

The impact of banking Quality on customer satisfaction _Case study of Popular Credit of Algeria Bank Maghnia Agency_

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Abstract:

The purpose of the research was to identify the impact of the quality of banking services on customer satisfaction at Popular Credit of Algeria Bank, for which the descriptive method was used. The identification was used as a data collection tool and distributed to Popular Credit of Algeria Bank clients at a singing agency after statistical analysis using the Servpref Performance Model and the SPSS social science statistical packages program.

The study found a positive and strong correlation between the quality of banking services in the following dimensions: Tangibles, accreditation, security, sympathy, responsiveness, and customer satisfaction with the Popular Credit of Algeria Bank Maghnia Agency Bank of a singer agency and an average assessment of the quality of banking services of the bank in question.

Keywords: Qualité of Banking Services; Customer satisfaction; Popular Credit of Algeria Bank; Dimensions of Q.B.S; Servpref model.

Jel Classification Codes : G21 ; L15 ; M19

ملخص:

يهدف البحث الى التعرف على أثر جودة الخدمات المصرفية على رضا العملاء في بنك القرض الشعبي الجزائري، ولقد تم فيه الاعتماد على المنهج الوصفي، تم استخدام الاستبانة كأداة لجمع البيانات تم توزيعها على عملاء القرض الشعبي الجزائري بوكالة مغنية، بعد اجراء التحليلات الإحصائية باستخدام نموذج الأداء Servpref وبرنامج الحزم الإحصائية للعلوم الاجتماعية SPSS.

توصلت الدراسة الى وجود علاقة ارتباط إيجابية وقوية بين جودة الخدمات المصرفية بأبعادها: الملموسية، الاعتمادية، الأمان، التعاطف، الاستجابة ورضا العملاء لدى بنك القرض الشعبي الجزائري لوكالة مغنية وتقييم متوسط لمستوى جودة الخدمات المصرفية للبنك محل الدراسة.

الكلمات المفتاح : جودة الخدمات المصرفية ؛ رضا العملاء ؛ بنك القرض الشعبي الجزائري ؛ أبعاد جودة الخدمات المصرفية ؛ نموذج الأداء.

تصنيف JEL : M19 ؛ L15 ؛ G21

I. Introduction:

With the increasing competition in the world and the transformation of trade to a global level in light of economic globalization, banking institutions face many challenges in the new economic reality, In order to meet these challenges, most banking institutions have focused on achieving quality and excellence in their services to their customers in order to achieve their satisfaction. Achieving customer satisfaction is one of the key factors for achieving success and enhancing competitiveness, in addition to gaining a distinct market position and increasing profitability for the organization. .these concerns come in light of the significant developments witnessed in the banking services sectors.

Quality management and customer satisfaction have become concerns for banking institutions, most of these organizations are focused on identifying and meeting customer needs and expectations by providing services that meet their desires.

This comes in light of technological progress, the communications revolution, and the development of informational means of communication, where customers can negotiate banking services and choose what suits their preferences and needs, the quality continuous improvement, and development of services depend on the collection of information related to the services provided by the organization to its customers, achieving this requires effective marketing strategies aimed at meeting the needs and expectations of customers and their desires, taking advantage of modern methods.

Considering that quality and customer satisfaction are the real concerns of all banking institutions that want to achieve success, it was worth addressing this from the following main perspective:

To what extent does the quality of banking services affect customer satisfaction at the Popular Credit of Algeria Bank Maghnia Agency ?

And from which the following sub-questions arise :

- ✓ To what extent does the tangibility factor affect customer satisfaction at the Popular Credit of Algeria Bank, Maghnia Agency?
- ✓ To what extent does accreditation influence customer satisfaction at the Maghnia Agency of Popular Credit of Algeria Bank?
- ✓ To what extent does the security factor influence customer satisfaction at the Popular Credit of Algeria Bank, Maghnia Branch ?
- ✓ To what extent does sympathy, as one of the dimensions of banking service quality, affect customer satisfaction at the Maghnia Branch of Popular Credit of Algeria Bank?
- ✓ To what extent does responsiveness as a dimension affect customer satisfaction at the Popular Credit of Algeria Bank, Maghnia Agency?

▪ The Study Hypotheses :

based on the problem of research, we can develop the following hypotheses :

- H1 : Customers of Popular Credit Algerien Bank rate the quality of banking services averagely
 - Customers of Popular Credit Algerian Bank rate the tangibility aspect as average.
 - Customers of Popular Credit Algerian Bank rate the accreditation aspect as average.
 - The level of evaluation for security at Popular Credit Algerian Bank, Maghnia Agency, is average.
 - Customer evaluation of sympathy at Popular Credit Algerian Bank, Maghnia Agency, is at an average level.
 - The evaluation of responsiveness at Popular Credit Algerian Bank, Maghnia Agency, is at an average level
- H2 : There is a statistically significant impact between the quality of banking services and customer satisfaction at the Popular Credit Algerian Bank for Maghnia Agency.

- There is a statistically significant impact between tangibility and customer satisfaction at the bank under study.
- There is a statistically significant impact between accreditation and customer satisfaction at the bank under study.
- There is a statistically significant impact between security and customer satisfaction at the Popular Credit Algerian Bank for Maghnia Agency.
- There is a statistically significant impact between sympathy and customer satisfaction at the Popular Credit Algerian Bank for Maghnia Agency.
- There is a statistically significant impact between responsiveness and customer satisfaction at the Popular Credit Algerian Bank for Maghnia Agency

▪ **Objectives of the study :**

This research aims to know the level of impact of the quality of services provided by the bank under study and its customers in order to develop the quality of its services and work to satisfy its customers, By understanding the dimensions of the quality of banking services, knowing customer satisfaction, the relationship between them, methods and methods of measurement, customers evaluate the level of quality of the Algerian People's Loan services provided to them, Highlighting the most influential quality dimensions in customer satisfaction, providing results and suggestions that can contribute to the development of the quality of the bank's services

▪ **Study Methodology :**

This research is based on the descriptive approach in the theoretical aspect by addressing the most important basic concepts related to the variables of the study, in addition to the case study of Popular Credit of Algeria Bank Maghnia Agency.

▪ **Literature review :**

The issue of the quality of banking services and its impact on customer satisfaction has received great attention from researchers in order to identify the extent to which banks rely on methods and procedures that contribute to improving and evaluating their performance and customer satisfaction, In a first study (Ben Chaib & Jij, 2020), the assessment of the quality of banking services in the Bank of Agriculture and Rural Development addressed the Maghnia Agency, Relying on its indicators and highlighting the relationship between them and customer satisfaction using the Servpref model and relying on the questionnaire, the study found a positive assessment of the quality of banking services by customers and a positive impact of banking service quality indicators on customer satisfaction, in a second study,(Maki et al., 2019) tried to highlight the importance of the quality of banking services and their impact on the level of customer satisfaction in the Bank of Agriculture and Rural Development in Ain and Sarah, Djelfa using the questionnaire and the SPSS program, in this study, the researchers found an average effect of 51.5% at a significant 5% level of banking service quality on customer satisfaction.

In another study by (Eltahir & Ben Abdallah ,2019), they attempted to investigate the impact of dimensions of banking service quality on customer satisfaction in Al-Dib Governorate, Saudi Arabia, The study concluded that the dimension of reliability/dependability is the highest in terms of quality among commercial banks in Al-Darb Governorate, Saudi Arabia. It is followed by the dimension of empathy, then tangibility, and finally the dimension of security. The weakest dimension in the quality of service provided by these banks is the responsiveness dimension. The study also found significant and meaningful effects at a confidence level of $\alpha \leq 0.05$ for all dimensions of banking service quality on increasing customer satisfaction in commercial banks in Al-Darb Governorate, Saudi Arabia. There is a strong positive and statistically significant relationship between the quality of service provided to bank customers in the study area and customer satisfaction.

In another work (Khidr Ahmed, 2019) he was interested in the role of banking quality in achieving customer satisfaction in Iraqi private banks, the study found a positive correlation between the quality of banking services in its five dimensions and customer satisfaction in private banks in Baghdad.,the level of availability of banking services in Baghdad's private banks was

great, as another attempt ((Lachache & Abedalhafid, 2019) aim to enrich departments by identifying the role of banking quality services in customer satisfaction through three dimension (Responsiveness, Empathy and Assurance) for five algerian banks researchers found that extreme responsiveness, empathy and safety have a positive impact on customer satisfaction, In a study that looked at the quality of banking services in Islamic banks, looked forward (Yousfi & Tebani Abdelfattah, 2019) .The results indicated that the greater the quality of the service, the greater the satisfaction of the clients, and the greater the quality of the service, which plays an important role in the client's satisfaction, the more positive the client is about the response, the concrete, and the compliance with the law.

Another study (Sanjiv et al. 2015) was aimed at verifying and validating the quality dimensions of banking services that are recognized by individuals in India and at installing the quality of the service designed through the adoption of the probability ladder. The study found that materiality was of paramount importance, particularly the physical environment that facilitated the effective delivery of the service in India.

As a final look at the studies examined, in a study (Shanka, 2012), the objective of the study was to measure the quality of service in private banks in Ethiopia and explore the relationship between quality of service and client satisfaction and loyalty. The SERVPERF model with five dimensions was used to measure quality. Primary and secondary data sources were used, and primary data were collected through a questionnaire distributed to bank clients. Results have shown a positive relationship between service quality and client satisfaction, and empathy and responsiveness play an important role in client satisfaction. The results also indicate that the high quality of service increases client satisfaction and loyalty.

Several studies have dealt with the most recent of these, including our study. Most of them have examined the relationship between the quality of banking services and the client's satisfaction with Algerian and foreign banks. Most of the studies have been carried out by Algerian banks, including the Bank for Agriculture and Rural Development and its various branches. Our studies differ from the rest of the studies mentioned in our paper, which have been considered but not mentioned in the bank in question. Our research paper has examined the case of the Popular Credit of Algeria Bank of a Maghnia agency, which is one of the first banks to operate in the Algerian market.

II. The mutual relationship between the quality of banking services and the client's satisfaction :

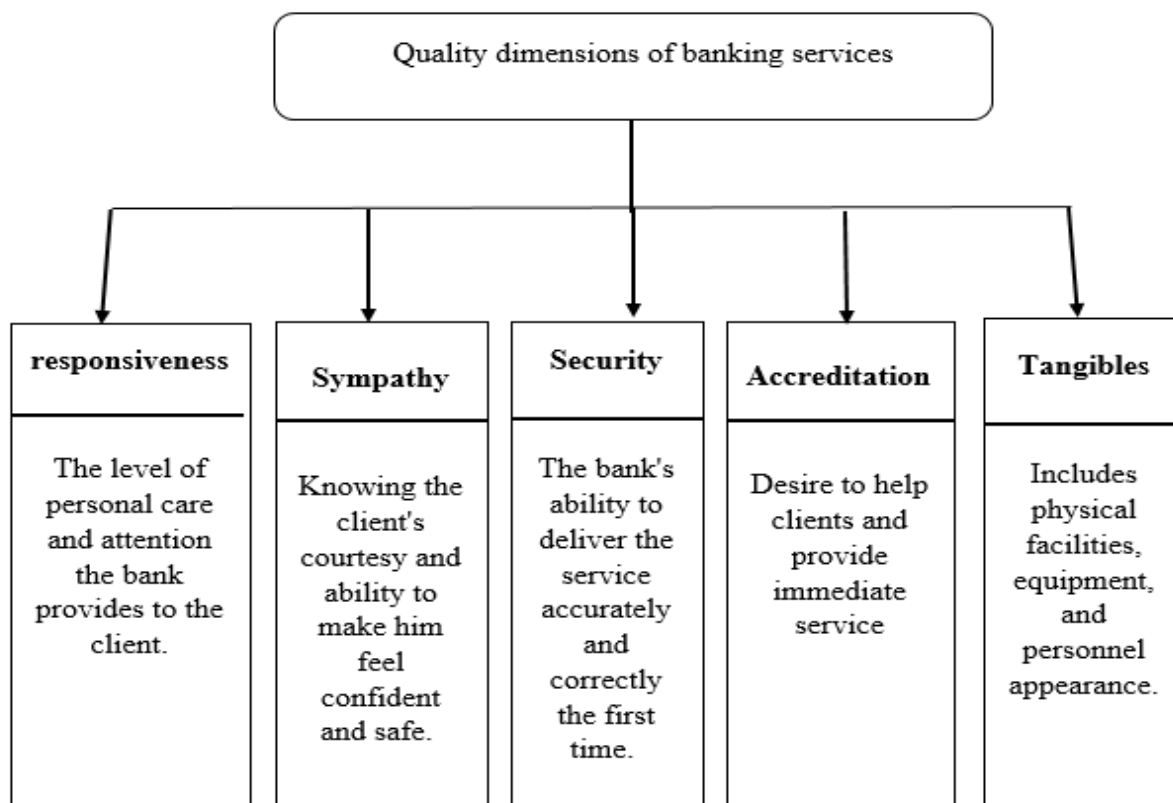
Talking about the quality of banking service leads us to study client satisfaction and its relationship to quality. Certainly, there is a strong correlation between the two variables, especially the presence of the human element, whether advanced or served, which the bank must identify and utilize to gain the client's loyalty.

1. Concept of quality of banking service:

You know the quality of the service is a measure of the level of service to meet client expectations, the client's knowledge of service quality is the difference between the client's expectations of service quality dimensions and actual performance, which reflects the actual availability of these dimensions (Meki et al., 2019), Tarik Taha defines the concept of "quality of banking service as the ability of the bank to provide a level of performance in banking service that fully meets the client's needs. The quality of the banking service is defined as "to meet customer requirements and to assess the ability of the bank to identify and meet those requirements, When a bank adopts a high-quality service delivery process, it must seek to outstrip client requirements (Al-Sarn, 2008).

1.1. Quality dimensions of banking services :

In a study conducted by (Parasuraman et al, 1985) in an effort to establish quality Standards, the study reached ten dimensions of the quality of the service, followed by a subsequent study by the same researchers, which concluded that the ten dimensions could be integrated into five dimensions called the Servqual Quality of Service Model, which are illustrated in the following form:

Figure (1): Quality dimensions of banking services

Source: Researcher based on the reference (Meki et al, 2019).

1.2. Models for measuring the quality of banking services:

In the literature on the quality of banking services, two key inputs for quality assessment have emerged:

- **Servqual model :** the gap model (service quality), the difference between clients' expectations of service and their actual awareness (actual performance), is designated to determine the quality of service according to the following formula :

$$\text{Service quality} = \text{expectations} - \text{actual performance}$$

- **Servpref model:** this model is known as the trend model (service performance), which considers quality under this model as a trend concept linked to customer perception of the actual performance of the service provided. The trend is defined as "the assessment of performance on the basis of a set of dimensions associated with the service provided," expressed in the following equation :

$$\text{Service quality} = \text{actual performance}$$

2. Client satisfaction:

Both Howard and Sheth (1969) defined it as the buyer's awareness of the adequacy or inadequacy of the value it receives relative to the amount of sacrifice it carries (Murad, 2007), as well as the difference between the actual mix and the standard and ideal performance against actual performance, which measures satisfaction and compares the expectation with the consciously perceived performance in order to arrive at the assessment (Shouya, 2006).

3. Relationship between quality of service and client satisfaction :

With regard to the relationship between service quality and customer satisfaction, Many researchers have confirmed a strong relationship between service quality and client satisfaction. There are a variety of views on the direction of this relationship, according to the studies mentioned (Yavas et al, 1997), some researchers believe that the quality of the service is the main determinant of client satisfaction, as the client can only evaluate and satisfy the service after experiencing and demonstrating its quality, many researchers who studied the quality of the service and the client's satisfaction have shown that increased quality of the service leads to increased client satisfaction, while lower quality of the service leads to lower client satisfaction. (Mahmoud & Muhammad, 2016).

Client satisfaction and loyalty are key to the success of an organization, this requires that clients' needs and wishes be understood and met on an ongoing basis. Client satisfaction helps meet existing challenges and changing market requirements. It relates to client expectations, where they expect an appropriate response from the service provided. So understanding and meeting client expectations is crucial to their satisfaction and building strong and sustainable relationships with them (Hadoush & Shahidi, 2016).

III. Methods and Materials:

1.1. Study community and sample :

The study community is made up of Popular Credit of Algeria Bank Maghnia Agency clients, a branch of Telsaan Singer. Using the questionnaire as a tool to measure the impact of the quality dimensions of banking services on client satisfaction, the study period lasted from March 2020 until September 2020. A random sample of 60 items was selected, of which 59 were statistically valid, the envelope was adopted in the preparation of the form, and the second part of the questionnaire was designed according to a five-year liker scale to identify the sample view that expressed the phrases (very agreeing, agreeing, neutral, but agreeing, but never agreeing).

1.2. Data collection tools:

The survey was based on the questionnaire and included an introduction and an expression of all the questions (23 phrases) divided into two main sections:

- Section I: Personal data information of the sample study (sex, age, educational level, occupation, duration of dealings with the bank).
- Section II: It consists of 23 phrases, which in turn are divided into two parts: one in terms of the dimensions of the quality of banking services (17 phrases) and another in terms of client satisfaction, consisting of six phrases.

1.3. Persistence and validation of the questionnaire :

The Alpha Kronbach coefficient is used to measure internal consistency and is estimated on the basis of statistical analysis. Overall, the correlation factor resulting from the statistical analysis is considered to be in excess of 0.6, which is a good indicator of the stability of the tool used

Table (1) : Cronbach's alpha results to measure the consistency of the form

Axis		Number of phrases	Cronbach's alpha
Axis of Quality Dimensions Banking services	tangibles	4	0.924
	Accreditation	4	0.905
	security	2	0.955
	sympathy	4	0.958
	responsiveness	3	0.936
Client satisfaction hub		6	0.973
Total axes		23	0.988

Source : Prepared by the researcher based on the output of the SPSS program

IV. Results and discussion :

1.1. Presentation and analysis of results for sample individuals of demographic characteristics:

Table (2) : Distribution of sampled individuals by personal information

Personal information	Class	Repetition	Percentage
Sex	Male	43	72.9
	Female	16	27.1
Age	From20_35	16	27.1
	From35_45	18	30.5
	From45_60	11	18.6
	Over 60 years.	14	23.7
Level of education	Primary and middle school	21	35.6
	Hight school	12	20.3
	University and graduate studies	26	44.1
Occupation	Student	5	8.5
	Officer	16	27.1
	Retired.	17	28.8
	Another career.	21	35.6
Duration	Less than a year ago.	3	5.1
	From 1 to 5 years	7	11.9
	5-10 years	9	15.3
	Over 10 years	40	67.8
	Total	59	%100

Source : Prepared by the researcher based on the SPSS program

We note from the table above that for the gender distribution of sample members, the proportion of males was 72.9%, while the proportion of females was 27.1%, with the proportion of males being significantly higher than that of females, which is due to men's tendency to bank more than women.

The breakdown of the sample by age also shows that the highest proportion of the 35–45 age group was 30.5%, followed by the 20–35 age group at 27.1%, the 60–year-old group at 23.7%, and the remaining 45–60 age group. This indicates that the bank's clients in the under-45 age group represent the largest proportion, which is because they are the most active, conscious, and motivated to work and earn wealth.

With regard to the distribution of the sample by educational level, the largest proportion corresponds to the university and higher levels by 44.1%, followed by the primary and middle levels by 20.3%. This shows that the educational level plays a role in the orientation of clients to banks, according to the occupational level, with the largest proportion of self-employment at 35.6%. The category of retirees is followed by the category of employees. Finally, the students return this arrangement to the income level of these categories.

1.2. Testing the study hypotheses and analyzing the results of Section two :return this arrangement to the income level of these categories

A. Testing the study hypotheses and analyzing the results of Section two :

For the initial hypothesis and analysis of the study and its paragraphs, we used mathematical averages, standard deviations, and percentages to prove the sample's approval of the paragraphs and angles. The results of each of the focus areas are discussed belowe

➤ **H1 : Customer assessment of the quality of banking services at the Popular Credit of Algeria Bank Maghnia Agency is medium.**

- Customers of Popular Credit Algerian Bank rate the tangibility aspect as average.
- Customers of Popular Credit Algerian Bank rate the accreditation aspect as average.
- The level of evaluation for security at Popular Credit Algerian Bank, Maghnia Agency, is average.
- Customer evaluation of sympathy at Popular Credit Algerian Bank, Maghnia Agency, is at an average level.
- The evaluation of responsiveness at Popular Credit Algerian Bank, Maghnia Agency, is at an average level

Table (3) : Means and standard deviations for the study axes

Level	Dimensions	Means	standard deviations	Availability
1	tangibles	3.38	0.059	Medium
3	Accreditation	3.08	0.19	Medium
2	security	3.25	0.00	Medium
4	sympathy	2.93	0.053	Medium
5	responsiveness	2.78	0.043	Medium
the independent variable	Quality of banking services	3.08	0.10	Medium
dependent variable	Client satisfaction	2.99	0.068	Medium

Source : Prepared by the researcher based on the SPSS program

It is clear from table (3) that the first dimension of the property was of the order of 3.38 means and a standard deviation of 0.059 after safety at the second, with a means of 3.25 and a standard deviation of 0.00. Third, the approval was in the fourth order of 2.93, with the final response having a mean of 3.08 and 0.043, with the results of the averages of all dimensions ranging from 2.6 to less than 3.4 percent. The verbal estimate is neutral in terms of the availability of all dimensions of the quality of banking services. The calculated mean independent variable estimated the quality of banking services at 3.08 standard deviations. We accept the assumption that there is a medium level of quality in banking services at the Popular Credit of Algeria Bank Maghnia Agency Bank.

For the dependent variable (the overall satisfaction axis), the calculation means are estimated at 2.99 and the standard deviation is 0.068, corresponding to a medium availability, indicating an average satisfaction level for the majority of clients in the sample about their satisfaction with the level of banking services provided by the bank.

The following are the results of Appendix 1 and Appendix 2, which illustrate the phrases that ranked first and last for each axis of the study:

Through Appendix 1, the formulations of phrases that ranked first in customer evaluation are clarified, including their arithmetic means, frequencies, and corresponding estimates for each axis of the study.

The initial expression of the physical dimension, "Design and internalization of the building to facilitate access to the service," received an approved rating, and the rest in the other axes, which came first for each axle, obtained a neutral rating, the phrase "The bank is keen to design and internalize the building in a way that facilitates the service process and also has modern equipment and equipment" received a positive assessment because of its large frequency, indicating the satisfaction of the majority of clients.

Regarding the phrases that ranked last in customer evaluation in Appendix 2, the last phrase for the tangibility dimension, "Bank employees have an attractive appearance that appeals to you," received a neutral rating with a total of 30 out of 59 respondents agreeing or strongly agreeing. Similarly, the phrase "The bank provides service correctly and on the first attempt" obtained an average of 2.98 and a standard deviation of 1.33, indicating a neutral assessment for the reliability dimension. Additionally, the last phrase for the security dimension, "You feel secure when dealing with the bank," received a neutral rating with an average of 3.25. As for the empathy dimension, the phrase "The bank prioritizes your interests" ranked last. In the responsiveness dimension, the phrase "Bank employees fulfill requests regardless of their level of busyness" received a disagree rating, with a total of 30 out of 59 respondents rating it as disagree or strongly disagree. Regarding customer satisfaction phrases, the phrase "The accuracy of service delivery ensures customer satisfaction" received a neutral rating.

As for the rest of the phrases, I got a more neutral repetition, which means that the customer evaluation of these terms was average, With the exception of the phrase "bank employees meet requests of whatever degree of concern," which has been given an unapproved rating, which indicates that employees do not give priority to the client in meeting his or her requests regardless of their degree of concern. Bank officials must pay attention to this matter.

B. Second hypothesis test - the relationship between the quality of banking services and customer satisfaction -

As part of the second hypothesis of the relationship between the study variables, we use the person correlation coefficient to measure the relationship between the quality of banking services and customer satisfaction at the Popular Credit of Algeria Bank Maghnia Agency Bank of a singer agency. The power of the relationship varies between any two variables expressed between (+1) and (-1). The closer the relationship coefficient is to (+1) or (-1), the stronger the relationship.

- **H2 :** There is a statistically significant relationship between the quality of banking service and customer satisfaction with the Popular Credit of Algeria Bank Maghnia Agency.
 - There is a statistically significant impact between tangibility and customer satisfaction at the bank under study.
 - There is a statistically significant impact between accreditation and customer satisfaction at the bank under study.
 - There is a statistically significant impact between security and customer satisfaction at the Popular Credit Algerian Bank for Maghnia Agency.
 - There is a statistically significant impact between sympathy and customer satisfaction at the Popular Credit Algerian Bank for Maghnia Agency.
 - There is a statistically significant impact between responsiveness and customer satisfaction at the Popular Credit Algerian Bank for Maghnia Agency

Table (4) : Results of the correlation coefficient between the dimensions of banking service quality and customer satisfaction.

link relationship	Pearson correlation coefficient	prob
Linking the tangible dimension to client satisfaction	0.872	0.000
Linkage between post-accreditation and client satisfaction	0.928	0.000
The link between security and customer satisfaction	0.926	0.000
Relationship between sympathy and customer satisfaction	0.943	0.000
Linkage between post-responsiveness and client satisfaction	0.951	0.000
Linkage between the quality of banking services and client satisfaction	0.970	0.000

Source : Prepared by the researcher based on the SPSS program

It is clear from the above table that the value of the Pearson correlation coefficient between tangibility and customer satisfaction is 0.872, which indicates a strong correlation with statistical significance at a significant level of 5%, In other words, tangibility has a strong positive effect on customer satisfaction.

As for the Pearson correlation coefficient between the dimension of reliability and customer satisfaction, it reached (0.928), which is close to one, which indicates the existence of a strong positive correlation between reliability and customer satisfaction, as the Popular Credit of Algeria Bank of Maghnia Agency provides a good level of reliability to its customers that makes customers trust more in the bank and its services.

Since the value of the correlation coefficient between the variables of security and customer satisfaction was (0.926), which highlights the existence of a strong and positive correlation between the security dimension and customer satisfaction, meaning that the bank was able to provide a high level of security for its customers that achieves their satisfaction, trust and loyalty to it.

The value of the Pearson correlation coefficient between the dimension of sympathy and customer satisfaction was (0.943), which means that there is a significant positive effect of the degree of sympathy and customer satisfaction in the bank

It was also shown that there is a positive correlation between the response axis and customer satisfaction, as the value of the Pearson coefficient is (0.951), which is a very large value and close to 1, meaning that the response dimension has a strong and significant impact on customer satisfaction.

As a main result, the Pearson correlation coefficient, which reached 0.97 between the quality of banking services and customer satisfaction, which is very large and close to 1, confirmed the second hypothesis, which states that there is a statistically significant relationship between the quality of banking services and customer satisfaction in the Popular Credit of Algeria Bank of Maghnia Agency, in addition to that this the relationship is very strong and positive.

V. Conclusion:

Through our research, it is clear that banking institutions have been able to recognize their competitiveness by providing quality services. This is in keeping with their client satisfaction. This is done through the provision of high-quality services that exceed their expectations. This research paper examines the impact of the quality of banking services on the satisfaction of clients at the Popular Credit of Algeria Bank Maghnia Agency.

Theoretically, we have found the most important dimensions of the quality of banking services that have helped us in the paragraphs of the questionnaire and the most important models for measuring the quality of banking services.

On the practical side, the results of the case study of Popular Credit of Algeria Bank Maghnia Agency for a singer showed that the male sex with the bank dominated the female sex by 72%, and the Popular Credit of Algeria Bank Maghnia Agency loan clients were about 57.6% under 45 years of age.

The study also brought together clients with different levels of occupation, but the largest proportion of self-employed people, followed by retirees, employees, and, finally, students, may be due to the difference in income between these different segments of society, where the lowest student is considered to be in society.

A large percentage of Popular Credit of Algeria Bank Maghnia Agency's loan clients with whom they have been working for more than 10 years are about 67.8%. This shows that most of the bank's clients are old and loyal. This also confirms that the bank provides services that satisfy the client and enhance his trust and loyalty.

As an important result, the results of the calculation averages showed that the customer assessment of the quality level of banking services was average by the average of 3.08, the tangibles of the first order in terms of the client assessment of the average of 3.38 post- security accounts was achieved by the accreditation of 3.08 after sympathy was finally met by the average of 2.78, the relative importance of the quality dimensions of the banking service varied, with all dimensions of the quality of banking services being influenced by client satisfaction, both combined and individual.

The paragraph "The Bank is keen to design the building and its internal arrangement that facilitates the process of obtaining the service as well as the acquisition of modern equipment" received a widely accepted estimate indicating the satisfaction of the majority of clients. The rest of the terms have obtained the greatest neutral repetition, which indicates that the client assessment in these terms was average, except for the phrase "the bank personnel meet the demands of whatever degree of concern they have," which indicates that the employees do not give priority to the client in order to meet his demands, however busy they may be.

As a key result, the study revealed a strong and positive correlation between the quality of banking services and customer satisfaction at the Popular Credit of Algeria Bank Maghnia Agency, as a result of a strong positive relationship between each dimension of tangible, accreditation, security, sympathy, responsiveness, and client satisfaction with the bank in question.

In the light of our findings, we make the following recommendations:

- Prepares and trains training programs for bankers that help them deal with the customer and access his or her wishes to gain his or her trust and loyalty.
- Reliance on modern and digital systems and techniques to integrate into the digital economy in order to attract young people who deal with technology and keep pace with the digital age.
- The need for the Islamic banking system to be activated in order to win the group that religious figures deter and the Bank's asthma transactions.
- A dedicated office is dedicated to studying clients' complaints and transforming complaints into a means of attracting and maintaining clients by considering their wishes.

- Appendices:

Appendice (1): The results of the first-ranked phrases for the study axes

First phrases	Scale	very agreeing	agreeing	Neutral	but agreeing	but never agreeing	Means	Sd. dev	Apprecia tion
	Repetition								
Design and internalization of the building to facilitate access to the service		9	26	12	10	2	3.5	1.05	agreeing
The bank maintains clear and accurate accounting record		4	15	31	5	4	3.16	0.93	Neutral
Bank employees can be trusted.		7	24	10	13	5	3.25	1.18	Neutral
Bank employees are characterized by polite behavior and tact		5	24	10	11	9	3.08	1.24	Neutral
The bank determines the exact time of completion of the service		4	20	13	13	9	2.94	1.20	Neutral
The bank has buildings, attractive halls, and computers that satisfy the client		7	15	23	10	4	3.18	1.07	Neutral

Source : Prepared by the researcher based on the output of the SPSS program

Appendice (2) : The results of the last-ranked phrases for the study axes

Last phrases	Scale	very agreeing	agreeing	Neutral	but agreeing	But never agreeing	Means	Sd. dev	Appreciation
	Repetit ion								
Bank employees have an attractive appearance that appeals to you		9	26	12	10	2	3.5	1.05	agreeing
The bank provides service correctly and on the first attempt		4	15	31	5	4	3.16	0.93	Neutral
You feel secure when dealing with the bank		7	24	10	13	5	3.25	1.18	Neutral
The bank prioritizes your interests		5	24	10	11	9	3.08	1.24	Neutral
Bank employees fulfill requests regardless of their level of busyness		4	20	13	13	9	2.94	1.20	Neutral
The accuracy of service delivery ensures customer satisfaction		7	15	23	10	4	3.18	1.07	Neutral

Source: Prepared by the researcher based on the output of the SPSS program

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