

The Relationship between Bank Employee Training and Customer's Satisfaction: A Field Study on Commercial Banks Operating in Libya

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DOI: 10.29322/IJSRP.12.02.2022.p12260
<http://dx.doi.org/10.29322/IJSRP.12.02.2022.p12260>

Paper Received Date: 26th January 2022
Paper Acceptance Date: 08th February 2022
Paper Publication Date: 19th February 2022

Abstract- This study aims to study the relationship between bank employee training and customer's satisfaction in Libyan commercial banks. It adopts a quantitative approach, using questionnaires to collect the required data from two groups: Bank Employees and Customers. The findings of this study provide that there is a positive direct relationship between the component of training and development of service providers in the Libyan commercial banks as one of the internal marketing components (the independent variable) and customer satisfaction in those banks. The results showed that banks do not give much attention to training and development programs for banking service providers that are commensurate with work requirements and skills acquisition. Finally, the results of the study reveal that training courses in banks are unfairly distributed in selecting and nominating employees.

Index Terms- Bank Employee Training, Customer's Satisfaction, Libyan Commercial Banks.

I. INTRODUCTION

The concept of internal marketing is one of the marketing concepts that has witnessed an increasing interest by researchers and specialists in the field of service marketing. It is the tool that organizations use to reach the highest level of service feasibility and achieve customer satisfaction, due to the competition conditions imposed by the market on organizations aspiring to satisfy their clients, and gain new clients. (Ismail, 2011:17), where banking service marketing is one of the most important topics that have attracted the attention of researchers in the field of service marketing in recent times, due to the challenges and obstacles it faces, such as: the information and communications revolution, technological development, competition, and the emergence of renewed needs and interests of customers. In order for banks to be able to address these challenges, they must start from within the bank, by paying attention to the internal environment in it, to improve the level of banking service provision.

1.2 Importance of the Study

Scientific importance: The importance of this study in a scientific point of view stems from the link between one of the internal marketing elements, which is training in the Libyan commercial banks, and customer satisfaction with those banks.

Practical importance: The importance of this study from a practical point of view lies in the importance of training the employees of commercial banks, as it seeks to meet the needs of workers in these banks, and raise their level of performance, which leads to excellence in marketing banking service, achieving current customer satisfaction, and gaining new customers.

1.3 The study Problem

The Libyan banking sector is witnessing at the present time a large and rapid growth, which has led to an increase in the intensity of competition between commercial banks, and the keenness of these banks to achieve excellence in the level of quality of banking services provided to customers, and to achieve their satisfaction with the banking services provided to them. One of the most important policies and marketing practices that Commercial banks follow is their interest in training and development of their employees who work to provide services to customers in order to gain their satisfaction. Training is one of the most important elements of internal marketing, but many of these banks do not have sufficient awareness of the importance of the concept of internal marketing and the elements it includes, including the training component; in addition to the relationship of this concept with customer satisfaction, which generates a real problem that negatively affects the performance of service-providing workers, and the level of quality of those services, and consequently the dissatisfaction of bank customers. Based on the foregoing, the study problem can be formulated in the following questions:

Are Libyan commercial banks committed to applying the concept of internal marketing?

Is there a relationship between training and development of the service provider, and customer satisfaction in the Libyan commercial banks?

1.4 Objectives of the Study

The study aims to achieve the following:

1. Identify the relationship between training and development of the service provider and customer satisfaction in commercial banks.
2. Learn about the efforts of the Libyan commercial banks in training their employees (banking service providers)/
3. Presenting some recommendations that would contribute to the consolidation of the concept of internal marketing and its importance to organizations and banks in particular, and its relationship to customer satisfaction.

1.5 Study Hypothesis

There is a positive relationship between training and development of the service provider and customer's satisfaction in the Libyan commercial banks.

1.6 Study Methodology

In order to achieve the objectives of the study, the descriptive analytical method has been relied on, as it is the most widely used approach for studying of social and human phenomena, the study subject. Under this method, data and required information are to be gathered through describing the phenomena subject. The analytical method is also to be used for statistically analysis of the study variables, in order to analyse the data and reveal the nature of the relationship between the independent variable - the internal marketing component (training) and the dependent variable, the customer's satisfaction.

To address the analytical aspects of the subject of the study; the researcher has resorted to collecting the primary data by designing a questionnaire as a main tool for data collection, and testing the study hypothesis to reach the nature of the relationship between the independent and dependent variables of the study. In addition, the questionnaire form has been distributed to two groups of respondents, which are the category of internal customers (commercial bank employees) to test the independent variable and the category of external customers (customers and clients of the commercial banks) to test the dependent variable, and then to collect and analyse them using appropriate statistical methods.

1.7 Previous Studies

Many scholars, researchers and specialists have dealt with the topic of internal marketing, its various elements, its relationship to customer satisfaction and other variables. The following is an overview of some of these studies:

1. The study of (Al-Asadi and Abu Ghunaim, 2009), entitled: The internal marketing strategy and its impact on the quality of banking service, "an applied study on a sample of Iraqi banks". This study has aimed to identify the impact of the internal marketing strategy on the quality of banking service. The study has included the independent variables represented by the elements of the internal marketing strategy: (clarity of work roles, training and development of employees, rewards and incentives, communication process within the organization, motivation of employees, and employees' interaction, and the independent variable. The study was conducted on a sample of (8) Iraqi banks, and a questionnaire was designed and distributed to the study sample. The number of valid questionnaires for statistical analysis was (326), and the questionnaires data were analysed using the SPSS statistical program. This study has reached a set of results,

most notably: the existence of a positive correlation with statistical significance in all dimensions of the internal marketing strategy. The level of quality of banking service for beneficiaries or customers, and that the level of quality of banking service provided by the banks in question was at a medium degree. The study concluded with a set of recommendations. The task was represented in the need for management to strive to achieve the highest levels of job satisfaction for banking service providers, and the need to design and describe jobs for all employees in various disciplines, and to plan and implement rewards and incentives, whether material or moral.

2. The study of (Al-Jariri, 2006), entitled: The impact of internal marketing and service quality on customer satisfaction, "An applied study of a sample of Yemeni banks". The study aims to know the impact of internal marketing and service quality on customer's satisfaction, and it has included the study variables represented by the elements of internal marketing (selection and appointment of workers, promotion of workers, motivating workers, training of workers, and interaction among workers), and the mediating variable represented by the quality of services, the dependent variable represented in the customers' satisfaction. The study sample has included employees and customers in Yemeni banks, and a questionnaire was designed and distributed to the study sample. The total number of the sound questionnaires suitable for analysis distributed to employees of the banks was 78 questionnaires in addition 95 questionnaires were distributed to the customers of the banks. All the data of the questionnaires were analysed by the statistical analysis programme (SPSS). The study has reached a set of results, most notably: that there is a correlation between the internal marketing and service quality, and that the relationship between the internal marketing and service quality has an impact on customers' satisfaction, and that there is a strong correlation between the service quality and customers' satisfaction. This study has also found a set of important recommendations. The most prominent of which are the need for banks to follow practical reasons in the process of selecting individuals to fill vacant jobs, and to select young cadres capable for developing and using modern banking technologies, and keeping pace with the development in banking work at the global level.

What distinguishes this study from previous studies is (the effect of training bank employees on the satisfaction of their customers: a study on commercial banks operating in the Libyan environment).

- This study focuses on employees as internal customers, through one of the internal marketing elements in the branches of Libyan commercial banks.

- This study has been applied on one of the internal marketing elements, the training, while most of the previous studies have been looking at the quality of banking service.

- The study has been conducted in the Libyan environment, which is one of the rare studies, according to the researcher's belief.

2.1 The Concept of Bank Marketing

Commercial banks deal in various financing and investment fields, and besides developing the symbiotic areas in the society. Therefore, they must market those transactions, services and ideas

they provide, taking into consideration their characteristics, beneficiaries, and the society in which they are distributed and working to achieve development in it.

Banking marketing is defined as: the cost of the humanitarian efforts exerted and related to discharging the flow of banking and solidarity services and ideas to customers and beneficiaries to satisfy their financial and social needs and requirements, contribute to achieving economic and social development, and achieve material and moral benefits for shareholders, social and society. (Al-Maghribi. 2017: 375)

From the previous definition of banking marketing, several elements can be distinguished, as follows:

- That there is an integrated set of humanitarian efforts that the bank must replace and carry out in order to perform its marketing role successfully.
- The marketing activity undertaken does not stop at the marketing and sales department only, but extends to all the departments of the bank, as everyone aims to provide services with the highest possible efficiency and effectiveness.
- The banking marketing activity should focus on understanding and comprehending the needs of customers and beneficiaries, and identifying their financial, banking and solidarity interests, and then working to satisfy those needs until their claims.

2.2 Characteristics of Banking Services

Banking services are a group of activities related to achieving certain benefits for the customer, whether with or without a financial consideration. It can be considered that the characteristics of services in general apply to banking services, but differ from them in terms of the activities and procedures used to provide the banking service, where the banking service emerged as a group among the distinguishing features are summarized as follows: (Kamal. 2015: 43)

Intangibility: This means that banking services do not have a physical existence, and therefore cannot be perceived by the senses, and accordingly cannot be stored, transferred or packaged. The banking service is direct, it does not need intermediate files between the bank as its producer and the customers dealing with it.

Integration of production and distribution: Banking services are produced and distributed at the same time, and they cannot be called again in order to improve them, or because of a mistake in them. Therefore, the interest of banks is focused on providing banking services in the appropriate place and time.

A personal-oriented marketing system: Banking services depend on personal banking marketing to a large extent, in providing them, they depend on personal contact between the service provider and the customer, so that direct interaction among bank employees and customers helps the management to know the criticism of customers' actions and determine their needs.

Geographical spread: In order the bank to achieve the intended goal, it must reach existing and potential customers from the places where they are located. This can only be achieved if the bank has an integrated network of branches that are spread geographically in a way that suits the interests of customers.

Fluctuations of demand: One of the advantages of the banking service is that fluctuations in demand for a particular service occur without others due to emergency reasons or seasonal

conditions, such as requests for loans and requests for facilities for merchants in certain seasons, as well as requests for ATM cards during times of salary payments.

Dependence on deposits: Banks depend mainly on their clients' deposits in performing all their banking services, which represent the main source of bank financing and profit making.

2.3 Training as an Element of Bank Marketing

Training and development is one of the important practices carried out by the organization, and it can be defined as "the organized and continuous process aimed at providing the individual with new capabilities and banks, and that changing ideas and viewpoints are commensurate with the changes that occur in the organization's work environment, especially with regard to organizational and technological aspects. (Al-Qadi. 2012: 71), and (Shikha, 2010:65) define training as "that planned activity that aims to bring about changes in the individual or the group in all aspects, such as: the aspect of information, experiences, skills, performance rates, and methods of work.", and directions, which serves to make the individual or that group fit to carry out its work.

2.3.1 Importance of Training

The training and development process constitutes three main activities: (training, learning, and development), and organizations that train human resources make future investment through their workforce, thus this is positively reflected on the productivity of the individual within the organization, as well as raising the level of the individual's functional capabilities (Wright & Nishii 2004: 26).

The importance of training and development lies in the following points (Shehadeh 2005:95).

1- It helps in linking the objectives of the banking service provider and increasing organizational productivity and performance.

2- It leads to finding internal and external trends, and clarifying the general policies of the organization.

3- It helps in renewing and enriching the information of service providers, and leads to the development of leadership methods and rationalization of administrative work.

4- Develops performance motivation, and helps develop communication skills between service providers within banks.

5- It works to strengthen the relationship between management and service providers in the organization, and to develop the ability of service providers to accept adaptation to the changes taking place.

2.3.2 Types of Training

Training is divided into two main types: general training and specific training (Becker. 2013:127). **General Training:** This type of training contributes to raising the working operational capital of the individual in general, and achieves a significant impact on worker's productivity. This type of training is suitable for organizations with similar activities. Criticism of this type of training exposes the organization to risk, because employees are likely to leave the organization, and move to another organization, which increases the risk of cost and transfer of the organization's activity to other competing organizations. **Special Training:** This type of training aims to focus on the individual's acquisition of

specific abilities and skills with the aim of increasing the individual's productivity rate only for the organization itself.

3.3.3 Training Steps

The human resources training process includes four interrelated and sequential steps, which are as follows:

Determining training needs: This step means a set of changes and developments that must be brought about in the capabilities of individuals, their skills, information and behaviour, in order to overcome the problems facing work and production or impede the achievement of the strategic goals of the organization. Because identifying these needs accurately helps achieving the objectives of the training activity, and becomes useful to the organization, individuals and trainees, thus save efforts and expenses. (Al-Ghamdi. 2014: 70). The need for training appears due to a deficiency or shortage in performance.

Designing training programs: This step is a next step for determining training needs, and based on the results of identifying training needs, the procedures for designing the training program are started, and the organizational conditions and surrounding environment must be taken into account, and the relationship between this program and other training programs, which were previously implemented or that will be implemented in the future. (Al-Sakarna.2011:118). The design phase of the training program passes through several stages, which are as follows: (Al-Saadoun.2013: 31). Determining the training topics, or develop the content of the training plan. Determining the sequence of topics in the training program. The training methods used to transfer the training material to the trainees.

Implementation of training programs: After completing the design phase of the training program, the implementation phase of the program comes. This phase involves a set of sequential steps that must be taken into account, as follows: (Abu Al-Nasr. 2009: 135)

Choosing a coach and trainee. Preparing the training material. Choosing the appropriate methods and means for training. Determine the time and place of training. Preparing and equipping the training hall. Presentation of the training programme. In order the training program achieves the targeted effectiveness, the training body must adopt the following points: (Abu Al-Nasr. 2009: 136). The trainee must have actual needs for training. Convince the individual of the feasibility of training. Motivating the individual to participate in the training process. Create the appropriate circumstances to implement what the trainee has been trained on in the training program.

2.4 Evaluation of Training Programs

This is the final stage of the training program, during which the trainees' experience and performance are evaluated after the completion of the training program. During this stage, the total evaluation opinions and results related to the training program as a whole are collected and then judged on the success of this program or not. (Al-Sadoun. 2013:32).

2.5 Customer Satisfaction

The subject of customer satisfaction has become one of the most important topics in modern marketing thought and customer behaviour research. In general, it has been found that if customers are satisfied with a specific product or service after using or

benefiting from it, they are more likely to buy or repeat the product or the service. Satisfied customers are also more likely to tell others about their experience, thus positively participates in talking about the product or service, and in return, customer dissatisfaction leads to shifting from the service provider or the product or participating negatively in talking about them. (Eve. 2013: 26).

2.5.1 Definition of Customer Satisfaction

Customer satisfaction is defined as "the feeling of happiness and satisfaction for customers as a result of performing and completing their transactions. This is achieved by compatibility between what the customer expects and the amount of what he gets from the service provider." (Al-Fugha. 2014: 79)

2.5.2 Importance of Customer Satisfaction

Customer satisfaction is of great importance in the policy of any organization, and is one of the most effective criteria for judging its performance, especially when this organization is quality oriented; where there are some things that are considered as the means of expressing customer satisfaction with regard to the performance of the organization and to judge its performance as follows: (Hussain et al. 2017: 45)

1. If the customer (the customer) is satisfied with the performance of the organization, they will talk to others, which will generate new customers.

2. If the customer is satisfied with the service provided to him by the organization, it will reduce the likelihood of the customer to go to other organizations or competitors.

3. The customer's satisfaction with the service provided to them by the organization makes his decision to return to it will be quick.

4. The organization that is concerned with the satisfaction of its customers (its clients) will have the ability to protect itself from competitors, especially with regard to price competition.

5. The customer's satisfaction with the service provided to him will lead him to deal with the organization in the future again.

6. Customer satisfaction represents a negative feedback for the organization with regard to the service provided to it, which leads the organization to develop its services provided to customers.

7. The organization that seeks to measure customer satisfaction is able to determine its market share.

8. Customer satisfaction is a measurement of the quality of service provided. In addition, customer satisfaction helps the organization provide indicators to evaluate its efficiency and improve it for the better, through the following:

- Evaluate the applicable policies and eliminate those that affect its satisfaction.

- It is a guide for the organizational managers planning, and harnessing it to serve the client's interests and ambitions in the light of their views.

- Disclose the level of performance of employees and the extent of their need for training programs in the future. (Al-Hiti.2005:7)

2.5.3 Factors Affecting Customer Satisfaction

Many researchers summarize the factors affecting customer satisfaction in four factors, as follows:

Quality: It means feeling the ability of the service to perform the job for which it has been designed well and appropriately, as

the quality of the service is not measured by its cost or quantity, but is closely related to the extent of customer satisfaction with it, and the perception of service quality varies from one customer to another depending on the degree of their satisfaction. Therefore, the results of measuring service quality and effectiveness are determined by customers. (Al-Fugha. 2014: 112).

Price: Price is of great importance to customers, as it affects their choices more than any other variable, especially when purchasing services, which makes marketing experts consider cost determination as the basis on which the price policy of service organizations is built, and accordingly, the price is defined as: "The sum of the expected values on which the customer or customer relies on the benefits achieved from owning, using, or benefiting from the product or service during a period of time, a certain place, and in a certain place. (Abuzaid 2008: 83).

Service: Most of services facing service organizations come from the fact that services have characteristics and characteristics that differ from goods, and the most important of these characteristics are:

- It is intangible, discretionary, should be consumed or benefited from.
- Characterized by creativity, as ideas, benefits and facilities, as they are entrenched in memory.
- It is also characterized as heterogeneous and incoherent, general in nature, large in scope at a specific cost, atypical or traditional, and cannot be owned by the customer, but rather requires the customer to participate with service providers in obtaining it. (Al-Fugha. 2014: 116).

Time: The process of providing goods and services is associated with a specific time. Goods and services are prepared in the best images, methods and forms, but they are useless because they are associated with an inappropriate time because the value of the product decreases and falls due to time passage. For this, most service organizations are trying today to focus to reduce the time required to complete customers' requests at the place and time specified by them in order to achieve their satisfaction and gain a new competitive advantage, without compromising quality. (Hussain. (2009: 138).

2.6 Population and Sample Study

The study population is represented in two categories of workers in Libyan commercial banks (public and private), and clients dealing with those banks. Therefore, the study sample consists of two categories: the category of employees and the category of bank clients, and for this, two questionnaire papers have been used to collect information about the knowledge of the impact of training and development of the service provider on customer satisfaction in the Libyan commercial banks.

2.6.1 Study Data Collection Tool

The tool is the means used to collect, classify and schedule data, and there are many methods and tools that can be relied upon in accessing data and information, and among these methods are personal interviews, observations, electronic tables, and a questionnaire. Reliance on it as a main means of collecting data has been required by the study problem. The questionnaire has been designed taking into account all the general principles in formulating the questionnaire after reviewing the administrative, marketing literature and previous studies related to this matter.

Therefore, questioner questions have been closely designed related to each axis of the study axes and the questionee can easily answer the questions and make a quick decision by choosing among the existing alternatives for each question. It has been taken into account that the options should be palatable and comprehensive, and prevent the questionee from using more than one option. Two models for the questionnaire have been designed in this study, where the first model is directed to (the employees) working for the Libyan commercial banks, and the second model is directed to (the clients) of those banks, where the paragraphs of the questionnaire include all aspects of the study problem. The first model of the questionnaire directed to the employees for those banks consists of 5 paragraphs covering the independent variable represented in the training and development of the service provider. But the second model of the questionnaire directed to the clients (customers of the Libyan commercial banks) consists of 6 paragraphs representing the dependent variable of the study and represented in the satisfaction of clients of the Libyan commercial banks.

Due to the difficulty of using the comprehensive enumeration method to collect data related to the study due to considerations related to time, effort and financial costs. Therefore, in this study, we have relied on the sampling method to collect data so that the sample size is appropriate, and after the assessment process, the researcher has distributed an exploratory sample of 20 questionnaire forms distributed randomly to the study's target audience (Libyan commercial bank employees and bank customers). This is for the purpose of knowing the measurement of stability and consistency of the questionnaire, in addition to knowing the standard deviation of the study questions so that the appropriate sample size can be determined. The following relationship is used to determine the optimal sample size for the study: where:

n = represents the sample size,

$$Z_{\frac{\alpha}{2}} = 1.96$$

$B = 0.05$ in order to ensure that the error is as small as possible, $S=0.660$ represented by the standard deviation of the survey sample that has been taken by the researcher to calculate the appropriate sample size, which is 20 items, and by substitution in the above relationship it is found that the appropriate size of the sample is 670 items. Since the statistical analysis requires that the size of the two samples should be equal, the study sample has been divided into two equal layers with a size of 335 items for each.

Therefore, the researcher has distributed 335 questionnaires to the (employees) in the Libyan commercial banks, and after a period of time, 315 questionnaires have been received. After examining all received questionnaires from this category, it is shown that 9 questionnaires have not been completely answered and then they have been excluded from analysis. 306 sound questionnaires have been valid for the study data analysis. In addition, 335 questionnaires have been distributed to the customers dealing with the Libyan commercial banks. After a short period of time 310 forms have been returned. After analysis, four forms were not completed and not valid for analysis, therefore, they were excluded, which forms about 91% from the total number of the forms distributed. It is a good percentage that can be relied upon in analysing the study data. It is also a very high

percentage, according to a Kamel study (2006: 96), which has summarized that the questionnaire method in the Middle East and North Africa usually achieve response rate ranges between 30-50% only.

2.6.2 Statistical Measures and Tests Used in Data Analysis

A set of statistical measures and tests have been used in this study to process the obtained data as follows:

Descriptive Statistics Measurements

In this study, descriptive statistics have been used to extract percentages.

Cronbach's Alpha Test

Cronbach's Alpha test is one of the important statistical tests for analysing questionnaire data. It is a test that shows the stability of the sample's vocabulary answers to the questionnaire questions. It is found using the following equation: (Al-Bayati, 2005: 112).

$$\alpha = \left(\frac{N}{N-1}\right) \left(1 - \frac{\sum \sigma_q^2}{\sigma_t^2}\right)$$

N = the number of items in the questionnaire, σ_q^2 = the variance of the paragraph, α = the reliability coefficient, σ_t^2 = the variance of all items.

The Wilcoxon-Test: This test used to study the significance of differences between two groups. The Wilcoxon test is one of the most important non-laboratory tests that is recommended to be used when there is no normal distribution of the study data. This test is used to determine whether there are differences or variances between two groups associated with a particular dependent variable. It is also used to test the degrees of agreement on the degree of influence of each of the study axes relating to the mean of the study population from which the sample has been drawn, if the descriptive data is capable of being arranged, the sample size is small, or quantitative and does not follow a normal distribution. This test has been relied upon in this study to understand the change in the respondents' scores in the case of introducing a new variable and to identify the direction of that effect, whether positive or negative (Siakran, 2010: 74).

Kolmogorov-Smirnov Test: This analysis is one of the common statistical analyses and the most important one used in determining the nature of the study data, whether it follows a normal distribution or an abnormal distribution, and then determines the most important parameter or non-parametric tests suitable for analysing the study data.

So the test statistic is $D = \sup_x |F_s(x) - F_r(x)|$

whereas: $F_s(x)$ It is the aggregate distribution function of the sample

$F_r(x)$ represents the theoretical distribution function

Spearman's Test

It is used to test whether or not there is a relationship between an independent variable and another dependent variable. It is valid

for the case of descriptive data that can be arranged or quantitative and do not follow a normal distribution.

$$r_s = 1 - \frac{6 \sum_{i=1}^n d_i^2}{n(n^2 - 1)}$$

whereas: d_i = the difference between the ranks of the two variables, n = the number of elements of the two variables.

Tests of Validity and Reliability of the Instrument: The reliability of the tool means the ability of the questionnaire to measure the variables that have been designed to measure it. It also means the comprehensiveness of the questionnaire list for all the elements or paragraphs that must be included in the analysis on the one hand, and the clarity of its paragraphs and vocabulary on the other hand, in a way that makes its characteristics simplicity and ease of understanding. As for the stability of the tool, it means the possibility of obtaining the same results in the case of repeating the study in similar circumstances and using the same tool.

Apparent reliability (the reliability of the judges): In this study, a number of procedures have taken to ensure the validity and quality of the questionnaire for the purpose for which it has been prepared by presenting it to a group of judges with experience and competence in the Libyan universities, in order to express their opinion and submit their suggestions about the questionnaire, and to benefit from their experiences in judging the paragraphs used and the questionnaire's suitability extent to the application of the study. The judges have been asked to express their opinion on the reliability and validity of the study paragraphs, their formulation, and the extent to which the paragraphs belong to the variable or scale listed under it; in addition to modifying or deleting what they deem appropriate. Based on the valuable comments received from the judges, all required modifications have been made to the questionnaire to come out in its final form. **The reliability of the internal consistency:** Internal consistency reliability means the extent to which each of the questionnaire's paragraphs is consistent with the domain to which this paragraph belongs. The internal consistency was verified by finding the linear correlation coefficient (Pearson's coefficient) between each element of the questionnaire and the total degree of the domain to which this belongs. element, and the results were positive, as the various correlation coefficients indicated that there is internal consistency of the questionnaire elements with the domains to which they belong.

Questionnaire Stability

The stability of the questionnaire is intended to give this questionnaire the same result if it is re-applied after a period of time under the same circumstances on the same members of the survey. In other words, questionnaire stability means consistency of the results and not massively changing in case of repeating it in the same in certain periods of time. The stability of the two questionnaire sheets has been verified by Cronbach's Alpha Coefficient Variable, and the stability score is good if the Cronbach's alpha value is 70% or more, although 60% is considered acceptable especially in exploratory research, where the results are the same in the following table:

Table No. (1)

The Results of the Cronbach's Alpha Test

Questionnaire form of training and development of service provider		
Axis		
Training and development of service provider	5	0.895
Questionnaire form of customer's satisfaction		
Axis	Number of paragraphs	Alpha variable
customer's satisfaction	6	0.909

It is clear from the previous table that the Cronbach's Alpha coefficient variable for the identification of the category of employees testing the independent variable is 0.895), which is greater than the assumed value of (0.60) and the Cronbach's alpha coefficient for the identification of the category of customers that tests the dependent variable. It has reached 0.909), which is also greater than the assumed value of (0.60), so these two values are considered very high and statistically excellent values. This means that the researcher has confirmed the validity and reliability of the two questionnaires and their validity for analysis and answering the study questions. Then the necessary results have been obtained

for test of the hypothesis of the study for which the two forms have been set.

Reliability of internal consistency

Internal consistency of reliability means the extent to which each of the paragraphs related to the subject of the study is consistent with the total score of the axis as a whole. In this study, the internal consistency of each form has been calculated separately by taking the square root of Cronbach's Alpha coefficient variable. The results are as in the following table:

**Table No. (2)
The Internal Consistency of the Paragraphs of the Questionnaire**

Questionnaire form of training and development of service provider		
Axis		
Training and development of service provider	5	0.895
Questionnaire form of customer's satisfaction		
Axis	Number of paragraphs	Alpha variable
customer's satisfaction	6	0.909

From the table No. (2) it is noted that the degree of internal consistency between the paragraphs of each of the two axes of the study is very high. This indicates that the two forms have a high degree of internal consistency for all the paragraphs of the axes of the two questionnaires, thus the two forms are suitable for the purpose for which they have been set.

Analysis of Descriptive Data of the Study

In this study, the Likert Scale Five-point has been used to estimate the degree of response of the study groups to the questionnaire questions, where the scores are from 1 to 5, ranging from strongly disagree to strongly agree, as these numbers express the weight of each answer as follows: (Strongly disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly agree = 5). Therefore, the average of these answers is equal to (3), if the average answer of the paragraphs is 3, this indicates that the answer about this paragraph is neutral, and if the average of these

answers is greater than 3, this indicates that the answer is in agreement, but if the average answer is less than 3, it indicates that the answer is disapproved. Thus it is tested whether the average score of the answers differs from 3 or not. After completing the coding of the answers and entering the data of the study using the ready-made software package (SPSS), (Statistical Package for Social Science), this package is used to analyse the study data and test its hypothesis.

Before proceeding with the hypothesis test, it is necessary to know the availability of the service provider training and development component in the Libyan commercial banks, by using the (Wilcoxon-Test) on the hypothetical average of the

service provider training and development axis $\mu_0 = 3$.
The results of the study are as in the following table:

Table No. (3)
Results of the Wilcoxon Test on the Availability of Training and Development for the Service Provider

Statement	Mean	Test Statistics	P-value	Order	Decision
1. It works to continuously develop the skills and competencies of employees.	2.77	3.45-	001.0	4	Not approved
2. Training Courses	2.84	-2.58	01.0	3	Not approved
3. It is compatible with the training courses with the functional employees of the bank's employees.	2.95	- 0.89	376.0	2	Neutral
4. He is keen to select trainers with experience in a good job.	3.14	- 1.79	07.0	1	Neutral
5. The employees of the bank receive the training courses in a fair and equal manner.	2.52	- 6.43	00.0	5	Not approved
Total Mark	0.004	- 2.92	2.84		Not approved

It is noted through the results contained in Table No. (3) that the paragraphs (1,2,5) have recorded a viewer's level (P-value) less than the specified (P-value) level, and an arithmetic mean less than 3, which means that the answers of individual respondents have answered that they do not agree to its availability, meaning: The managements of commercial banks provide training courses randomly and not trampled. Therefore, the principle of fairness and equal opportunities are not observed by their employees in running these courses, as well as not interested in raising the efficiency of their employees or enhancing their skills periodically. That is, it is not keen to provide specialized training courses to improve the efficiency of its employees on a regular basis, which negatively affects their job performance towards the beneficiaries of banking services.

As for paragraphs No. (3,4), the observed level of (P-value) is greater than the specific level thereof, which means that it cannot be certain that banks are keen to select qualified trainers who provide training courses whose subjects and nature are commensurate with the job needs of the workers of the Libyan banks. Based on the foregoing, it is clear through Table No. (4.5)

that the answers of the study sample members related to the training and development axis of the service provider have recorded a total arithmetic mean (2.84) and the viewer's P-value level is (0.04 = P-Value). This proves that the training and development programs for service providers within the Libyan banks are weak and unstudied and lack fairness in their distribution, if any, and that any training programs do not have the necessary efficiency and effectiveness that would raise the performance rates of banking service workers.

Testing Hypothesis of the Study

There is a positive (direct) relationship between training and development of the service provider and customer satisfaction in the Libyan commercial banks. To find out if there is a relationship between the training and development component of the service provider and customer satisfaction in Libyan commercial banks, Spearman's test for rank differences is used for the component of training and development of the service provider, where the results of the study are as in the following table:

Table No. (4)
Spearman's Rank Difference Test Results for the Service Provider Training and Development Pillar

Customers satisfaction	Training and development of service provider	Variables	
**0.577	1.000	Correlation variable value	Training and development of service provider
0.000	-	Viewed morale level	
-	**0.577	Correlation variable value	Customers satisfaction
1.000	0.000	Viewed morale level	

The results of Spearman's test of rank differences for the training and development of the service provider axis. Through Table No. (5.5) regarding measuring the relationship between the component of training and development of the service provider and customer satisfaction in Libyan commercial banks it is clear that the value of the observed level of (P-value = 0.000) is less

than the specific level of (P-value). The value of the correlation coefficient (0.577**) is recorded, which indicates that there is a positive statistically significant relationship between the training and development component of the service provider and customers' satisfaction in the Libyan commercial banks. The result of this study has agreed with the findings of Sadeghloo & Tirgar

(2013), which confirms a positive correlation between service provider training and development and customer satisfaction. This result has also agreed with the findings of the Solomon study (2017), which confirms that the service provider training and development policy has a significant positive impact on the performance of bank employees in Ethiopia and thus achieving customer satisfaction with the services of those banks.

2.7 Conclusion

Through the practical analysis of the data and information obtained, the study has reached the following results:

- There is a positive direct relationship between the component of training and development of service providers in the Libyan commercial banks as one of the internal marketing components (the independent variable) and customer satisfaction in those banks.
- The study has shown that banks do not give much attention to training and development programs for banking service providers that are commensurate with work requirements and skills acquisition.
- Training courses in banks are unfairly distributed in selecting and nominating employees.

Through the results that have been reached, the following recommendations can be made:

- The administrations of the Libyan commercial banks should follow the advanced scientific methods in the process of training and developing service providers.
- Keeping pace with the rapid and continuous development of the banking sector and developing the needs and desires of customers.
- These banks work to achieve the principle of fairness and equality in selecting and nominating employees for training courses, taking into account the characteristics of the employees and the needs of the different departments in the banks.

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