

Motivating Employees of Commercial Banks and its Relationship with Customer's Satisfaction: A Field Study on Libyan Commercial Banks

Jamal Ali Jaballa *, Abubaker Suliman Alsalhi **

* University of Megatrend

** University of Misurata

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Abstract- This study aims to study the relationship between motivating employees of commercial banks 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 motivation service providers in the Libyan commercial banks as one of the most important internal marketing component (the independent variable) and customer satisfaction in those banks. The study has shown that Libyan banks do not give much attention to motivation programs for banking service providers that are appropriate with work requirements and skills acquisition.

Index Terms- Employees Motivation, 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 quality service 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 Study Importance

Scientific importance: by linking one of the elements of internal marketing, which is motivating the service provider in the Libyan commercial banks, and customer's satisfaction with those

banks, and the theoretical rooting of the concept of internal marketing and its various elements.

Practical importance: It lies on the importance of motivating and rewarding the employees of the commercial banks, as it seeks to meet the needs of the workers in these banks, and raise the level of their performance, which will lead 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 motivating their employees who work to provide services to customers in order to gain their satisfaction. Motivation 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 through motivating service provider?**
- **Is there a relationship between motivating service provider, and customer's satisfaction in the Libyan commercial banks?**

1.4 Objectives of the Study

The study aims to achieve the following:

Identify the relationship between motivating service provider and customer's satisfaction in commercial banks.

Learn about the efforts of the Libyan commercial banks in motivating their employees (banking service providers).

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

Through the problem of the study, it is possible to compose the following hypothesis:

There is a positive (constructive) relationship between service provider motivation 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 (motivation) 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.

The study (The Relationship between Bank Employees' Motivation and Customer's Satisfaction: a study on Libyan commercial banks) is distinguished from other previous studies through the following points:

- This study focuses on employees as internal customers, through one of the internal marketing elements in the branches of Libyan commercial banks, motivation.
- This study has been applied on one of the internal marketing elements, motivation, 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. 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 Motivation as an Element of Bank Marketing

Motivation is one of the most important factors of the internal marketing used by the organization, to satisfy the needs of service providers and achieve their interests, and Al-Hiti (2005: 255) has defined motivation as: "a set of external factors and influences that motivate the individual to perform the tasks assigned to him in the best way, by satisfying his material and spiritual needs and interests.

Motivation is also defined as "the set of circumstances that exist in the work environment, and the satisfaction of the workers' interests by doing their work" (Al-Qaryouti, 2009: 63). There are those who define motivation as: "a set of stimuli that push workers to perform their work in a way that ensures moving their human capabilities, and converting them into directed productive behaviour that leads to the achievement of the desired goals. He works on it, and he is valued in his work" (Al-Ani, 2007: 15). Motivation is one of the methods that organizations follow with the aim of retaining their employees, and therefore banks realize the importance of the motivation element for service providers, as they are interested in motivating them, whether materially or morally, and the banks aim behind following the motivation policy to achieve an increase in the productivity of workers, and improve the quality of service provided to customers; as well as achieving loyalty of the service provider of the bank, and the interest to keep them and continue working permanently in the bank (Hwang & Chi, 2005: 85).

2.3.1 Types of Incentives (Motivations)

The incentives are divided into two main types: (Nouri and Kurtel, 2010: 78).

Positive incentives: The incentives are those that develop the spirit of creativity and innovation among workers. They are divided into the following:

Material incentives: They are represented in the annual wages and bonuses, and increase in the wages to meet the increase in living expenses, bonuses, profit-sharing, overtime work that exceeds the specified working hours, as well as health insurance benefits, compensation, and benefits in kind of material value. **Moral incentives:** These are mainly represented by incentives for the performance of employees, such as: promotion, appreciation of the efforts of employees, participation in management, certificates of appreciation, and others.

Negative incentives: They are the various penalties that fall on workers, which aim to change the performance of the employee who has been punished positively. Thus, be a motive to charge the employee to improve his performance and behaviour during work.

2.3.2 Motivation Goals

The organizations, by following the motivation policy, aim to achieve several things, which can be summarized in the following:

- Retaining distinguished workers.
- Highlight the organization's activities.

- Rewarding employees for their outstanding performance.
- Raising the morale of employees.
- Increasing the employees' productivity.
- Motivating workers with average performance to improve and develop their performance.
- Encouraging employees to be creative and innovative (Al Akash, 2007: 66).

2.4 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).

2.4.1 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)

2.4.2 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)

2.4.3 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).

2.5 Population and Sample Study

The study community is represented in two categories of workers in Libyan commercial banks (public and private), and clients dealing with those banks. Therefore, the study community

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 knowing the relationship of motivation and reward of the service provider on customers' satisfaction in the Libyan commercial banks.

2.5.1 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 the axis of the study 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 6 paragraphs covering the independent variable represented in the motivation of rewarding 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.

2.5.2 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 Internal Marketing Policies		
Axis	Number of paragraphs	Alpha variable
Motivation of service provider	6	0.907
Questionnaire form of customer's satisfaction		
Axis	Number of paragraphs	Alpha variable
customer's satisfaction	17	0.909

Through the previous table it is clear that the Cronbach's alpha coefficient factor for the service provider motivation axis and the customer's satisfaction axis are more than (0.90), which is

much greater than the assumed value (0.60). Accordingly, the questionnaire is true and valid for the analysis and answering the study questions to reach the necessary results to test the

hypotheses of the study for which the questionnaire has been established.

Internal Consistency Validity

The validity of the internal consistency means the extent to which each of the paragraphs related to the subject of the study is

consistent with the overall degree of the axis. In this study, the internal consistency has been calculated by taking the square root of Cronbach's Alpha factor, and the results are as in the following table:

Table No. (2)
Internal Consistency of Questionnaire's Paragraphs

Axis	Consistency Factor	Decision on Consistency
Motivation of service provider	0.952	0.895
customer's satisfaction	0.953	0.909

From Table No. (2), it is noted that the degree of the internal consistency between the paragraphs of each of the axes of the study is very high. This indicates that the two forms have a high degree of the 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 are 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 motivation element in the Libyan commercial banks, by using the (Wilcoxon-Test) on the hypothetical average of the service provider motivation axis $\mu_0 = 3$.

The results of the study are as in the following table:

Table No. (3)
Wilcoxon Test Regarding Extent of Service Provider Motivation Element Availability

Statement	Mean	Test Statistics	P-value	Order	Decision
The employees of the bank get financial incentives when they perform their work well.	2.43	- 7.40	0.000	6	Not approved
The material incentives offered by the bank are fair and commensurate with the performance of the employees.	2.50	- 7.10	0.000	5	Not approved
The employees of the bank receive thanks and appreciation when they complete their work efficiently.	2.67	- 4.82	0.000	3	Not approved
The management considers its employees one of the most important criteria for success in the bank	3.05	- 0.014	0.990	1	Neutral
The management of the bank is concerned with the demands of its employees.	2.72	- 4.27	0.000	2	Not approved
The bank's management pays great attention to the suggestions of its employees.	2.54	- 6.36	0.000	4	Not approved
Total Grade	2.65	- 5.83	0.000		Not approved

It is noticed from the results contained in Table No. (3) that all the paragraphs of the axis related to the availability of the service provider's motivation element have recorded a viewer's morale level (P-value) more and less than the specified morale level, $\alpha = 0.05$, this means that most of the answers of the respondents tend towards disapproval, i.e. in the sense that the management of the commercial banks does not give importance to their employees in terms of encouragement and material or moral incentives when they harm the business efficiently. If given, it is not fair, the reason may be because the management does not consider its employees one of the most important criteria for success in the bank.

From the above and through the arithmetic mean of the axis (2.65) and the level of morale of the viewer (0.000=P-Value). It is

concluded that managers in the Libyan commercial banks are not interested in motivating the employees who provide banking services, which negatively affects the performance of the employees and their provision of banking services to the customers of these banks.

The hypothesis of the study: "There is a positive (direct) relationship between service provider's motivation and customer's satisfaction in the Libyan commercial banks".

To find out if there is a relationship between the service provider's motivation element and customer's satisfaction in the Libyan commercial banks, Spearman's rank difference test has been used for the service provider motivation element, and the results are shown in the following table:

Table No. (4)
Results of Spearman's Test for Rank Differences Service Provider Motivation Element

Customers satisfaction	Motivation of service provider	Factors	
0.585**	1.000	Correlation factor value	Motivation of service provider
0.000	-	Viewed morale level	
-	0.585**	Correlation factor value	Customers' satisfaction
1.000	0.000	Viewed morale level	

Through the table No. (4), it is clear that the value of the observed level of significance (P-Value = 0.000) is less than the specified level of significance, and the value of the correlation coefficient is recorded (0.585**), that indicates the existence of a direct, statistically significant relationship between the independent variable (the service provider motivation element) and the dependent variable (customer satisfaction) in the Libyan commercial banks. This relationship proves that motivation of service providers has a positive effect on customer's satisfaction, although the incentive and reward component in the Libyan commercial banks does not receive much attention from the managements of those banks. The result of this study agrees with the findings of the Al-Wahashi study (2020), which has sought to study the reality of the internal marketing practices in the service institutions in the Kingdom of Saudi Arabia. This study concludes that the motivation element and rewards face significant negligence by those institutions and does not rise to the required internal level by the employees. It also has agreed with the findings of the Solomon study (2017), which confirms that the dimension of service provider motivation has a direct impact on the performance of bank employees in Ethiopia, which in turn increases the level of customer's satisfaction with the services of those banks.

2.6 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 motivation service providers in the Libyan

commercial banks as one of the most important internal marketing component (the independent variable) and customer satisfaction in those banks.

The study has shown that Libyan banks do not give much attention to motivation programs for banking service providers that are appropriate with work requirements and skills acquisition. Through the results that have been reached, the following recommendations can be made:

Seeking to provide more material and moral incentives for service providers in Libyan commercial banks.

Adopting scientific and fair methods in distributing rewards among banking employees, especially service providers.

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AUTHORS

First Author – Jamal Ali Jaballa- University of Megatrend
Second Author – Abubaker Suliman Alsalhi- University of Misurata