RELATIONSHIP BETWEEN INTERNAL ENVIRONMENT ANALYSIS AND QUALITY OF BANKING SERVICE APPLIED RESEARCH IN RAFIDAIN AND RASHID BANKS

Wafaa Chetheer Mezeal

Ass. Lecturer, Nasiriya Technical Institute – Southern Technical University – Iraq.

Email: Waf.Ch@stu.edu.iq

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Abstract

Purpose of the Study: This study aims to improve the level of services provided by business organizations and then achieve the objectives they seek.

Methodology: The questionnaire was adopted to execute the applied part of the examination, which was dispersed to the objective example so as to incorporate and gather the important information, and afterward prepared to utilize strategies and techniques by which to recognize the reactions of people who have taken their perspectives regarding the matter of the exploration, utilizing the program (SPSS). v.17) for factual investigation, where various measurable devices and strategies, for example, rates, emphases, number juggling midpoints, and connection coefficients were chosen to ascertain the measurable markers identified with every poll.

Main findings: The research found that there is a critical effect of the elements of the interior condition on the nature of banking administration five measurements and this outcome is normal, particularly as the two banks are portrayed by acceptable execution in banking and have extraordinary intensity among different banks.

Applications of this study: Environmental analysis is one of the most important steps of strategic planning, which gives business organizations a clear vision about the amount of change in the factors and variables of the environment in which they live.

Originality/Novelty of the study: In fact, there is no clear and specific definition of what can mean the internal environment of the organization may be due to the difference of business organizations in their internal components in terms of size and nature of the activity, potential, and circumstances, and nevertheless writers and researchers tried to give a general perception of the concept of the internal environment of the organization.

Keywords: *Quality of Banking Service, Internal Environment, Strengths, Weaknesses.*

INTRODUCTION

The business environment in general and the banking environment in particular has witnessed many changes and developments and at the level of internal and external environments, these changes came as a result of a number of factors such as the removal of restrictions and international barriers, the emergence of agreements and economic blocs, and the emergence of the phenomenon of globalization in order to stimulate investment and trade exchange between countries. This has led to increased competition between banks, and as a result of the similarity of services provided by those banks, and due to technological developments in the world in the provision of banking services in the best methods and appropriate quality and meet the wishes of customers, it is now imperative for banks to analyze their internal environment to identify their strengths that can be exploited to face external challenges and threats, as well as address their weaknesses or minimize their effects, based on the results of internal analysis and the information it produces. To provide the best services and quality appropriate to enable it to survive and continue to achieve the goals.

In this sense, the internal environment of an organization can be defined as “the set of elements within the organization that are unique to other organizations, such as administrative objectives, policies, work systems, administrative organization, human resources, etc.” (Daft, R. L., Murphy, J., & Willmott, H. 2010) or a set of factors that fall within the boundaries of the organization. The internal environment is defined as the totality of the conditions and forces that exist within the boundaries of the organization (Daft, R. L. 2013), or everything that happens within the organization in terms of production and financial management. The management of individuals and methods of marketing, storage, organization and planning, all these elements work and interact with each other and the internal variables affecting the future and life of the organization (Al-Amri and Mansour, 2008).

Business organizations are generally interested in studying and analyzing their internal environment for several reasons, including:

- To provide vital information necessary for the continuation and prosperity of the organization, it can not be effective unless the organization has full knowledge of the strengths and weaknesses in comparison with the opportunities and risks faced.
- Determine the current position of the organization in its market compared to its competitors.

- Know the efficiency of the organizational structure of the organization.
- Evaluation of the physical and human capacities of the organization.
- Know the strength of the relationship between individuals and the cohesion of working groups and care for their organization.
- Availability, technical abilities, and technical skills of individuals working in the organization ([Griffin, R. W. 2013](#)).

There is no reasonable and explicit meaning of what can mean the inner condition of the association might be because of the distinction of business associations in their interior segments regarding size and nature of the action, potential and conditions, and all things considered journalists and specialists attempted to give a general impression of the idea of the inside condition of the association. In this way, the point of this investigation is to improve the degree of administrations gave by business associations and afterward accomplishes the targets they look for.

LITERATURE REVIEW

Analysis of the internal environment

In order for business organizations to improve the level of services provided by them and then achieve the objectives they seek, they must study and analyze the variables of the internal environment in which they operate, in order to be able to determine their market share compared to their competitors, and this depends mainly on what the organization has. The main purpose of analyzing the internal environment is to identify areas of strength and weakness, which contribute to helping or hindering the organization in accomplishing its mission and carrying out its mandate ([Idris and Morsi, 2007](#)). Analysis of the internal environment is the assessment of all internal factors and variables to identify and rely on strengths mainly, identify weaknesses and work to strengthen them and convert them into strengths ([Shaw, E. H. 2012](#)), in other words, is the diagnosis and analysis of the strategic advantage of the organization, which means the process of examination and analysis of factors related to the functions and activities of the productive, marketing, financial, human resources and other departments in order to identify the strengths and weaknesses so that the organization can work most efficiently to exploit the available opportunities and face threats in the external environment ([Abdel Mawgoud, M. E. 2003](#)). A cell of the organization focused on the diagnosis of critics of strength and weakness as follows:

- 1) Strengths: are all the self-existent possibilities within the organization that help to exploit the available opportunities and to combat threats, and also refers to the skills and preparations that enable the organization to conceive and implement its strategies, and then help them outperform their competitors ([Poister, T. H., & Streib, G. D. 1999](#)).
- 2) Weaknesses: internal conditions and shortages that already exist that hinder the organization's ability to take advantage of opportunities, or is the lack of capabilities and capabilities that do not enable the organization to achieve what it seeks to achieve compared to competitors, and therefore reflected in the level of performance achieved ([Yassin, 2010](#)).

Internal environment variables

The internal environment variables are as follows:

Organizational structure

The organizational structure is one of the basic elements in the internal environment of the organization, where the distribution of powers and responsibilities and the identification of networks between the various administrative and organizational levels, so the organizational structure is defined as "the formal organization of centers and roles between individuals and departments to achieve objectives. The organizational structure usually takes several forms, including a simple organizational structure, which consists of a single organizational level, and a functional organizational structure, which consists of more than one organizational level ([Homsy, 2009](#)).

Organization culture

Organizational culture refers to the set of values, norms, beliefs, and attitudes that people share in which organizations deal with each other or with stakeholders or any other entity ([Pearce and John, 2011](#)). An integral part of the culture of the society in which you live, because the social, cultural, and behavioral characteristics of a particular community play a large role in the formation of behaviors and practices within the organization, where we find that the actions and behaviors issued by workers at work are in fact the result of the cultural, social and behavioral environment. They live ([Suleitin, 2007](#)).

Resources are all the possibilities that an organization has to survive and sustain its work despite rapid environmental changes and intense competition to achieve its strategic mission and objectives. According to the strategic perspective of resources, it includes both the resources owned by the Organization as well as those Resources are one of the most important elements of the internal environment that an organization should analyze to identify its strengths and weaknesses, whether these are to be used to support its strategies, which may fall outside its ownership, such as its own

communications network or clients ([Hill and Gareth, 2008](#)). Financial or human resources, tangible or intangible, it represents the basis of the organization under which exploit the opportunities available to them to increase their value and to maximize shareholders share and gain satisfaction stakeholders that power has been tapped to optimize ([Mourad, 2014](#)).

Concept of Banking Service Quality and Levels

The process of defining and controlling the quality of banking services is very different in the banking sector compared to the production sector, which is the production of goods. The perceived quality of banking service is not the quality perceived in a tangible commodity. The quality of banking is defined as “the ability of the bank to respond to or exceed customer expectations and requirements” ([Johnson and Scholes, 2002](#)), or all activities and operations Exercised by the bank and be sucking It is also a source of profits for the bank through the reciprocal relationship ([Al-Sultani, 2011](#)), and here to note that the concept of quality of banking service focuses on two directions, the first direction is the concept of internal quality based on the provision of the service according to standard specifications on which the service was designed, while the second direction is the concept of external quality, which focuses on the extent of convincing the customer level of service Provided to him, so The adoption of the concept of quality of banking is more important because the concept of quality in this direction focuses on the perceptions of customers, and accordingly the service is formed in the light of their expectations ([Allawi, 2008](#)), and therefore can distinguish between five levels of quality of banking service provided to customers as ([Al-Qasem, 2012](#)) are:

- 1) Expected quality: It represents the level of quality of banking services that customers expect to receive from their bank.
- 2) perceived quality: the amount of awareness of the management of the bank to the quality of the services they provide, which they believe to satisfy the needs and desires of customers.
- 3) Technical quality: the way in which the banking service is performed and subject to the required quality specifications.
- 4) Actual quality: the quality that the service is actually performed.
- 5) Promoted quality: which is attracted to the largest possible number of customers.

The importance of quality in providing banking services

The provision of high-quality banking services is essential in its success, continuity, and maintaining its market share compared to competitors. The high quality of services plays an important role in enhancing customer retention as well as gaining more new customers. The field of banking marketing is therefore important in:

- 1) Enhance customer retention and attract more.
- 2) Reduce costs and increase productivity.
- 3) Improving staff performance, financial performance, and profitability.
- 4) Satisfy the needs and desires of customers.
- 5) Stability and growth of the organization as well as increasing its effectiveness and efficiency ([Taleb et al., 2013](#)).

Banking Service Quality Standards

Tangibility

Tangibility means all the material facilities directly related to the provision of the service such as equipment, devices, employees, communications, and modern technologies, ie, the physical evidence of the service. Banks usually use the standard of Tangibility to improve their image and ensure continuous communication with their customers. During the uniforms of the bank's staff, providing the right place for the employees to be able to provide good customer service in a timely manner, and unified buildings with modern designs for banking organizations ([Al-Karaki, 2010](#)).

Reliability

The reliability criterion is one of the five most reliable and important criteria in determining the perceptions of the quality of service of customers. Reliability is defined as the fulfillment and commitment to providing the service with high reliability and reliability ([DePrimio, 1997](#)). Providing service and solving problems, and reliability is a fundamental factor in the banking industry, banks need to be aware of the expectations of customers about the reliability and the importance of reliability in banking services is more than knowing and meeting expectations, but the failure of the bank to provide its services with high reliability means low Acceptance with customers, and thus the high level of banking service required ([Payne, 1996](#)).

Response

It means the degree of readiness of the employees of the bank to provide the service in a way that fulfills the desires of customers, and to react quickly to unexpected problems and solve them well according to the customer's perception as well as the time which is an important part of the response, by:

- Service performance at maximum speed.
- Completion of the service less than the time expected from the customer.
- Confronting and solving problems as quickly as possible ([Mulla Hassan, 2006](#)).

Safety

Means the availability of safety and security equipment and related procedures in order to preserve the property of the customer. The customer cannot deposit his money and property in a bank where cases of fraud and embezzlement are increasing.

Understanding Customer

This criterion refers to the extent to which a service provider is able to identify, understand, and provide customer care, care, advice, and counseling ([Abdulnabi, 2008](#)).

[Al-Rawi \(2005\)](#) studied the (factors of the internal environment and the task environment and its impact on technical innovation exploratory study of the views of managers in a sample of industrial companies / Nineveh), this study aimed to determine the impact of both internal and important factors in the technical innovation in industrial companies Working in the province of Nineveh, where the hypothetical study model reflected the nature of the impact relations between environmental factors and technical innovation resulted in a set of main and sub-hypotheses, which were tested using a number of statistical methods and through a questionnaire distributed to the sample companies. The study came to a number of conclusions, the most important of which is the existence of a correlation and significant impact between environmental factors and technical innovation at the level of the researched companies. From the impact on the company's activity and its position in the competition market and the performance of employees and their ability to introduce a new product and develop an existing product and then achieve technical innovation.

While [Mullah Hassan, \(2009\)](#) studied (strategic marketing planning and its impact on the quality of banking service / exploratory study in the branches of Rafidain and Rasheed banks in the city of Mosul), this study dealt with the subject of strategic marketing planning and its impact on the quality of banking service, where the problem of the study was reduced The volume of activities and activities practiced by banks, especially banking and trade-related facilities and investments, based on the main premise that all these constraints result from banks not adopting strategic approaches to service marketing planning to ensure the provision of services. The study reached a number of conclusions, the most important of which are: that Rafidain Bank branches provide better banking service than Al Rasheed Bank branches according to customers' responses, and that there is a variation in the quality of banking service provided to customers between Rafidain and Rasheed branches, depending on the conclusions The study made recommendations consistent with these conclusions, including: Banks of the research sample should pay attention to the process of marketing strategic planning in its performance of its banking work, because of the results of the study of the existence of an impact relationship of marketing strategic planning in the quality of service for banking.

[Al-Qasim \(2012\)](#) explain in his study (the impact of regulatory commitment to improving the quality of banking service), this study aimed to show the relationship and impact between the patterns of functional commitment and the dimensions of the quality of banking service, has been represented by the study population in Jordanian commercial banks, the sample was selected The study concluded that there is a clear and high impact of the regulatory commitment on improving the quality of banking service in the Jordanian commercial banks. In light of these results, a set of recommendations were presented. Mam banks to strengthen career commitment among employees of the importance in the development of banking service, represented fast response, enhanced sense of security and attention, as good banking service components.

MATERIALS AND METHODS

Research Problem

Due to the large and accelerated developments in the banking sector and in the internal and external environments, and the fact that banks operate in a changing and unstable market environment, and because of the difficulty of predicting future changes and the development of plans and procedures to face them, it became necessary that the management in those banks to analyze their internal environment Dimensions in order to be able to provide the best banking services with high quality in order to satisfy the needs and desires of customers, which is a profit to the bank? In this light, the problem of research can be embodied by answering the following questions:

- 1) Do the banks adopt the research sample method of internal environmental analysis to improve the quality of services provided by them?

- 2) Is there a correlation between the analysis of the internal environment and the quality of banking service?
- 3) What is the level of adoption of the research sample banks to the internal environmental analysis system to improve the quality of services provided by them?

Research Importance

The importance of research stems from the fact that it highlights an important and important aspect of the internal environmental analysis, as one of the most important steps of strategic planning, which enables the departments of banks to collect data and information about the factors of their internal environment and the amount of change in those factors in order to improve the quality of banking service Provided by it to meet the needs and desires of customers.

Research Objective

The research aims to achieve the following objectives:

1. Identify the nature of the internal environmental analysis and the extent to which the departments of the banks adopt the research sample and the heads of the departments concerned in that analysis.
2. Know the most important dimensions of the quality of banking service in line with internationally known standards.
3. Measuring the relationship between the analysis of the internal environment and the quality of banking service provided by the research sample banks using statistical methods and statistical program (SPSS.v.17).

Research hypothesis

The research is based on the main hypothesis that there is a significant correlation between the analysis of the internal environment and the quality of banking service.

1. There is a significant correlation between the strengths and quality of banking services.
2. There is a significant correlation between weaknesses and the quality of banking services.

Research hypothesis

Figure 1 illustrates the hypothetical search model, which illustrates the nature of the relationship between search variables, as follows:

Figure 1: Illustrates the default study model

In order to prove the hypotheses of the research was used descriptive-analytical method, in order to formulate the theoretical background of the subject and reach the desired results, and adopted the questionnaire in the application side as a tool to obtain the necessary data and information for the research.

Research community and sample

The research community is represented in the government banking sector, and the reason for choosing this sector is to know the extent of the adoption of the administrative leaders of the process of environmental analysis. As for the research sample, managers, assistants, and heads of departments and divisions concerned in Rafidain and Rasheed banks were selected as a sample to be tested on the applied side of the research.

Data analysis tools

The questionnaire was adopted to implement the applied aspect of the research, which was distributed to the target sample in order to compile and collect the necessary data, and then processed using methods and methods by which to identify the responses of individuals who have taken their views on the subject of the research, using the program (SPSS). v.17) for statistical analysis, where a number of statistical tools and methods such as percentages, iterations, arithmetic averages, and correlation coefficients were selected to calculate the statistical indicators related to each questionnaire.

Methods of data and information collection

1. **Sources of theoretical side:** We have relied on covering the theoretical side of the research on a set of sources were represented by books, theses, and theses, including Arab and foreign universities, and the information they provide related to the subject of research.
2. **Tools of the applied side:** The researcher relied on collecting data and information related to the applied side of the research on the questionnaire form as the main tool for measuring research variables, as well as conducting interviews as a complementary tool to identify the different aspects of the topic.

Community and sample study

The study population consisted of all the administrative ranks working in the two banks. The size of the study population to whom the questionnaire was distributed reached 62 questionnaire forms. After sorting the forms, it was found that 12 forms were not valid Thus, 50 questionnaire forms remained valid for the purposes of the study, which represents the number of the research community in which the ranks of the study population varied in terms of position, age, years of experience and academic achievement.

Study tool

The study tool consisted of the following axes:

- 1 - Identification information for the study sample (gender, age, educational level, job level, years of experience).
- 2 - Research information is divided into two parts:

Theme 1: Internal environment (strengths and weaknesses)

- 1- Strengths: It is all that the organization possesses the capabilities and financial and human capabilities to enable it to achieve its desired objectives and competition in the labor market. It consists of 11 questions.
- 2- Weaknesses: A shortage of resources that hinders the organization from achieving its objectives and maintaining its market position. It consists of 11 questions.

The second axis: the quality of banking service

The quality of banking service: means the ability of the bank to meet or exceed the expectations of customers and their requirements. It includes 21 questions, distributed as follows on the dimensions of the quality of banking service

- 1- Tangibility: 4 questions
- 2- Reliability: 5 questions
- 3- Response: 4 questions
- 4- Safety: 4 questions
- 5- Understanding the customer: 4 questions

The researcher relied on the Likert five-point scale (strongly agreed - agreed - neutral - not agreed - not strongly agreed) and was monitored from 5-1 degrees for each criterion of the Likert scale. The internal environment, with its strengths and weaknesses as a dependent variable, while the quality of banking service in its four dimensions was as an independent variable in this study.

The study used the statistical package of social sciences (SPSS) in analyzing the data, both in the descriptive statistics to determine the general readings about the characteristics and features of the structure of the study population and its distribution. A simple regression was used to test the main hypothesis and multiple regression analysis to test the main hypotheses emanating from the main. So, This confirms the validity of the questionnaire that the coefficient of internal consistency Conbach alpha for all paragraphs of the study was 91.5 which is high, on the other hand, the internal consistency factor was 85.1 for other study factors.

RESULTS

Table 1 shows the distribution of the study sample according to the characteristics of the sample (sex, marital status, age, administrative level, educational level, years of experience). From the previous table, it is clear that the proportion of males from the sample of the study more than females, and that the research sample of the age group less than 30 years, which means that the research sample of young people and most of them with good experience in the field of banking as employees besides most of the study sample to obtain a bachelor's degree, and all the advanced percentages are evidence of the views from the study sample on which the current study relies. In the analysis of the results of the study, the mean and standard deviation were adopted in order to assess the internal environment of banks towards the quality of banking service. Table 2 shows that the responses of the sample of the study were all high and convergent, as the banks placed the study pays great attention to the internal environment. Arithmetic mean value (4.41) and standard deviation (0.26).

Table 1: Personal variables of the study sample

Personal variables of the study sample		Frequency	Percentage %
Sex	Males	32	64
	Female	18	36
Age	Less than 30 years	30	60
	31 - 40 years	13	26
	41 - 50 years	3	6
	More than 51 years	4	8
Experience	Less than 5 years	15	30
	6 - 10 years	17	34
	11 - 15 years	10	20
	More than 16 years	8	16
Career Center (Position)	Director	1	2
	Associate Director	1	2
	Authorized (A)	9	18
	Head of Department	17	34
	Employee	22	44
Academic achievement	Institute Diploma	4	8
	B.Sc	41	82
	Higher diploma and above	5	10

Table 2: The average and Standard Deviation for the study variables

No.	Elements	Average	Standard Deviation
	internal environment	4.3	0.28
1.	Strength Points	4.41	0.26
2.	Weakness Points	4.3	0.37
3.	quality of banking service	4.22	0.35
4.	Tangibility	4.21	0.37
5.	Reliability	4.22	0.24
6.	Response	4.23	0.26
7.	Safety	4.22	0.35
8.	Understanding Customer	4.19	0.45

DISCUSSION

There is no statistically significant effect between the internal environment (strengths and weaknesses) and the quality of banking services dimensions (tangible - reliability - response - safety - understanding of the customer). Table 3 refers to the results of the simple linear regression of the nature of the internal environment with its sub-elements in the quality of banking service. The results of the simple regression showed the significance of this effect in the sense that there is a positive relationship between the variables of the study, the value of ($R^2 = 0.57$), which means that the dimensions of the internal environment (Strengths and weaknesses) explains 0.457 variance in the quality of banking service, as evidenced by the statistical results in the same table and through a value of 0.533, meaning that a change in one unit of the internal environment will lead to a change in the quality of banking service by 0.533, and confirmed the value F calculated at 33.133 degrees Significant at $\alpha = 0.676$ level less than (0.05), and based on this result rejects the zero hypothesis, which provides that there is no statistically significant effect to the dimensions of the internal environment in the quality of banking service and accept the alternative hypothesis which means that there is a trace of the content of the internal environment in Quality of banking service. From the observation of the values presented in Table 4, it is clear to us that the elements of the internal environment do not have a clear impact on the quality of the banking service because there is no indication of any statistical significance of a significant level at ($P = 0.05$) or smaller, which leads us to accept the main hypothesis A positive relationship to the internal environment with the elements of quality of banking combined.

Table 3: The simple regression of the impact of the internal environment on the quality of banking service

R²	α	B	F	Sig.	Result
0.457	0.676	0.533	33.133	0.000*	REJECT

*Statistically significant at significant level($P < 0.05$)

Table 4: The multiple regression of the impact of the internal environment on the quality of banking service

variables	α	T	Sig.	Result
Strength Points	0.081	0.902	0.373	Accept
Weakness Points	0.068	0.911	0.368	Accept

*Statistically significant at significant level($P < 0.05$)

There is no statistically significant effect between the dimension (strengths) within the dimensions of the internal environment and the quality of banking service. The results of statistical analysis showed that this effect was significant ($R^2 = 0.321$), which means that the dimension related to strengths explains 0.321 of the variation in the quality of banking service, as evidenced by the results in the same table and through ($\alpha = 0.573$). A change in one unit of strength will change the quality of banking service factors by 0.573, and the calculated value of F of 36.134 is confirmed at a significant level ($\alpha = 0.573$) less than (0.05). Based on this result, the null hypothesis states that The existence of a statistically significant impact of the strengths related to the internal environment in the quality of banking service Paul's alternative hypothesis means that the content of strengths in the internal environment has an impact on the quality of banking.

Table 5: The simple regression of the impact of the Strength Points on the quality of banking service

R²	α	B	F	Sig.	Result
0.321	0.573	0.573	36.134	0.000*	REJECT

*Statistically significant at significant level($P < 0.05$)

There is no statistically significant effect between the dimension (weaknesses) within the dimensions of the internal environment and the quality of banking service. The results of statistical analysis showed that this effect was significant ($R^2 = 0.316$), which means that the dimension related to weaknesses explains 0.316 of the variation in the quality of banking service, as evidenced by the results in the same table and through ($\alpha = 0.512$). The change in one of the weaknesses will lead to a change in the quality of banking service factors by 0.521, and the calculated value of F of 33.122 is confirmed at a significant level at ($\alpha = 0.512$) less than (0.05). The existence of a statistically significant impact of weaknesses related to the internal environment in the quality of banking service Paul's alternative hypothesis means that there is an impact of content weaknesses in the internal environment on the quality of banking.

Table 6: The simple regression of the impact of the Weakness Points on the quality of banking service

R²	α	B	F	Sig.	Result
0.316	0.512	0.553	33.122	0.000*	REJECT

*Statistically significant at significant level($P < 0.05$)

CONCLUSIONS

The study concluded several conclusions related to the internal environment with its elements (strengths and weaknesses) and the quality of banking service in Rafidain and Rasheed banks as a model for the study from the viewpoint of the workers in these two banks.

- 1) High and great interest by banks to the dimensions of the internal environment, including the strengths and weaknesses and the quality of banking service, and this was revealed by the answers of the research sample, which showed the convergence of arithmetic averages, where it was found that the general arithmetic average of the dimensions of the internal environment reached 4.3 standard deviation of 0.27 and this result came Compatible with the dimensions of the internal environment of banks and this in itself a reference to the philosophy of banks with dimensions of the internal environment of standing on the strengths to improve their competitive advantage while exceeding weaknesses through the high-performance level of employees and the extent of their communication with the understanding of the customer and meet Requirements.
- 2) Banks have a great ability in improving the quality of banking service has been clear from the results of the descriptive analysis as the answers of the research sample were largely consistent and also convergent with the performance levels through the arithmetic mean 4.21 and standard deviation 0.37.
- 3) There is a great agreement between the strengths within the internal environment and the five factors of the quality of banking service, which was taken into account when analyzing the results based on the responses of the sample of the

study on the content of the paragraphs on Tangibility and reliability and response rate is very high as it is for security and understanding of the customer so that the results were implicit In simple regression measurement.

- 4) The study found that there is a significant impact of the dimensions of the internal environment on the quality of banking service five dimensions and this result is expected, especially as the two banks are characterized by good performance in banking and have great competitiveness among other banks.
- 5) The strengths variable had the greatest impact on the quality of banking service, where the degree of impact was 0.316 and represents the strong relationship between the strengths in the internal environment and the quality of banking service.

RECOMMENDATIONS

In the light of the conclusions of this study, the following suggestions were made:

- 1) Increasing the interest of banks in the strengths of any bank, especially in light of the growing requirements and needs of customers, through improving the quality of services provided to customers and the diversity of methods and methods of customer service.
- 2) the need to develop a clear vision with regard to the dimensions of the internal environment by studying the strengths and weaknesses on an ongoing basis and incorporate them into its strategic plan.

It requires banks to exert more efforts in the quality of banking service, its five dimensions, through constant attention to the elements of tangibility, reliability, and security and to provide the best service to the customer by accommodating his needs when dealing with banks.

LIMITATION AND STUDY FORWARD

The number of people and questionnaires examined is one of the limitations of this study, which can be increased to increase the accuracy of the study.

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