is a statistically significant effect of quality on the quality of banking services in commercial banks.

To test this hypothesis, the Pearson correlation coefficient and the simple regression analysis test were used to verify the existence of an effect of quality on the quality of banking service.

1/Pearson correlation coefficient between the quality element and the quality of banking service

Table 05: Pearson correlation coefficient between the quality element and the quality of banking service

Variables	Pearson correlation	Sig
Quality quality of banking service	0.614	0.000

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table No. (05) shows that the correlation coefficient between the quality element and its impact on the quality of banking service reached 0.614%, which is a statistically significant value at the significance level ($\alpha = 0.05$) where the Sig value reached 0.000 which is less than 0.05, which indicates the existence of a relatively strong and positive correlation between quality and the quality of banking service.

2/Results of the test of the impact of quality on the quality of banking service

Table No. (06): Results of the test of the impact of quality on the quality of banking services

Model	R correlation coefficient	R ² coefficient of determination	F	Sig
The first hypothesis	0.614	0.377	21.748	0.000

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table (06) shows the effect of quality on the quality of banking service, as the results of the statistical analysis showed a statistically significant effect of quality on the quality of banking service, as the correlation coefficient $R = 0.614$ at the level of $\alpha = 0.05$ and the coefficient of determination R^2 reached 0.377, meaning that 37.7% of the variance in the quality of banking service is limited by the quality dimension. The calculated F value reached 21.748, which is statistically significant at the level ($0.05 = \alpha$), meaning that the regression model is significant and statistically significant. Since the Sig value reached 0.000, which is less than the value ($0.05 = \alpha$), we reject the null hypothesis and accept the alternative hypothesis that says: There is a statistically significant effect of quality on the quality of banking services in commercial banks.

Second: The second hypothesis: There is a statistically significant effect of continuous improvement of quality on the quality of banking services.

To test this hypothesis, Pearson correlation coefficient and simple regression analysis test were used to verify the existence of an impact of continuous quality improvement on banking service quality.

1/Pearson correlation coefficient between the continuous quality improvement element and banking service quality

Table 07: Pearson correlation coefficient between the continuous quality improvement element and banking service quality

Variables	Pearson correlation	Sig
continuous quality improvement	0.486	0.002
quality of banking service		

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table No. (07) shows that the correlation coefficient between the continuous quality improvement element and its impact on the quality of banking service reached 0.486%, which is a statistically significant value at the significance level ($0.05 = \alpha$) where the Sig value reached 0.002 which is less than 0.05, indicating the existence of a moderate and positive correlation between continuous quality improvement and the quality of banking service.

2/ Results of testing the impact of continuous quality improvement on the quality of banking service

Table 08: Results of testing the impact of continuous quality improvement on the quality of banking service

Model	R	R²	F	Sig
The second hypothesis	0.486	0.237	11.160	0.002

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table (08) shows the effect of continuous quality improvement on the quality of banking services. The results of the statistical analysis showed a statistically significant effect of continuous quality improvement on the quality of banking services, as the correlation coefficient $R = 0.486$ at the level of $\alpha = 0.05$ and the coefficient of determination R^2 reached 0.237, meaning that 23.7% of the variance in the quality of banking services is limited by the dimension of continuous quality improvement. The calculated F value reached 11.160, which is statistically significant at the level ($0.05 = \alpha$), meaning that the regression model is significant and statistically significant. Since the Sig value reached 0.002, which is less than the value ($0.05 = \alpha$), we reject the null hypothesis and accept the alternative hypothesis that states: There is a statistically significant effect of continuous quality improvement on the quality of banking services in commercial banks.

Third: The third hypothesis: There is a statistically significant effect of internal marketing on the quality of banking services in commercial banks. To test this hypothesis, Pearson's correlation coefficient and simple regression analysis test were used to verify the existence of an impact of internal marketing on banking service quality.

Pearson's correlation coefficient between internal marketing element and banking service quality

Table 09: Pearson's correlation coefficient between internal marketing and banking service quality

Variables	Pearson correlation	Sig
internal marketing	0.359	0.027
quality of banking service		

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table No. (09) shows that the correlation coefficient between the internal marketing element and its impact on the quality of banking service reached 0.359%, which is a statistically significant value at the significance level ($0.05 = \alpha$) where the Sig value reached 0.027 which is less than 0.05, indicating the existence of a moderate and positive correlation between internal marketing and the quality of banking service.

2/ Results of testing the impact of internal marketing on the quality of banking service

Table No. (10): Results of testing the impact of internal marketing on the quality of banking service

Model	R	R ²	F	Sig
The third hypothesis	0.359	0.129	11.160	0.027

Table (10) shows the effect of internal marketing on the quality of banking services. The results of the statistical analysis showed a statistically significant effect of internal marketing on the quality of banking services, as the correlation coefficient $R = 0.359$ at the level of $\alpha = 0.05$ and the coefficient of determination R^2 reached 0.129, meaning that 12.9% of the variance in the quality of banking services is limited by the internal marketing dimension. The calculated F value reached 5.325, which is statistically significant at the level ($0.05 = \alpha$), meaning that the regression model is significant and statistically significant. Since the Sig value reached 0.027, which is less than the value ($0.05 = \alpha$), we reject the null hypothesis and accept the alternative hypothesis that says: There is a statistically significant effect of internal marketing on the quality of banking services in commercial banks.

Fourth: The fourth hypothesis: There is a statistically significant effect of customer complaints on the quality of banking services in commercial banks. To test this hypothesis, Pearson's correlation coefficient and simple regression analysis test were used to verify the existence of an impact of customer complaints on banking service quality.

1/Pearson's correlation coefficient between customer complaints and banking service quality.

Table 11: Pearson's correlation coefficient between customer complaints and banking service quality

Variables	Pearson correlation	Sig
customer complaints	0.667	0.000
quality of banking service		

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table No. (11) shows that the correlation coefficient between the dimension of customer complaints and its impact on the quality of banking service reached 0.667%, which is a statistically significant value at the significance level ($0.05 = \alpha$) where the value of Sig reached 0.000 which is less than 0.05, indicating the existence of a relatively strong and positive correlation between customer complaints and the quality of banking service.

2/ Results of testing the impact of customer complaints on the quality of banking service

Table No. (12): Results of testing the impact of customer complaints on the quality of banking service

Model	R	R ²	F	Sig
The fourth hypothesis	0.667	0.444	28.788	0.000

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table (12) shows the impact of customer complaints on the quality of banking service, as the results of the statistical analysis showed a statistically significant impact of customer complaints on the quality of banking service, as the correlation coefficient $R = 0.667$ at the level of $\alpha = 0.05$ and the coefficient of determination R^2 reached 0.444, meaning that 44.4% of the variance in the quality of banking service is limited by the customer complaints dimension. The calculated F value reached 28.788, which is statistically significant at the level ($0.05 = \alpha$), meaning that the regression model is significant and statistically significant. Since the Sig value reached 0.000, which is less than the value ($0.05 = \alpha$), we reject the null hypothesis and accept the alternative hypothesis that states: There is a statistically significant impact of customer complaints on the quality of banking services in commercial banks.

fifth: The fifth hypothesis: There is a statistically significant impact of strengthening the relationship between the organization (bank) and customers on the quality of banking services in commercial banks. To test this hypothesis, Pearson's correlation coefficient and simple regression analysis test were used to verify the existence of an effect of strengthening the relationship between the organization and customers on the quality of banking service.

1/Pearson's correlation coefficient between the element of strengthening the relationship with customers and the quality of banking service

Table 13: Pearson's correlation coefficient between strengthening the relationship with customers and the quality of banking service

Variables	Pearson correlation	Sig
strengthening the relationship with customers	0.730	0.000
quality of banking service		

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table No. (13) shows that the correlation coefficient between the dimension of strengthening the relationship between the organization and customers and its impact on the quality of banking service reached 0.730%, which is a statistically significant value at the significance level ($0.05 = \alpha$) where the value of Sig reached 0.000 which is less than 0.05, indicating the existence of a strong and positive correlation between strengthening the relationship between the organization and customers and the quality of banking service.

2/ Results of testing the effect of strengthening the relationship between the organization and customers on the quality of banking service

Table 14: Results of testing the effect of strengthening the relationship with customers on the quality of banking service

Model	R	R²	F	Sig
The fourth hypothesis	0.730	0.532	40.989	0.000

Source: Prepared by the researchers based on the outputs of.spss

Table (14) shows the effect of strengthening the relationship between the organization (bank) and customers on the quality of banking service. The results of the statistical analysis showed a statistically significant effect of strengthening the relationship between the organization (bank) and customers on the quality of banking service, as the correlation coefficient reached $R = 0.730$ at the level of $\alpha = 0.05$ and the coefficient of determination R^2 reached 0.532, meaning that 53.2% of the variance in the quality of banking service is limited by strengthening the relationship between the organization (bank) and customers. The calculated F value reached 40.989, which is statistically significant at the level of $(0.05 = \alpha)$, meaning that the regression model is significant and statistically significant. Since the Sig value reached 0.000, which is less than the value of $(0.05 = \alpha)$, we reject the null hypothesis and accept the alternative hypothesis that says: There is a statistically significant effect of strengthening the relationship with customers on the quality of banking services in commercial banks. To answer the main hypothesis, we conducted a multiple linear regression analysis. -There is a statistically significant effect of relationship marketing on the quality of banking services in commercial banks.

To test this hypothesis, Pearson's correlation coefficient and multiple regression analysis test were used to verify the existence of an effect of relationship marketing on the quality of banking services in commercial banks.

Table 15: Results of testing the effect of relationship marketing on the quality of banking services

Model	R	R²	F	Sig
Main hypothesis	0.819	0.671	13.035	0.000

Source: Prepared by the researchers based on the outputs of the statistical program spss

Table (15) shows the effect of relationship marketing on the quality of banking service, as the results of the statistical analysis showed a statistically significant effect of relationship marketing on the quality of banking service, as the correlation coefficient reached $R = 0.819$ at the level of $\alpha = 0.05$, meaning that there is a very strong correlation between the quality of banking service and relationship marketing through its dimensions included in the model, and with a coefficient of determination R^2 of 0.671, meaning that 67.1% of the variance in the quality of banking service is limited by relationship marketing through its dimensions included in the model. The calculated F value reached 13.035, which is statistically significant at the level $(0.05 = \alpha)$, meaning that the multiple regression model is significant and statistically significant, and therefore there is at least one independent variable that has a significant effect on the dependent variable, and since the value of Sig reached 0.000, which is less than the value of

(0.05 = α), and from it: There is a statistically significant effect of relationship marketing on the quality of banking services in commercial banks. The following table shows Dimensions of relationship marketing that have a significant impact within the model:

Table 16: Regression coefficients included in the model

Independent variables	Regression coefficient	t	Beta	Sig
Constant	0.513	0.922	--	0.000
Quality	0.212	1.433	0.236	0.162
Continuous improvement of quality	0.122-	0.875-	0.132-	0.388
Internal marketing	0.332	3.042	0.332	0.005
Customer complaints	0.256	2.610	0.468	0.014
Strengthening the relationship with customers	0.183	1.050	0.217	0.302

Source: Prepared by the researchers based on the outputs of the statistical program spss

Through Table 16, the significance of the independent variables can be examined through the t-test, which showed that:

- There is a significant relationship between the independent variables internal marketing and customer complaints and the dependent variable quality of banking service, as the value of the significance level for the t-test is less than 0.05, as it reached 0.005 and 0.014 for both variables, respectively, and the value of the regression coefficient reached 0.332 and 0.256, respectively, which indicates that the relationship between the independent variables and the dependent variable is a positive relationship.

- There is no significant relationship between the independent variables quality, continuous improvement of quality, and strengthening the relationship between the organization (bank) and customers, and the dependent variable quality of banking service, as the value of the significance level for the t-test is greater than 0.05, as it reached 0.162, 0.388, and 0.302 for all variables, respectively.

Through the values of Beta coefficients, the independent variables can be arranged in terms of relative importance as follows:

1- Customer complaints (Beta=0.468)

2-Internal marketing (Beta=0.332)

Based on the results of the statistical analysis of the study variables combined, the quality of banking service is affected by the significance of the independent variables represented in the dimensions of relationship marketing as follows:

$$Y = a + (b1.x1) + (b2.x2) + (b3.x3) + (b4.x4) + e_i$$

Y: Quality of banking service Dependent variable

a: Constant regression equation

b: Regression coefficient

e_i : Random variable or other factors = 0

X1: Quality

X2: Continuous improvement of quality

X3: Internal marketing

Independent variables

- X4: Customer complaints
- X5: Strengthening the relationship between the organization (bank) and customers

From this, the multiple linear regression equation is as follows:

$$Y=0.513++0.332x3+0.256x4+ei$$

Through the multiple linear regression equation, we find that there is a positive correlation between each of customer complaints and internal marketing with the quality of banking service, which is a significant correlation since the significance level value is less than 0.05, while there is a negative correlation between each of continuous quality improvement and banking service quality, which is a correlation that has no significant significance since the significance level value is greater than 0.05. There is also a positive correlation between each of quality and strengthening the relationship between the organization (bank) and customers with the quality of banking service, which is a correlation that has no significant significance since the significance level value is greater than 0.05. Accordingly, each of the following variables (continuous quality improvement, quality, and strengthening the relationship between the organization and customers) was dropped from the multiple regression equation.

Conclusion

The interest of institutions in the concept of relationship marketing has an impact on several aspects related primarily to the way competitive marketing strategies are built, and is considered the path to achieving satisfaction and creating loyalty. This is done by building a relationship between them and their customers, which leads to the transformation of new customers into permanent customers, and over time they will turn into an important source of attracting more potential customers, instead of heading to other competing banking institutions. The good relationship of the banking institution with its customers can also build trust with them and communicate with them for the longest possible period, which enables it to build a database about its customers by fulfilling their needs and desires and reducing as much as possible the gap between what is expected from customers about services and their actual perception, which may give them a sense of loyalty and pride in their institution.

Results

- Long-term relationships with customers are in themselves a competitive advantage, and can be relied upon as a strategy to confront price competition for service institutions.
- The customer's feeling of trust and comfort towards the institution leads to an increase in the institution's sales.
- Reaching positive word of mouth makes the customer himself a means of advertising the institution and its offers.
- When studying the impact of the dimensions of relationship marketing on the quality of banking service combined within the proposed model, it was noted that the two dimensions (customer complaints and the internal marketing dimension) were the only ones that had a significant impact on the quality of banking service, and both had a

positive relationship, while the other three dimensions (quality and continuous improvement of quality and strengthening the relationship with customers) had no significant impact on the quality of banking service.

Recommendations

- Senior management should enhance interest in marketing and human resources management, by following effective methods in selecting employees, and adopting various incentives to raise their efficiency, in order to achieve effective practice of relationship marketing.
- Constant contact with the customer and maximizing the relationship with him in order to maintain his loyalty.
- Work on renewing and improving services, as renewal is a symbol of excellence, survival and continuity.
- Spreading the culture that the customer is the basis for the survival of the banking institution and the focus of its activity.
- Listening and addressing customer complaints in order to achieve their satisfaction and maintain them.
- Work on developing a comprehensive marketing database for subscribers, to support the process of identifying and contacting the customer, which represents the basis of relationship marketing.

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