



يشهد السيد مدير مجلة البحوث في العلوم المالية والمحاسبية الصادرة عن كلية العلوم الاقتصادية والتجارية وعلوم التسيير جامعة محمد بوضياف بالمسيلة (الجزائر)، بأنه وبعد التحكيم العلمي تم قبول نشر المقال أدناه في مجلة البحوث في العلوم المالية والمحاسبية المجلد 05 العدد 02 الرقم التسلسلي 10 (ديسمبر 2020).

عنوان المقال:

** The impact of reliability and credibility and assurance and knowing the customer on improve competitiveness in Commerciale banks located in Algeria **

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رئيس التحرير



The impact of reliability and credibility and assurance and knowing the customer on improve competitiveness in Commercial banks located in algeria

تأثير الموثوقية والمصداقية والضمان ومعرفة العملاء على تحسين القدرة التنافسية في البنوك التجارية الناشطة في الجزائر

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Received: 11/11/2020

Accepted: 20/11/2020

Published: 09/12/2020

Abstract :

In this study, we demonstrated the role of the dimensions of banking service quality in a general, and after reliability, credibility, assurance and knowing the customer and their impact on the competitiveness of Algerian commercial banks, which has become at the present time the most important issue in the process of the life of commercial banks. Therefore, we conducted the dimensions of reliability, credibility, assurance and customer knowledge, which is the core of the banking process.

We reached several results, the most important of which we dealt with through research hypotheses in the study are as follows: After reliability has a positive impact on the competitiveness of Algerian commercial banks, after reliability has a positive impact on the competitiveness of Algerian commercial banks, credibility has a positive impact on competitiveness For Algerian commercial banks, the assurance has positive impact on the competitiveness of the Algerian commercial banks, knowing the customer has a positive impact on the competitiveness of the Algerian commercial banks.

Keywords: Reliability, Credibility, Assurance, Knowing the customer, Customers, Competitiveness.

JEL classification codes: L84 ; G29 ; M31 ; D41

الملخص:

في هاته الدراسة قمنا بتبيان دور أبعاد جودة الخدمة المصرفية بشكل عام وببعدي الموثوقية والمصداقية والأمان و معرفة العميل وأثرهم على القدرة التنافسية للبنوك التجارية الجزائرية التي صارت في الوقت الحالي القضية الأهم في سيرورة حياة البنوك التجارية والعنصر الهام الذي ينبغي الحفاظ عليه والبحث عن طرق رفعه وزيادته، لذلك قمنا باجراء اختبار أبعاد الموثوقية والمصداقية والضمان ومعرفة العميل الذي يعتبر جوهر العملية البنكية والمحور الأهم الذي تقام من أجله مختلف العمليات البنكية ، وقد توصلنا الى عدة نتائج أهمها ما قمنا معالجته من خلال الفرضيات البحثية في الدراسة.

أهم هاته النتائج هي كالتالي : بعد الموثوقية لديه أثر ايجابي على القدرة التنافسية للبنوك التجارية الجزائرية، بعد الموثوقية لديه أثر ايجابي على القدرة التنافسية للبنوك التجارية الجزائرية، بعد المصداقية لديه أثر ايجابي على القدرة التنافسية للبنوك التجارية الجزائرية، بعد الضمان لديه أثر ايجابي على القدرة التنافسية للبنوك التجارية الجزائرية، بعد معرفة العميل لديه أثر ايجابي على القدرة التنافسية للبنوك التجارية الجزائرية.

الكلمات المفتاحية: الموثوقية : المصداقية، الأمان، معرفة العميل، العملاء، القدرة التنافسية.

تصنيف JEL: D41 ; M31 ; G29 ; L84

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Introduction :

At the present time, the size of the financial institutions, especially banking, and the number of them throughout the world has grown, so attention must be paid to the strengths and their preservation, the detection of weaknesses and their improvement, and the search for a solution to them, and since banks are institutions that provide services to customers who are considered the most important axis for their survival in the market, it was Attention must be paid to the quality of service that is the customer attraction and primary goal of maintaining them.

The researchers in the banking field summarized five dimensions of service quality known to be the most used models for assessing customer opinions and attitudes(Al-Alak & Alnaser, 2012; Hasan, Ilias, Rahman, & Razak, 2008; Khodayari & Khodayari, 2011)

Reliability and Credibility and Assurance, Understanding/Knowing the Customer are one of the most important dimensions of service quality, according to many researchers, because they represent the direct link between them and customer loyalty and loyalty, as many studies have shown, such as a study (Ananthanarayanan Parasuraman, Zeithaml, & Berry, 1988) in which they said that reliability is A variety of features that add confidence to customers, as well as a study (Nupur, 2010) in which the researcher studied the relationship between reliability, assurance and customer satisfaction with banking services. Similarly,(Kheng, Mahamad, & Ramayah, 2010), this study found a direct positive link between quality dimensions such as reliability, assurance, and customer loyalty.Moreover, many studies have shown that service reliability has a major impact on customer satisfaction in Internet banking (Fonchamnyo, 2013)

After increasing competition, this led to an increase in the rate of failure and failure of banks, which indicates the fragility of the banking financial system and its impact on the general environment and external threats. This is the reason for the emergence of interest in the element of competitiveness and determining the relationship between competition and stability in banking business based on the quality of service associated with customers.(Berger, Klapper, & Turk-Ariss, 2017).

previously , We ask the following question:

What is the effect of reliability and assurance on the competitiveness of banks?

1. Hypotheses Study

H01: There is no positive impact of reliability on the competitiveness of banks

H02: there is no positive impact of credibility on the competitiveness of banks

H03: There is no positive impact of the assurance on the competitiveness of banks

H04: There is no positive impact of knowing the customer on the competitiveness of banks.

2.Objectives of the study

- examine the extent of the relationship between reliability, assurance and competitiveness of banks;
- examine the extent of the relationship between credibility, understanding/knowing the customer and competitiveness of banks;
- Clarify the concept of four dimension and the competitiveness of commerciale banks;
- Highlight the importance of dimension reliability and assurance;
- emphasize the relationship between (reliability, assurance, credibility, knowing the customer) and the competitiveness of commerciale banks.

3.Previous study

- A study titeled: Banking service quality provided by commercial banks and customer satisfaction. A structural equation modelling approaches (Alolayyan, Al-Hawary, Mohammad, & Al-Nady, 2018) studied a group of banking service quality dimensions and emphasized that one of the most important dimensions that have a great relationship is the reliability of the assurance and it also has a positive relationship with customer satisfaction.
- customer satisfaction and loyalty in Ethiopian banking sector (Shanka, 2012), in this study conducted in banks in order to provide an attractive service environment, results were obtained that the banks under study are good in the following three dimensions (tangibility, reliability, and assurance)
- Service quality in the banking industry: an assessment in a developing economy (Angur, Nataraajan, & Jahera Jr, 1999), They found that all

dimensions differ in their importance relative to full quality. The result indicated that reliability is the most important dimension followed by assurance at a lower rate

- Service quality and attitudinal loyalty: consumers' perception of two major telecommunication companies in Oman (Belwal & Amireh, 2018). In this study, hypothesized that reliability and even assurance positively affect customer loyalty by using the technique of modeling less squared partial equations (PLS).
- Customer Satisfaction on Reliability and Responsiveness of Self Service Technology for Retail Banking Services (Iberahim, Mohd Taufik, Mohd Adzmir, & Saharuddin, 2016). they studied the relationship between the two dimensions of reliability and response to ATM services with customer satisfaction, The result of the study indicated that reliability and response are important to increase customer satisfaction
- Concept of competitiveness in the financial sector (Yokoi-Arai & Yoshino, 2006). In this study, the researcher evaluated competition in the Japanese banking sector as the time period (the last quarter of the twentieth century), and found that competition between large city banks is stronger than competition between regional banks
- Effectiveness of training and development on employees' performance and organisation competitiveness in the nigerian banking industry (Falola, Osibanjo, & Ojo, 2014). This study hypothesized that behavioral and cognitive training significantly affects employee performance and the competitiveness of the bank.

I. THEORETICAL FRAMEWORK:

1. Reliability:

(Parasuraman et al., 1988) indicated that the reliability is the ability to provide accurate and reliable service from the service provider.(Berry, Parasuraman, & Zeithaml, 1994)He also defined it as the ability to perform good and reliable service in its results.Specifically, reliability reflects the accurate service performance of employees (Kranias & Bourlessa, 2013), It also interprets the ability to complete service on time and in the optimal way as expected by customers without any errors (Zalatar, 2012)

(Dickinger, 2007) considered that reliability is the ability to perform the required service in a reliable, accurate and consistently, (Lee-Kelley, Davies, &

Kangis, 2002; Rahim, Voon, & Mahdi, 2016) described it as the crucial thing in shaping long-term relationships between a customer and a bank.

2. Credibility:

Her first definition is at a study, where she gave her the concept of gaining customer confidence in a way that makes them worthy of his trust (A. Parasuraman, Zeithaml, & Berry, 1985). It is usually interpreted as adherence to the rules of transparency in giving information (Henckel, Menzies, Moffatt, & Zizzo, 2019). Credibility is defined as the ability to shape customer expectations (Du, 2018).

3. Assurance:

(Parasuraman et al., 1988) considered that a assurance is a variety of features that add customer confidence such as knowing the specific service of a polite and reliable company conduct to employees. (Berry et al., 1994), identified it as the ability of employees to gain customer confidence and convince them of the service provided to them.

Moreover, the assurance is related to the experience of the staff and the way they handle the need service (Kranias & Bourlessa, 2013), According to (Zalter, 2012) the assurance includes many characteristics: good service performance, customer respect, good customer communication and outstanding customer service. Specifically, assurance is the ability to transfer confidence from the employee to the customer. (Dickinger, 2007).

Clients will be satisfied with the service provided to them, and the results of the previous study (G. Qin & Prybutok, 2008; H. Qin, Prybutok, & Zhao, 2010) are evidence of this.

4. Knowing the customer:

That is, it is diligence in order to provide customer requirements and needs (A. Parasuraman et al., 1985), or it is as explained in his study (Zimmer, Aarsal, Al-Marzouq, Moore, & Grover, 2010) it was clarified, after knowing the customer, that it is an attempt to improve services in a manner that leads to enhancing confidence.

5. Competitiveness:

The concept of competitiveness is a broad concept that is determined by the sector in which it is applied, so researchers have made attempts to define the

concept of competitiveness according to the conditions of their studies. Accordingly (Yokoi-Arai & Yoshino, 2006), the concept of competitiveness is divided into three parts:

Definition of competitiveness by financial institutions;

Clarifying the relationship between competition and competitiveness;

Focusing on competitiveness in terms of quantity or quality.

There are several theories that attempt to define the concept of competitiveness, such as the oligopoly theory, but a SCP paradigm, He studied market performance and market structure and determined the structural measures of competition through formal approaches and informal approaches. (Kheng et al., 2010; Martin, 1993)

There is no clear definition of banking competition due to the fact that many measures have been taken to reach excellence. However, many indicators have emerged to measure banking competition, such as the Herfindahl-Hirschman index (which measures the concentration in the banking market) and the Lerner Index (Which measures the market power of banks and the statistic H (Measures banking competition)(Lapteacru, 2014).

As for measuring it and giving it the mathematical form, we find that there are three methods for measuring competitiveness: : (Claessens, 2009)

- Market structure and associated indicators;
- Organizational indicators that measure competitiveness;
- Rules for determining the degree of competition.

II. METHOD AND PROCEDURES:

1.Empirical study:

This study was conducted in the city of M'sila. There are 8 banks (public and private). In this study, the primary data was collected by administering the questionnaire from the clients of those banks. In order to obtain an answer to the questions, 190 questionnaires were distributed to 190 bank customers at M'sila. Of 190 questionnaires, 166 responses were received. The screening process resulted in the receipt of 160 questionnaires. The questionnaire contains three sections consisting of 20 questions. The first part of the questionnaire consists of issues related to the respondent's personal information. Age, gender and educational background included. The second part relates to the questions used

to evaluate the reliability dimension. While the third part contains questions that mimic after the assurance, also the fourth part contains questions related to competitiveness. Respondents were asked to indicate their degree of agreement with each of the items on five point likert scale.

2.Method of analysis of the study:

In order to understand the study variables and obtain logical and satisfactory results, we will follow the descriptive analytical approach by studying a sample of commercial bank customers using the questionnaire tool, after that we use the statistical program SPSS in order to process the large amount of data and extract the results searched for.

Table (01): Characteristics of the respondents.

Variable		Frequency	Percentage
Gender	- male	100	% 62,50
	-female	60	% 37,50
	Total	160	
Age	- 18 to 30	62	% 38,75
	- 30 to 60	77	% 48,16
	- 60 and above	21	% 13,14
	Total	160	
Educational background	- deploma and below	22	% 13,75
	- undergraduate	91	% 56,87
	- graduate	47	% 29,38
	Total		
Professional position	- free businees	40	% 25,00
	- Worker	105	% 65,62
	- Student	13	% 08,13
	- Unemployed	02	% 01,25
	Total		

Source: Source: Prepared by the researchers.

Results of Table (01). are explained to the sample of the respondents was a mixture between males and females, but we find the majority of males by 25%.The largest age group of respondents was (30 to 60 year old) group, which represents the ratio of % 48,16, the (18 to 30 year old) group, which represents

the % 38,75, then the (60 year or older) group that constituted the lowest percentage in the sample, which is % 13,14.

As for the educational level, we note that the largest percentage is the percentage of undergraduates (License and Master level), and PhD level, where the ratio reached % 95,25 with a total of (%56,87 + %29,38).As for the professional situation, we find that the largest section of the respondents are the workers, with a percentage of % 65,62 Then the entrepreneurs come in with a percentage % 25, to find in the latter with lower percentages they are students and the unemployed, with a percentage % 09 approx.

Are the steps that the researcher and / or researchers will follow in the processing of data collected through the study tools in the field study or case study and should be described in detail through.

III. STUDY RESULTS (ANALYSIS AND DISCUSSION):

1.Discussion the results of the demographic respondents:

The result of the frequency allocation in Table (01) above shows that among the 160 commercial bank customers who were sampled, 100 (% 62.50) were male, while 60 (% 37.50) were female. This reveals that males are more than females (%62.50 - %37.5 = %25).

The sample was divided into three age categories, The first category is from 18 to 30 years old, numbered 62 customers by %38.75. As for the second category from 30 to 60 years, which is the largest category, it numbered 77 customers by % 48.16.The third category, which is 60 and above, has 21 customers, with the lowest percentage of %13.14. So we conclude that the percentage of the age group (30 to 60 years) is the most present in commercial banks.As for educational background, we have divided them into three categories, We find the first category is deploma and below with the number 22 and the percentage %13.75. The second category is undergraduate with the number 91 and the percentage %56.87. The third category is graduate with the number 47 and the percentage %29.38. The total university degree (undergraduate: Licence and Master and PhD graduate) represented most of the sample categories. We divided the professional position into four categories , Free business is the first category with a total of 40 customers ,%25. workers is the second category, , which is the large category of the sample with a total of 105 customers , with an estimated percentage %65.62.A student of knowledge is the third class with a total of 13 customers ,%08.13.Unemployed are the fourth

category with a total of 02 customers ,%01.25. students and the unemployed are the weakest percentage in the sample with a total of approximately %9.

2.Discussion Results of descriptive statistics of the study variables:

Table (02): Mean, Standard Deviation of variable

Variable	Mean	Standard Deviation
Reliability	3.67	0.830
Credibility	3.46	0.929
Assurance	3.83	0.2928
Knowing the customer	3.78	0.882

Source: Prepared by the researchers based on the SPSS.

The result of Table (02) above shows that in this study, Reliability has a mean score of 3.67 (higher than expected average score of 3.00) with a standard deviation score of 0.830 (relatively low standard deviation).

the credibility score is 0.226 (showing an almost normal peak for the distribution curve).

The Assurance has a mean score of 3.83 (above the expected average of 3.00) with a standard deviation score of 0.928 (very low standard deviation).

Knowing the Customer of an average balance of 3.78 (higher than expected average of 3.00) with a standard deviation score of 0.882 (very low standard deviation).

3.Discussion of Results and Findings of the Correlation between Variables

Table (03): correlation of variable

	Reliability	Credibility	Assurance	Knowing the customer
Reliability	1	0.638 0.000	0.385 0.000	0.369 0.000
Credibility	0.638 0.000	1	0.354 0.000	0.350 0.000
Assurance	0.385 0.000	0.354 0.000	1	0.668 0.000
Knowing the	0.369	0.350	0.668	1

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customer	0.000	0.000	0.000	
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Source: Prepared by the researchers based on the SPSS.

The results are shown in the table, The degree of correlation between reliability and credibility was 0,638 at a p-value less than 0,05. The degree of correlation between reliability and assurance was 0,385 with a p-value less than 0,05. The degree of correlation between reliability and understanding/knowing the customer was 0,369 at a p-value less than 0,05. The degree of correlation between credibility and assurance was 0.354 with a p-value less than 0,05. The degree of correlation between credibility and knowing the customer was 0,350 is significant as its p-value is less than 0,05. The degree of correlation between the assurance and the knowing the customer was 0.668 at a p-value less than 0,05.

IV. Conclusion

The main objective of the study was to assess the dimensions of the quality of banking services, the dimensions are reliability, reliability, guarantee and customer understanding / knowledge and its impact on the competitiveness of commercial banks in Algeria. As we tried in this study to test the relationship between the previously mentioned dimensions and competitiveness.

All figures obtained in the tests and statistical analyzes that we carried out, indicated that improvements must be made to the four dimensions (reliability, reliability, warranty, customer knowledge) tested in this study.

We also found a positive relationship between the four dimensions (reliability, reliability, assurance, customer knowledge) and competitiveness confirmed and proven by the results obtained in statistical analyzes from the SPSS program.

The crucial point in the banking service is the interest in the customer, by reducing the field of trust between him and the employees in the banks and sowing more and more confidence in the customers, and this is what has been confirmed in the reliability dimension, which has had a positive impact in competitiveness.

We suggest that bank decision-makers work to provide the adequate number and quality of staff for the proper handling of customers and to ensure the confidentiality of their information Through our study, we tried to present ideas that contribute to the interest in knowing what customers want because it represents the main profit in commercial banks We suggest commercial banks to

conduct in-depth customer studies and try to compare them with clients of competing banks.

1.Hypothesis Test with Correlation Analysis

The results in Table (03) (Correlation of variables) are used to test the four hypotheses of the study as shown below:

1.1.Hypothesis 1

H01: There is no positive impact of reliability on the competitiveness of banks.

the correlation coefficient between reliability and competitiveness is 0.369 with a value of p of 0,000 which is less than 0.05, we reject the first zero hypothesis, and this indicates a positive impact between reliability and competitiveness.

1.2.Hypothesis 2

H02: There is no positive impact of credibility on the competitiveness of banks.

the correlation coefficient between credibility and competitiveness is 0.385 with a value of p of 0,000 which is less than 0.05, we reject the first zero hypothesis, and this indicates a positive impact between credibility and competitiveness.

1.3.Hypothesis 3

H03: There is no positive impact of the assurance on the competitiveness of banks

the correlation coefficient between assurance and competitiveness is 0.350 with a value of p of 0,000 which is less than 0.05, we reject the first zero hypothesis, and this indicates a positive impact between reliability and competitiveness.

1.4.Hypothesis 4

H04: There is no positive impact of knowing the customer on the competitiveness of banks

correlation coefficient between knowing the customer and competitiveness is 0.354 with a value of p of 0,000 which is less than 0.05, we reject the first zero

hypothesis, and this indicates a positive impact between reliability and competitiveness.

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