

Measuring the Quality of Service in Jordan Commercial Banks)

"An Applied Study From Management and Clients Perspectives"

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Abstract

Aim: The aims of this study is to identify the level of gap extended between management perceptions of client's expectations and client's expectations for service quality dimensions in Jordan commercial banks in order to shrink this gap to meet client's expectations. The study also investigates the impact of combined service quality dimensions (Tangibility, Reliability, Responsiveness, Assurance, Empathy and Online services) on managements perception of clients expectations and clients expectation about service quality dimensions.

Methodology: Quantitative study conduct by a convenience sampling was taken by distributing the largest number of questionnaires to commercials bank managements and client. In total, the researcher had: 362 Clients and 168 Managers (convenience sample). The study findings are analyzed by Statistical Packages for Social Sciences (SPSS) version 22.

Conclusions: After testing the hypotheses using various techniques, it was found that there is a difference between management perceptions of client's expectations and client's expectations of service quality dimensions (Tangibility,

Reliability, Responsiveness, Assurance, Empathy and Online Services). Also it found that combined service quality dimensions as independent variables have a significant impact on management perceptions of client's expectations and client's expectations of service quality dimensions as dependent variables.

In specific, Tangibility has the highest impact on management perception of client expectation, then online services, then Empathy and finally Responsiveness, while Reliability and Assurance have no impact on management's perceptions of client's expectations. On the other side; Reliability has the highest impact on client expectation, then online services, then Tangibility, and finally Responsiveness, while Empathy and Assurance have no impact on client's expectations.

This study is useful for commercial banks so that they can improve service quality to retain their clients. Similarly, the policy makers can make future plans in banking sector based upon the information provided by the clients while doing this study. In the same way, it can also contribute to other sectors by providing baseline information regarding service quality in Jordan banking sector.

Key words: Service Quality Dimensions, Knowledge Gap, Management Perceptions of Client's Expectations, Client's Expectations, Online Services