

MEASURING CUSTOMERS' ATTITUDES TOWARDS BANKING SERVICES OFFERED BY IRAQI PUBLIC AND PRIVATE COMMERCIAL BANKS

**MAHMOOD JASIM ALSAMYDAI¹, HMOD MOHAMMAD SANAD² &
SUAAD ABDULFATTAH ALBAIROOTI³**

¹Department of Marketing, Faculty of Economic and Administrative Science, Al-Zaytoonah University of Jordan, Jordan

² Department of Marketing, Faculty of Economic and Administrative Science, Al-Zarqaa University, Jordan

³Department of Financial and Banking Technology, Institute of Administration, Alrusafa, Organization of Technical
Institutes, Iraq

ABSTRACT

This study focuses on measuring customers' attitudes towards private and public banks that operate in Iraq.

This study included four dimensions. In order to reach the objectives of the study; a hypothesis was developed for each dimension. As well as, a questionnaire consisting of 48 questions in order to collect the data required for testing hypotheses and reaching conclusions. The design of this questionnaire was based on an initial survey made with 28 customers.

Out of a questionnaire that targeted 500 customers that transact with both public and private banks, we could get 417 analyzable forms. This questionnaire aimed at analyzing targeted individuals' attitudes towards the two above mentioned banks using Fishbein model.

Results of Fishbein analysis indicated that private banks surpassed the public ones as it –the private banks- received a rate of 287.6, while the public ones received 229.4. With reference to the quality delivered, the analysis shows that bank transactions speed comes in the first place according to the sample by a rate of approximately 4.69. In the second place comes the satisfying customer service with approx. 4.55. The last concern of the sample was bank employees' interest in long-term relationship as it obtained 3.43. At the same time, the study indicates that the importance of the 16 features have a midpoint that is above 3.

KEYWORDS: Attitudes, Beliefs, Private Banks, Governmental Banks, Importance