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Banking Service Quality and Its Impact on Commercial Banks' Reputation: An Applied Study at the University of Kerbala

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Abstract. The aim of the research is to determine the impact of banking service quality on the reputation of commercial banks due to the growth and development of banking services, while at the same time, the increase in problems faced by bank customers. The opinions of a group of affiliates at the University of Karbala, consisting of 80 affiliates representing the research sample, were taken. Their opinions were revealed according to the questionnaire model presented to them, which included 20 items distributed across two axes. The results obtained by the researchers through the answers of the research sample indicate the existence of a relationship, impact, and correlation between service quality and the reputation of commercial banks among the affiliates who domicile their salaries and the beneficiaries of the services of these banks.

Keywords. Banking service quality, Banking reputation, University of Karbala, commercial banks

1.Introduction

Banks represent a vital and significant sector within society, with their success intricately linked to the services and facilities they provide to the community. Therefore, it has become imperative to measure the availability of these services and the perception of beneficiaries towards these banks. The research is centered around two primary axes: the quality of banking services and the reputation of commercial banks. This involves delving into the types and delivery of services, as well as assessing the quality of these services and their impact on the reputation of banks. Reputation stands as a fundamental pillar, through which the success or failure of banks is judged based on the quality of services provided to society at large and bank customers in particular(Faez Hasan & Alramadan, 2021).

The research problem is manifested within the Iraqi banking environment, specifically among commercial banks. Variability in the reputation of certain commercial banks and the types of services they provide has been observed. Hence, the research idea emerged to elucidate and understand the impact of the quality of services provided by these banks on their reputation. This includes measuring the quality of services and whether banks garner acceptance within the

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research community in terms of the services they provide, as well as assessing the extent to which these services influence bank reputation.

2- Theoretical Framework of Banking Service Quality and Banking Reputation

2-1 Banking Service Quality:

Before delving into the concept of banking service quality, researchers deem it necessary to understand quality in a broader sense. Opinions among scholars and researchers vary when defining the concept of quality, as each perceives it from their own perspective. Some view quality as specific attributes inherent in the product itself, while others consider quality from the consumer's standpoint, which is described through consumer desires and needs (Shwfelt, 1999). As a result, two strategies emerged for defining quality: the first strategy relies on a set of predefined criteria, attributes, and characteristics against which quality is evaluated. The second strategy is based on a set of inputs or tools (indicators) that reflect outputs (objectives) (Schindler et al., 2015). Researchers define quality as a set of criteria, characteristics, or inputs that must be present to evaluate the quality outputs(Nguyen et al., 2022).

In this regard, increasing competitiveness among banks provides a logical explanation for the interest of bankers and researchers in banking service quality, especially considering that the banking sector constitutes a significant part of the country's economy. Banking service quality is defined as a set of activities offered by banks to customers to meet their needs and desires in the manner expected by the customer (Dien, Tanha, 2015). Similarly, GRỔNROOS (2001) defines service quality as the result of an evaluation process in which customers compare their expectations with the service provided or offered to them. This perspective is also supported by Parasuraman, Zeithaml, and Berry, who consider service quality as the gap between customers' expectations of service and their perceptions of actual performance (Panagiotis & Santouridis, 2010). Cheserek et al. (2015) further elaborate that banking service quality differs from service quality in manufacturing industries as it is influenced by customer expectations, which is closely linked to meeting customers' needs and desires. Moreover, the customer does the determination of service quality themselves (Cheserek et al., 2015). Researchers believe that banking service quality is evaluated and judged by customers based on their experience and expertise, with banking service quality characterized by its continuity or continuous change to suit the needs and desires of customers.

2-2 Importance of Banking Service Quality:

Banking service quality constitutes a significant part of the global economy and has become an integral part of modern business. Banking service quality has gained utmost importance in the banking sector, especially due to the potential of customers switching to other competitors in case of service deterioration. Therefore, achieving customer satisfaction and loyalty is crucial, as banks distinguish themselves through the quality of service they provide, which directly impacts profit generation(Islam: 2011). The study (Vinnarasi et al: 2022) went in the same direction when it proved that service quality and customer satisfaction are interconnected with each other, and it is very important for banks to provide customers with high-quality services that enhance their level of satisfaction. However, inefficient and poor services reduce customer engagement in the banking sector (Vinnarasi et al,2022). Studies have shown that banking service quality affects profits, customers, and financial performance. Additionally, studies have demonstrated that competition among banks in providing quality banking services leads to an increase in the number of service institutions due to reliance on service quality(Hasan et al., 2021). Naturally, this gives these institutions numerous competitive

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advantages, not to mention the economic implications of increasing market share (Kotler, 1997).

2-3 Factors Influencing Banking Service Quality:

There are many factors that scholars and researchers have agreed are influential in banking service quality, but the most impactful among them are represented by new computerized systems. Modern technology primarily works to improve service quality, facilitating many operations and aiding in the collection, control, and development of information(ALI et al., 2023).

Furthermore, investment in human resources affects banking service quality. Programs directed towards human resources aim to classify managerial employees through continuous education and training or through special programs that enhance employee skills, specifically aiming for a qualified workforce, improving management skills, task selection skills, and properly prioritizing tasks to achieve goals. It is also important to invest in leadership development, better knowledge separation, and appreciating initiatives and achievements. These are the key points that must be achieved to continuously employ qualified and dedicated employees to adapt to new demands. To enhance human resources, appropriate means and various methods must be reinforced, and banks should establish a separate department for research and studies managed by specialized employees to study market fluctuations and consumer preferences to provide high-quality services and products. Regarding competition, studies have shown a positive impact of competition on banking service quality. This naturally reflects the need to provide better services to customers by using advanced new technology, providing faster service, new products and services, and better prices for higher-quality services (Lumanaj et al., 2013).

2-4 Dimensions of Banking Service Quality:

Reliability is one dimension of banking service quality, referring to the ability to provide services reliably and accurately, or that the company fulfills its promises regarding delivery, service provision, problem-solving, and finding solutions. Customers prefer to deal with companies that fulfill their promises, especially promises related to service outcomes and core service features. Assurance, another dimension of banking service quality, refers to employees' knowledge and their ability to instill trust and confidence, especially in services that customers perceive as high-risk or services they feel uncertain about evaluating the outcomes of (Hennayake, 2017). The third dimension is tangibles, represented by tangible aspects such as physical facilities, equipment, personnel, and communication materials. It represents the physical or visual aspects of the service that customers will use to evaluate quality, including both tangible and human aspects. Responsiveness is also one of the dimensions, representing the willingness to assist and provide prompt services. This dimension emphasizes the importance of promptness in dealing with customer requests and inquiries. Within responsiveness lies the concept of flexibility and the ability to tailor services to customer needs, i.e., the speed of service providers' response to customer demands and needs (Al-Habi et al., 2017). The last of these dimensions is empathy, which means the level of kindness and courtesy exhibited by the service provider, their ability to build friendly relationships with customers, provide service respectfully, and present themselves in an elegant manner (Parasuraman & Zeithaml, 1988).

2-5 Concept of Banking Reputation:

Commercial banks constitute the most critical part of the service sector in any economy. They facilitate market activities and contribute to the social and economic development of the

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country. Therefore, the proper performance of commercial banks is crucial for the stability of the financial sector worldwide (Banda, 2021). Providing services plays a vital role in improving bank performance. However, service provision is a function of many intertwined factors that commercial banks must take into account to ensure a positive impact on performance through service delivery (Chesaina and Gitonga, 2019). One of the primary reasons for the global and local financial crises is the loss of customer trust and the spread of negative reputations for financial institutions. Currently, positive corporate reputation is an indicator of public confidence in the financial sector (Buriak, 2018). Many institutions worldwide have already shifted their strategies to implement a customer-focused approach as an alternative to the old product-focused marketing approach to develop and maintain long-term relationships with valuable customers (Bachir, 2021). Reputation is considered an important factor for banks, enabling them to protect their product portfolios, retain and attract customers, and differentiate themselves in the market (Nguyen, 2022). The role of bank reputation in business has been confirmed in many theories and adopted in a large number of empirical studies. From a resource-based view, the corporate reputation possesses all the characteristics of an intangible resource that can ensure a sustainable competitive advantage for the bank, including the bank's value (Hoang et al., 2022). It is defined as the collective display of a bank's activities and its previous outcomes, describing the bank's ability to deliver value outputs to various stakeholders. The company's relative position is measured internally with employees and externally with stakeholders, compared to the competitive and institutional environment (Vesna et al., 2011). It is also defined as the general reputation of the bank in terms of efficiency, integrity, trustworthiness, resulting from stakeholders' perceptions (Zaby, 2019). Corporate reputation is defined as an intangible asset that allows companies to gain a variety of benefits, including customer satisfaction, competitive advantage, sustainability, and loyalty (Alhawamdeh et al., 2022).

2-6 Factors Influencing Banking Reputation:

Banking reputation is influenced by various factors, which can be internal or external. Internal factors include bank management, service level, and the operating environment. Among the key factors affecting banking reputation are the management of the bank and the level of services it provides (Ruibo and Min, 2018). Bank employees also play a significant role in enhancing institutional banking reputation by their interactions with customers and responsiveness to customer requests, making customers feel valued alongside the expected expertise to help understand the customer's emotional state (Vesna et al., 2011).

Moreover, the presence of a specialized department for managing reputation risks in the bank and the mechanism for managing reputation risks, as well as the lack of prevention, pre-emergency, and reputation. risk settlement mechanisms, can affect the bank's reputation (Li and Lina, 2014). Enhanced security levels for customers and the availability of quick and diverse access to services allow customers to conduct various banking activities remotely, using their computers or mobile devices, thus enhancing the bank's reputation, and achieving a competitive advantage (Junko, 2023).

External factors include technological advancements in banking, such as the widespread use of ATMs, phone, and internet banking services in delivering services to customers, which play a crucial role in meeting customer expectations and improving the speed of service delivery (Fasha, 2021). Social media platforms provide significant opportunities for banks to communicate with their audience, build awareness of their commercial reputation, and increase engagement. By creating engaging content, enhancing two-way communication, and leveraging

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influencers, companies can harness the power of social media to expand their reach and cultivate customer loyalty (Khairy, 2023). In addition to the aforementioned factors, researchers believe that political events, legislation, laws in the country, prevailing customs, and traditions, as well as economic fluctuations, all influence banking reputation(Hasan, 2023).

3- Results and Discussions

3-2 Description of the Study Population and the Sample Distributed with the Questionnaire:

Eighty employees were selected from various departments at the University of Karbala to distribute the questionnaire to them, as the topic concerns employees as the beneficiaries of banking services. From the outputs of Table (1), it is evident that the characteristics of the sample, the research sample in terms of gender, the majority of the sample members are females, accounting for 65% (equivalent to 52 individuals), while the male percentage is 35%, equivalent to 28 individuals out of the total sample. This means that the proportion of females is more than half compared to males. As for the educational qualification, it is noted that 15% of the studied sample have a Master's degree, while 70% of them hold a Bachelor's degree and 15% hold a diploma. Regarding academic specialization, it appears that 20% of the sample specialize in accounting, 20% in finance and banking, 10% in business administration, and 15% in economics, while 35% are from other specializations, indicating diversity in the sample's specialization to answer the questionnaire items. Regarding years of experience: Through the data in the table below, it is observed that 15% of the sample have less than 5 years of service, 15% have a service period ranging from 5 to 10 years, 35% have a service period between 11 to 15 years, 20% have a service period from 16 to 20 years, and 15% have a service period of more than 21 years, which adds more credibility to the study results.

Table (1): Description of the Study Sample

Gender	**Frequency**	**Percentage (%)**
Male	28	35%
Female	52	65%
Total	80	100%

Qualification	**Frequency**	**Percentage (%)**
PhD	0	0%
Master's	12	15%
Bachelor's	56	70%
Diploma	12	15%
Total	80	100%

Field of Study	**Frequency**	**Percentage (%)**
Accounting	16	20%
Finance & Banking	16	20%
Business Administration	8	10%
Economics	12	15%

Field of Study	**Frequency**	**Percentage (%)**
Others	28	35%
Total	80	100%

Experience	**Frequency**	**Percentage (%)**
Less than 5 years	12	15%
5 - 10 years	12	15%
11 - 15 years	28	35%
16 - 20 years	16	20%
21 years and above	12	15%
Total	80	100%

Source: Compiled by researchers.

3-3 Description and Diagnosis of the Independent Variable (Banking Service Quality X)

Upon reviewing the results in Table (2), it becomes evident that the descriptive statistics for the independent variable of the study (Banking Service Quality X) were analyzed. The hypothetical mean score for the scale, set at (3), was used to assess the sample's perception of banking service quality. Ten items were presented to respondents in this dimension.

From Table (2), it can be observed that the weighted mean scores for all items in the dimension of banking service quality were higher than the hypothetical mean of (3). The first item obtained the highest weighted mean score at (4.175), with a standard deviation of (0.88), coefficient of variation of (0.21), and response intensity of (83.5%). This indicates that banks have sufficient capability to fulfill their promises and provide services reliably and accurately. Conversely, the fourth item obtained the lowest weighted mean score at (3.875), which is still higher than the hypothetical mean of (3). It had a standard deviation of (1.12), coefficient of variation of (0.29), and response intensity of (77.5%). This suggests that bank employees exhibit politeness, courtesy, and friendliness in dealing with customers, supporting the quality of banking service. Overall, the dimension of banking service quality achieved a weighted mean score of (4.036), with a standard deviation of (1.03) and a coefficient of variation of (0.25). The weighted mean was larger than the average measurement tool score, with a response intensity of (80.7%). This indicates that banking service quality is a clear dimension for the sample, suggesting that the quality of services provided by banks contributes not only to customer satisfaction but also to customer loyalty. The service quality also affects the reputation of banks; hence, customers' perception of the service provided, which is better than initially expected, significantly influences its reputation.

Table (2): Description and Diagnosis of Banking Service Quality X

Question	**Mean**	**Response Intensity**	**Standard Deviation**	**Coefficient of Variation**	**Variation**	**Rank**
1	4.175	83.5%	0.88	0.21	0.78	1
2	3.888	77.8%	1.13	0.29	1.27	9
3	3.975	79.5%	0.99	0.25	0.99	8
4	3.875	77.5%	1.12	0.29	1.25	10

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Question	Mean	Response Intensity	Standard Deviation	Coefficient of Variation	Variation	Rank
5	3.988	79.8%	1.19	0.30	1.40	6
6	4.150	83.0%	0.98	0.24	0.96	3
7	4.163	83.3%	0.95	0.23	0.90	2
8	4.075	81.5%	0.92	0.23	0.86	5
9	4.138	82.8%	0.98	0.24	0.96	4
10	3.938	78.8%	1.09	0.28	1.20	7
X	4.036	80.7%	1.03	0.25	1.06	

Source: compiled by researchers using Excel

3-4 Description and Diagnosis of the Dependent Variable (Commercial Banks Reputation Y)

Upon reviewing the results in Table (3), it is evident that the descriptive statistics for the dependent variable of the study (Commercial Banks Reputation Y) show that the arithmetic means were higher than the assumed hypothetical mean of (3). Ten items were presented to the respondents in this dimension.

Through Table (3), we observe that the weighted arithmetic means for all items related to the dimension of commercial bank reputation were higher than the assumed hypothetical mean of (3). The second item obtained the highest weighted arithmetic mean of (4), with a standard deviation of (1.01), a coefficient of variation of (0.25), and a response intensity of (80%). This indicates that banks commit their employees to refrain from disclosing any information unless authorized, to avoid providing misleading or inaccurate information. Meanwhile, the ninth item obtained the lowest weighted arithmetic mean, reaching (3.413), which is still higher than the assumed hypothetical mean of (3). With a standard deviation of (1.11), a coefficient of variation of (0.33), and a response intensity of (68.3%), this suggests that the bank is committed to transparency and disclosing the percentage of interest and commissions paid by customers. Overall, the dimension of commercial bank reputation achieved a weighted arithmetic mean of (3.705), with a standard deviation of (1.12) and a coefficient of variation of (0.30). The weighted arithmetic mean exceeded the average of the measurement tool. The response intensity for the research sample was (74.1%). This indicates that the dimension of commercial bank reputation is a clear aspect for the research sample, suggesting that bank reputation is significantly influenced by the quality of services provided by banks, which is the hypothesis adopted by the researchers.

Table (3) Description and Diagnosis of Commercial Banks Reputation Y

Questions	Arithmetic Mean	Intensity of Response	Standard Deviation	Variance	Rank
Items					
1	3.725	74.5%	1.23	0.33	1
2	4.000	80.0%	1.01	0.25	2

Questions	Arithmetic Mean	Intensity of Response	Standard Deviation	Variance	Rank
3	3.675	73.5%	1.11	0.30	3
4	3.688	73.8%	1.05	0.28	4
5	3.825	76.5%	1.20	0.31	5
6	3.738	74.8%	1.19	0.32	6
7	3.713	74.3%	1.07	0.29	7
8	3.575	71.5%	1.12	0.31	8
9	3.413	68.3%	1.11	0.33	9
10	3.700	74.0%	1.08	0.29	10
Y	3.705	74.1%	1.12	0.30	

Source: compiled by researchers using Excel

3-5 Hypothesis Testing

Primary Hypothesis 1: There is no statistically significant correlation between the quality of banking services and the reputation of commercial banks. From Table (4), it is evident through the correlation matrix that there is a statistically significant correlation between the quality of banking services and the reputation of commercial banks. The correlation coefficient value between the quality of banking services and the reputation of commercial banks was (0.792**), with a significance level of (0.000=Sig..). Thus, the null hypothesis for Primary Hypothesis 1 is rejected, and the alternative hypothesis is accepted. This indicates a correlation between the quality of banking services and the reputation of commercial banks.

Table (4): Correlation Matrix between Research Variables

Research Variables	Quality of Banking Services (X)	Reputation of Commercial Banks (Y)	Pearson Correlation
Quality of Banking Services (X)		0.792**	0.000
Reputation of Commercial Banks (Y)	0.792**		

Source: compiled by researchers using SPSSV 25

Main Hypothesis 2: There is no statistically significant impact relationship between the quality of banking services and the reputation of commercial banks. The statistical indicators for testing the hypothesis regarding the impact of the quality of banking services on the reputation of commercial banks are evident from the figures and Table (1, 5) respectively. The calculated t-value for the estimated model was (31.489). As observed from the table, the beta coefficient value for the quality of banking services was (0.850), indicating that an increase in the quality of banking services by one unit would lead to an increase in the reputation of commercial banks by 85%. the interpretation coefficient value was (0.722), suggesting that the quality of banking services variable can explain 72.2% of the variations in the reputation of commercial banks. The remaining percentage is attributed to other variables not included in the

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research model. Therefore, the decision is to reject the null hypothesis and accept the alternative hypothesis, indicating a statistically significant impact of the quality of banking services on the reputation of commercial banks.

Table (5): Estimates of the Model Effect of Banking Service Quality on Commercial Banks Reputation

Independent Variable	Dependent Variable	Impact Value
Quality of Banking Services	Reputation of Commercial Banks	0.850

Source: Prepared by the researchers using SmartPLS v.3

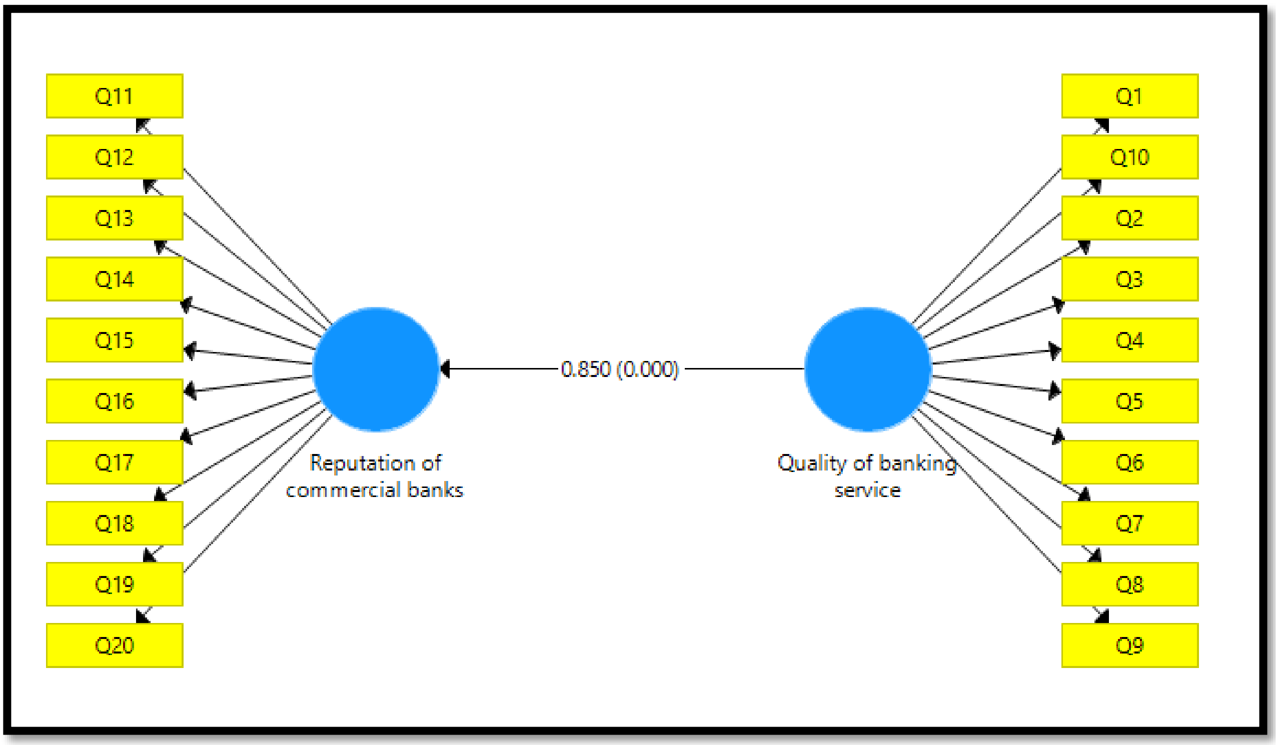

Figure (1) Model of the impact of banking service quality on the reputation of commercial banks
Source: Prepared by the researchers using SmartPLS v.3

4. Conclusion

Through the results of the statistical analysis, it became evident that there is a significant correlation and impact between the quality of banking services and the reputation of banks. Observing the questionnaire items regarding bank reputation, the results indicated that banks generally have a good level of acceptability in their dealings with customers. However, there was a relatively lower perception of bank reputation, especially concerning the interest rates on loans and the distribution of ATMs. This necessitates a reduction in interest rates to align with the loan amount, an increase in the number of ATMs, and diversifying their locations beyond bank premises. reducing the commission rates for salary withdrawals is recommended, as there was observed disparity in these rates among banks. Bank reputation represents one of the intangible assets of banks and is crucial for their sustainability and customer base expansion. At the same time, there have been instances of banks collapsing and declaring bankruptcy due to poor reputation. Therefore, prioritizing the issue of bank reputation is of utmost importance for banks, making it one of their primary objectives. The researchers recommend conducting similar studies focusing on exploring the factors influencing commercial bank reputation to contribute to enhancing bank reputation.

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