

Sudan University for Science and Technology

College of Graduate Studies



Impact of Perceived Internal Service Quality on Employee Satisfaction Case Study: Alnile Bank

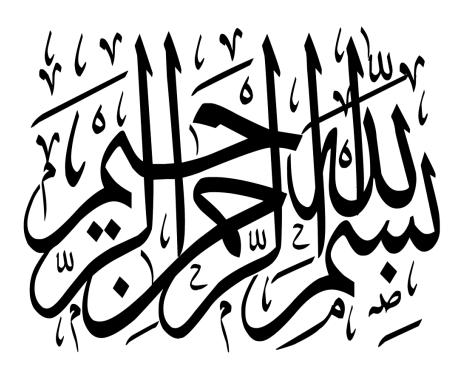
أثر جودة الخدمة الداخلية المدركة في رضا الموظفين دراسة حالة بنك النيل

A thesis submitted in partial fulfillment of the requirements for the MSc. in Total Quality Management & Excellence

By: Samah Hussien Abbass

Supervisor: Dr. Ibrahim Fadlalmula Elbasher

June 2016



الاستهلال

قَالَ تَعَالَىٰ:

﴿ قُلْ إِنَّ صَلَاتِي وَنُسُكِي وَمَحْيَاىَ وَمَمَاتِ لِلَهِ رَبِّ ٱلْعَالَمِينَ (1) لَا شَرِيكَ لَهُ, وَبِذَلِكَ أُمِرْتُ وَأَنَا أَوَّلُ ٱلْسُلِمِينَ (1)

صدق الله العظيم

سورة الأنعام، الآيتان:(162-163)

Dedication

This research is dedicated to my parents for giving me a continuous help & support. My husband who are the source of inspiration to me throughout the period of my research project. Finally, thank you Liliam Pharmaceutical Company, for helping me by providing an adequate place for doing this work.

ACKNOWLEDGMENT

First and far most I would like to thank God the almighty as throughout this work I was healthy and active to move around the research area to search for materials and collect data in order to accomplish this research work. This Research Report would not have been possible without the co-operation and help of several people who cordially gave their resources and time to assist its completion. Beginning extend our sincere thanks and great gratitude to the management, professors of quality and excellence at the University of Sudan for Science and Technology. I would like to express my gratitude to my supervisor Dr Ibrahim Fadlalmola for his continued support and guidance given throughout my research work. My many thanks are also due to the management of Alnile Bank and the entire staff for their massive support throughout this programme. My special thanks go to the HR Manager Mrs Ahmed Mirghani .My special appreciation goes to Dr.Abdlmutalb Ibrahim and DR.Ahamed Musa for their Professional suggestions, encouragement and support. My special love and gratitude to my family for patience and understanding for those times that I was away from them, and support needed to prepare this work.

ABSTRACT

The main purpose of this study was to investigate internal service quality in human resource management among bank employees in (Alnile Bank) and the relationship between ISQ-HRM and employee satisfaction .

This study was conducted in Nile Bank. For the analyses of research work, the data were collected through a cross-sectional field study of the frontline employees and management of Alnile bank for commerce and development located in Khartoum a total of 54copies of the questionnaire were distributed to different selected areas and 54 copies of the same were collected back.

The study finds that employee selection, employee training and development, work design, job definition employee rewards and compensation report high, positive and significant dimensionality to internal service quality in human resource management. The study further finds that internal service quality in human resource has positive and significant effect on employee job satisfaction. Based on findings of the study that the human resource development departments should review and enhance the motivation, training, and retention of good employees and that employee should support the concept of the ISQ. The employees' selection and their rewards and recognitions, their training and development, work design and job definition all are the most important human resource management areas in enhancing the employees' job satisfaction and the retention of prospective employees.

المستخلص

الغرض الرئيسي من هذه الدراسة هوالتحقق من جودة الخدمة الداخلية في إدارة الموارد البشرية بين موظفي بنك النيل وكذلك العلاقة بين جودة الخدمة الداخلية، إدارة الموارد البشرية ورضا الموظفين أجريت هذه الدراسة في بنك النيل للتجارة والتنمية بالخرطوم تم جمع البيانات من خلال دراسة ميدانية مقطعية من العاملين في الخطوط الأمامية وإدارة البنك تم توزيع 54 استبانة كانت الاستجابة بنسبة 100%.

تخلص الدراسة إلى أن اختيار الموظفين، وتدريب الموظفين وتطوير وتصميم العمل، والمكافآت والحوافز والتعريف الوظيفي إيجابي وهام الأبعاد لجودة الخدمة الداخلية في إدارة الموارد البشرية. كما توصلت أيضا إلى أن جودة الخدمة الداخلية في الموارد البشرية له تأثير إيجابي وكبير على الرضا الوظيفي للموظفين.

بناء على نتائج هذه الدراسة أن إدارة تنمية الموارد البشرية لابد ان تقوم بمراجعة وتعزيز الدافعية والتدريب والاحتفاظ بالموظفيين الاكفاء وينبغي على الموظفين دعم مفهوم جودة الخدمة الداخلية.اختيار الموظفين ومكافآتهم وشهادات التقدير، والتدريب والتطوير وتصميم العمل والتعريف الوظيفي كلها من المجالات المهمة في إدارة الموارد البشرية وهي تؤدى الي تعزيزالرضا الوظيفي وبالتالى بقاء الموظفين.

Table of Contents

No	Content	Page No
Α	الإستهلال	Ι
В	Dedication	II
С	Acknowledgment	III
D	Abstract	IV
Ε	المستخلص	V
F	Table of Contents	VI
G	List of Figures	VII
Н	List of Table	IX
CHAPTER ONE (INTRODUCTION)		
1.1	Background of The Study	2
1.2	Problem Identification	3
1.3	Objective of The Research	4
1.4	Significance of The Study	4
1.5	Scope of The Studies	4
1.6	Research Hypothesis	5
1.7	Research Methodology	5
1.7.1	Information Sources	5
1.7.2	Study Limits	5
1.7.3	Research Model	6
1.7.4	Study Terms	6
1.7.5	Study Populations	7
	CHAPTER TWO (LITERATURE REVIEW)	I
2.1	Introduction	9
2.2	Internal Service Quality	10
2.2.1	Employee Selection	14
2.2.2	Employee Training and Development	15
2.2.3	Employee Rewards and Recognition	18

2.2.4	Work Design	19		
2.2.5	Job Definition	21		
2.3	Employee Job Satisfaction	21		
CHAPTER THREE ALNILE BANK FOR (COMMERCE & DEVELOPMENT)& PREVIOUS STUDIES				
3.1	Alnile Bank	25		
3.1.1	Historical Background About Alnile Bank	25		
3.2	Previous Studies	27		
3.3	Specific Gap Found in The Literature	33		
CHAPTER FOUR MATERIALS AND METHODS				
4.1	Study Methodology	35		
4.2	Study Population	35		
4.3	Study Sample	35		
4.4	Study Tool	43		
4.5	Reliability and Validity of Questionnaire	43		
4.5.1	Apparent Reliability and Validity	43		
4.5.2	Statistical Reliability and Validity	43		
4.6	Study Procedures	45		
4.7	Statistical Processing	45		
	CHAPTER FIVE RESULTS OF RESEARCH			
5.1	Results Concerning The Study Questions and Hypothesis	47		
CHAPTER SIX DISCUSSION, CONCLUSION AND RECOMMENDATIONS				
6.1	Discussion	70		
6.2	Conclusion	71		
6.3	Recommendations	72		
6.4	Suggested research topics for future	73		

Refer	ences	75
Appendices		76

List of Figures

Figure No.	Figures Title	Page No
4.1	Distribution by Gender Variable	36
4.2	Distribution by Age Variable	37
4.3	Distribution by Educational Level Variable	38
4.4	Distribution by Types of Organization Variable	39
4.5	Distribution by Work Experience Variable	40
4.6	Distribution by Position Held Variable	41

List of Table

Table No	Table	Page No
4.1	Distribution by Gender Variable	35
4.2	Distribution by Age Variable	36
4.3	Distribution by Educational Level Variable	38
4.4	Distribution by Types of Organization Variable	39
4.5	Distribution by Work Experience Variable	40
4.6	Distribution by Position Held in The Organization Variable	41
4.7	Distribution by Department Variable	42
4.8	The Questionnaire's Referees and Their Jobs and Places of Work	43
4.9	Reliability and Validity	44
5.1	Frequency Distribution of The First Dimension Phrases Answers	48
5.2	Chi-Square Test Results	49
5.1.1	Frequency Distribution of The First Dimension Phrases Answers	50
5.3	Frequency Distribution of The Second Dimension Phrases Answers	52
5.3.1	Frequency Distribution of The Second Dimension Phrases Answers	54
5.4	Chi-Square Test Results	53
5.5	Frequency Distribution of The Third Dimension Phrases Answers	56
5.6	Chi-Square Test Results	57
5.5.1	Frequency Distribution of The Third Dimension Phrases Answers	58
5.7	Frequency Distribution of The Fourth Dimension Phrases Answers	60
5.8	Chi-Square Test Results	62
5.7.1	Frequency Distribution of The Fourth Dimension Phrases Answers	63
5.9	Frequency Distribution of The Fifth Dimension Phrases Answers	65
5.10	Chi-Square Test Results	66

CHAPTER ONE INTRODUCTION

CHAPTER ONE INTRODUCTION

1.1 Background of the Study

Current knowledge and service economy entail organizations to obtain consistent competitive advantage in order to ensure their competitiveness. Human resources are an organization's invisible assets that help it obtain competitive advantage. It is particularly can be the case for service organizations. Service-based qualified employees (human resources) are one of the essential factors for service organizations to obtain consistent competitive advantage. Thus, such organizations should focus their efforts on developing and reinforcing an organizational culture that values internal customers' (employees) satisfaction in the same way which it values external customers' satisfaction (Younesifaret al, 2012). The employees' attitude and behavior in an organization directly relate to its profit. Satisfied and loyal employees create value for the organization. Employees' job satisfaction also leads to better service quality which in turn results in improvement of financial performance for the organization. Understanding this, a successful service firm should firstly sell the jobs to the employees and satisfy their need. Then it will be able to provide services to the customer. In other words, to be successful, satisfaction of the internal customers is of importance for the firm (Mehrani and Saeidnia, 2011).

The Sudan banks are brazened out with speedily changing market conditions indicated by high mixed rates and strong competitors. Under these circumstances, the conventional management approaches that focus both on monetary figures and centralized reasonable planning methods are considered to be inadequate for effectively steering the organization in a dynamic environment. The recent banking trends support practical approaches like intellectual capital of organizational performance by focusing on the customers' quality services. They combine both financial and non-financial aspects and comprise such actions as not only observe but also map and control the banks' productivity.

Heskett et al., (1994) the concept of service-profit-chain which includes consent to this conceptual model in an effective way to meet the business requirements by establishing the relationship between perceived internal service quality in the business market and staff job satisfaction with perceived external service quality, is the customer satisfaction and profitability. The prospects of the service-profit chain narrates that the internal service Quality must help the management design a comprehensive approach executed

Throughout the model of chain to supplier-customer, reflecting the fundamental business strategy that offers such services as fully satisfy both (inside and outside) through customer satisfaction, their plain and peculiar mode.

Treated as the major factor of the internal service quality that leads to the external customer satisfaction and productivity.

1.2 Problem Identification

Today, many financial services, especially the banks are endeavoring to become customer-centered. A key factor of the improved customer orientation is the implementations of such tools as allow the development of better relations between the banks and the customers (Hammer & Champy, 1993).

The management of the banking sector is under an ever increasing pressure to reveal that their services are customer-focused and that to incessant performance enhancement is on the given financial and resource constraints under which the banking organizations must manage it. It is essential that the customer expectations are understood and measured and, from the perspective of customers.

Today, the quality management is being applied in the service organizations having the full range of quality services that include prevention, appraisal, internal and external failure, etc. An analysis of the poor quality services provides a very useful tool for improving the management and employees' thinking about the effective achievement of the organizational performance.

This research trying to investigate the impact of perceived of internal service quality on employee satisfaction in privatized bank in Sudan (Nile Bank). The concept of the research will be address through answering the following questions:

- 1. What is the extent of the job satisfaction among the employees in Nile bank?
- 2. Do internal service quality (ISQ) practices in human resources management drives employee job satisfaction in Nile Bank?
- 3. How the Nile bank employees perceive the application of Internal Services Quality?
- 4. Accordingly is it possible to implement internal service quality tools in banks service in Sudan?

1.3 Objectives OF The Research:

- 1. To investigates internal service quality in human resource management in banking industry of Sudan (Nile Bank).
- 2. To investigates relationship between ISQ-HRM and employee satisfaction in banking industry of Sudan (Nile Bank).
- 3. To provide effective recommendations for employee retention to corporate Leaders.

1.4 Significance of the Study:

The Banking industry may become a leading one in Sudan if we utilize our human resource in a proper way in the context of feedback technology, information sharing, products promotions and exercise extra care in employee's selection, reward and recognition as well as training which will not only improve his productivity but also increase our clientele as compared to other multinational banks. It will also provide employment and generate economic activities and ultimately add to the organizational performance.

The logic to work on this topic is to increase the awareness of management/workers about fair HR Practices and to curtail the losses to the national exchequer. Therefore, the study it will has a great say towards its application in the public and privatized sector banks.

1.5 Scope of the Study

This study mainly focuses on privatized bank(ALNile Bank) as to how to incorporate the Internal service Quality in the human resource management with employee satisfaction. This blended benefit of incorporation of the ISQ in the human resource management is an intervention which will help the performance indicators of the bank get them out of the conventional designs of the service parameters to a modern, scientific, result-oriented, cost-cheaper design, bringing thereby the organizational efficiency and cost effectiveness of the organizations, if applied carefully.

All the key indicators comprising employee selection, training and development, reward & recognitions, work design and job definition being the aesthetic factor, letting other factors be constant, would prove that the internal service quality can enhance employee satisfaction and the organization's performance based on the model of human capital.

1-6 Research Hypothesis:-

To achieve the objectives of this research the following hypothesis are assumed:-

- 1. There is a high level of job satisfaction among the employees in Bank service implementing ISQ.
- 2. There is no statistically significant difference between implementing ISQ in the Bank service and employees satisfaction.

1-7 Research Methodology:-

In this thesis I will use the descriptive analysis approach; because it is fit with the subject nature.

1.7.1Information Sources:

a) Primary sources:

Questionnaire as a key tool to search, designed specifically for this purpose.

b) Secondary sources:

Books, researches and academic studies and references, reports and records of the institutions and relevant authorities, specialized studies in the study field and web sites relevant.

1.7.2 Study limits:

c) Time limits:

Nov -2015 to June- 2016

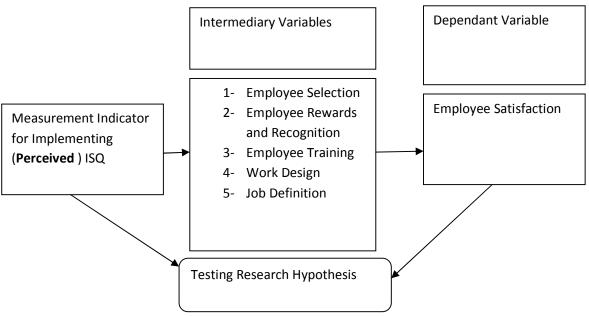
d) <u>Place limits:</u>

ALNile Bank in Khartoum.

1.7.3 Research Model:

To study the relation between independent & dependent variables the researcher designed the following research model figure (1)

Research Model:



Source: The researcher from applied study

1.7.4 Study Terms:

For clarity of understanding, the following terms need be defined:

e) The Internal Services Quality (ISQ)

The services quality is a broad term used both in the customer care assessment and technological evaluations. Between these two services quality has to do with measuring the occurrence of errors in a process that results in the formation of questions for an end user.

f) The Internal Customers

The internal customers are indicated as the Employees of Banks who provide front line services to the clients.

g) The External Customer

The External customers are the persons who purchase some goods or services. They are to person' who must face, usually on a regular basis, may be they are traders or business men.

h) Employee's job satisfaction

Job satisfaction is an enjoyable or optimistic poignant state that is the result of the evaluation of the job or experience.

i) ALNile Bank

- I. ALNile Bank was established in 1982 to bank for co-operative societies in Sudan with an objective to finance commodities traded by Co-operative Societies and supporting Micro Finance Projects sponsored by Co-operative Society Union which targeting to support the small scale industries and productive families in the production process, and hence adding value to their contribution in the Economy by being active in production and saving.
- II. Its considered as the 3rd largest bank in Sudan with 31 branches located in the North, Middle, East and Western of Sudan.
- III. The management philosophy is represented by continues improvements taking in consideration all aspects of banking environment in Sudan and not limited to structure, systems, and processes. It includes even institutionalizing customer orientation, value system and quality.
- IV. The Bank committed to improve all Key Performance Indicators and Financial Ratios, which can be easily achieved through: Diversification of Source of Income or Revenue.
 - Increasing Staff Productivity.
 - Enrich our Staff Knowledge by continuous training and modern technology.
 - Delivering high quality services to our Customers with reasonable cost.
 - Empowerment of our staff and create streamlining of Decision making process.
 - Review Systems, Polices, Processes, and Organization Structure to the Best of the Bank towards achievements of Success and Goals.

j)Employee

He is the participant from the first phase, he is the person who works for others and spends his time in exchange for financial compensation, etc.

k)Khartoum City:

The capital of the Republic of Sudan, located in the center of Sudan.

1.7.5 Study population:

Sample of ALNILE Bank in Khartoum

<u>CHAPTER TWO</u> <u>LITERATURE REVIEW</u>

CHAPTER TWO LITERATURE REVIEW

2.1 Introduction

The globalization has to help the competitive pressure to reduce prices and improve the quality of services by the professional financial institutions duly expanded, especially the local banks. From this point of view, it ensures a compliance with the internal services on human resource management according to the requirements. Many researchers believe it the maximum in the development organization from potential human resource and it is necessary to create a conducive environment by applying the best HR practices. It is, therefore, high time to call the employees to improve themselves in the center of the development process with the sense of personal responsibility and hidden assets for effective organizational performance. The conventional notions of quality, based in the manufacturing industry in compliance with the defined standards of management have begun to be replaced by the customer-oriented ideas. This requires a close observance of what the customer needs and as to how their requirements could be met. Different service levels and customer satisfaction ideas have been defined as the gap between apparent and predictable, is assessed. Quality is watched as a comprehensive process to all concerned right from the top management of the offspring having no focus on the employee-customer interaction. Some new approaches, such as Quality Management and continuous improvement programs have begun to be applied by numerous service industries.

As service companies, especially banks, employees and customers in the first place, there are radical changes in as to how we manage and measure success. The internal customers are now strong enough to be valued and the outsourcing should consider them making the basic business linkages. It is the customers who tell us the perceived value of the results they receive in relation to total expenses, including prices and costs for them in the procurement of services. A number of authors have highlighted the importance of domestic support that includes the employee's retention, his satisfaction, productivity in the internal marketing as well as the internal customers, not treated, and linked it with the quality of services and ultimately the business processes and the organizational performance.

It is analyzed that the Human Resource Management (HRM) policies have a profound impact on the organizational performance. The universalistic model of the Human Resource Management was the centre the exploration. The results show a strong support for the model. It demonstrates that the Human Resource Management Strategies of staffing, their training, and jobs are the approved, incentives and benefits, job sharing, and the security associated positively with the organizational performance. The study not only contributes to human resource management theory but also has important implications for the practice.

The satisfaction of employees is a direct influence on the process of service quality and it is said that if the employee satisfaction is the focus point at an organization in terms of his career planning, rewards and compensation for them is in the retention of employees in those organizations in turn relatively higher than those whose employees are not satisfied in any context.

The traditional measures of losses due to the fluctuation are to focus only on the costs incurred for the recruitment, hiring and training to be replaced. In most service jobs, the real cost of turnover for the loss of productivity and reduced customer satisfaction. The value is created by satisfied, loyal and productive employees. The satisfaction of the employees which in turn results in particular from the support services of high quality and policy, that the employees should achieve the outcomes for customers, and ultimately drives organizational performance to activate. These chains also determine the factors that influence the quality of the internal services. The inner quality of a work environment contributes to employee satisfaction a great deal. The internal service quality is through the feelings that the people have measured at their jobs, colleagues, and business partners. The determinants of the internal quality services are an employee's selection, his reward, and recognition, his employee training, job design and definition.

2.2 Internal Service Quality

Garvin (1988) and Zemke (1989) examine the internal service quality from different perspectives. They share a deep fundamental belief that organizations

that provide the quality of services to the external customers they must do so in the light of the needs of their internal customers first.

Heskett et al. (1990) finds the perceived internal quality service in an interdisciplinary environment, and this may be explained as to why it remains relatively unexplored empirically. He finds us to why the primary elements of the internal service quality duly being identified are not fundamental traditional and functional in the disciplines of management. He concludes that the scientific writers are of the view that the internal quality of service are apt to work with an interdisciplinary perspective.

Stershic (1990) holds the contribution of the organizational performance to be very important in this context. She claims that as is obvious, it might seem to recognize the employees as an important link for ensuring the service quality and the customer satisfaction. She also explains that the grants and understanding in the perspectives of employees are an important tool in managing the customer satisfaction. This allows the internal marketing managers to understand the needs of their employees, who could meet the needs of their clients.

Malhotra and Mukherjee (2003) empirically test the relationships in three components of the organizational commitment to be effective. They are continuing and normative with the service quality of the customer-contact employees. They formulate the hypothesis in the areas of marketing and services of Human Resource Management. They examine the critical question of as to how the three components of organizational commitment influence the employee-perceived service quality, being different in certain industries. Their results show that in the industries, both effective commitment and continuance commitment have a significant positive impact on the service quality.

Rafiq and Ahmed (2000) postulate that the consistent service quality is the emerging concept of the internal marketing and it provides a solution to the problem. The most important rules for the concept of internal marketing to intact all the employees of the organization at all levels must be the customer-aware ones and provoking while rendering their services. The quality of

service undergoes a major change if the employee is not willing or is not able to perform a service to the required level.

Heskett, Sasser, and Schlesinger (1997) postulate that there being no need for the trade-offs possessed by many of the managers to service quality and not being in a meaningful productivity leads to the deliverance of a lower value of the service visits. The use of quantifiable standards of conduct direct productivity efforts to tasks and actions that just produces a high efficiency even if this increase in quality at the expense of less scientific and measurable cost come in the third row.

Frost and Kumar (2000) develop a conceptual model INTSERVQUAL based on the original model to the scale wherein the quality of service in the internal marketing set up works to explore the building. The expectations and perceptions in the eyes come as measures with excellent internal security. Two scales show a sufficient strength that some measures support the war, employees (customer-contact personnel) expectations of support services as well as their understanding of the productivity of the employees. The results show that the weight should be used successfully for the assessment of the gap between the front staff opinions and the expectations.

Mukherjee and Pal (2003) present a theoretical basis for determining the competence of the banking and the financial services including physical and human resources, service quality and performance. The investment on the quality development efforts to promote and influence the quality of services with monetary results of the long intrigue researchers. They find that the banks usually focus on as to how to change their material resources for the economic indicators, and they involuntarily notice a mediation intangible factor of the service quality. Hypothetical plan to streamline the consent of the resources, service quality and performance it is suggested to connect the major marketing variables of the financial performance.

Sensor for return to service quality is developed as the ratio of possible improvement and development of financial indicators to improve service quality in realistic targets. They find that the banks provide a good service and open repair better resource productivity through greater service as the standard.

Heskett, Sasser and Schlesinger (1997) suggest that, although there is no need for any compromise, many managers have become obsessed with the quality of service for its being present in significant productivity, resulting in lower cost of services rendered. The use of the quantitative standards of behavior is considered to direct the efforts of the performance objectives and actions to high level of efficiency,

may be this increase comes at a price less than the scientific and measurable quality.

Vanniarajan and Anbazhagan (2007) find that the financial services are intrinsically incapable of definition but are high on the familiarity and credibility of character. encourage you to become, effectively, a service provider must be used only once to the size of the customer to the service quality of the banks procedures to assess the customer classification. She identifies the four dimensions: responsiveness, reliability, safety and property, are made in the area of the customer assessment of quality in the financial industry. Furthermore, the relationship between these factors and overall 1 service quality assessment of the bank is examined by the customer. The significant distinguished service quality characteristics between the public sector, private sector and cooperative banks are also observed. Their findings indicate that the customer's comment about the service quality factors in the public sector banks is less than those of the banks, credit unions in the private sector. The quality service significantly manipulates the aspects to the whole attitude towards the private business enjoying consistency and safety.

Heskett (1990) shows that while the importance of specific internal service quality for individual components of organizations differ, the top service organizations and businesses of excellent internal service quality in the eight components hang on his research continuously to a high value to supply the customers.

Heskett et al. (1997) present an evidence in support of what they call the Service Profit Chain. Using the data of six companies they show that the companies persuade to provide quality service to the loyal customers and employees. They argue that the satisfied customers lead to satisfied employees and vice versa. They also find that the companies whose customers are

satisfied show an effective sales growth. Hence, profit service chain has a key link in the working of a high-performance system.

2.2.1 Employee Selection

Berry and Parasuraman (1992) conclude the key objectives of the quality of services to attract, develop, motivate and retain the qualified employees.

A fascinating concept is, as Heskett et al. (1994) argues the same and identical correspondence among those issues that are addressed through the customer care.

Berry and Parasuraman (1992) note the most important link to internal services. The quality of the hiring process is that some organizations try more accurately these shortcomings. They devise principles and the base-line applications depend on the request and the nature of work and employee productivity and retention. They use these profiles for the recruitment of candidates. The desirability of development, motivation, and retention of potential employees requires a clear vision worth striving for. The employees need more touch inspiration to provide the customer more than just the monetary advantages. The company needs watch as to how the excellence of its staff affects the organization.

Berry (1994) states that a positive number of organizations that endeavor to provide their employee's reward, training and retraining on their petty mistakes. The organizations have adopted the Human Resources skills and knowledge as practice when they prefer research. To what the organization had acquired, is the ongoing process. He adds that even if the employees are the trained ones or otherwise or maybe they have actual type of training they needed or are otherwise.

Valentine (2000) suggest that the geocentric staffing strategy requires of the organization to recruit the best people in the world market for the key posts. Recruitment achieves successes when the organizations understand the relationship between person-job fit, person-organization fit and cultural differences, and recruits accordingly.

Ogilvie (1986) concludes that proper implementation of human resource management practices is the real and tangible process towards development of the commitments.

Wimalasiri (1995) concludes that the impact of human resource management system practices and encourages the commitment of the employees at selection and placement, officer-staff development; staff awards, recognition and retention of the employees. Along with a variety of human resource management practices, it is shown that recognition and reward have a greater impact on the relationship between the organizational commitment to specific methods like evaluation activities, advertising policy, compensation and benefits, and emotionalizes.

Terpstra and Rozell (1993) add that the staffing process is positively correlated with the organizational activities.

Knowles and Stewart (2000), Zhu and Dowling (2002) argued that the organization targeted practically to potential employees' through hard skills and soft behavioral skills. They revealed that the most common practice of HRM professionals in the organizations to enhance the hard skills of potential employees as compared to the interpersonal communication skills etc which is also must be emphasized.

(Ahmad and Schroeder, 2002). While employees might be educated in general terms and these methods is very help full for a shorter period of time where as the development of interpersonal communication skills, needed a relatively longer period. The facts suggested effective communication, leadership, motivation, analytical skills, organizational skills, and were one of the most important qualities that, during the choice process requested.

2.2.2 Employee Training and Development

Pfeffer (1994) finds that the employee involvement and empowerment, job design including team-based production systems, diversified employee training and performance contingent reward system are widely believed to improve the performance of the organization.

Watson (1988) finds that a lot of successful employees' training regarding their job nature starts by educating the employees in human dealings and teaching them technical skills and talents. As organizations attach an exclusive

importance to training, it is essential that there is a direct relationship between the internal and external customers opinion of service excellence and that these plans are training employees in the areas that are vital to the customer's relation and satisfaction.

Kennedy and White (1997) find that the employees' training programs within the organization for the particular job are revealed to be significant in improving and developing the level of service being rendered by an organization as the skills of employees boost up with the particular training and ultimately it increases the customer satisfaction and attachment with the business.

Becker (1964) argues that the employees' professional training allowed them to equip themselves with the new skills. In modern organizations, the employees with innovative knowledge are the important resources of the organizations, and they are mandatory to attain continually the new know how and skills to keep velocity with the advancement of technologies. The training could endow the employees' potentials of

accommodating the latest expertise and skills, and improve their capabilities. The improvement involved the development of new ideas and thoughts, or ideas that could be put into practice to solve some significant business problem (Mumford and Gustafson, 1998).

Based (1997), Brophy (1998) and Martinsen (1993) All of them conclude that different improvements emphasized different processes, also imposed different requirements. In turn, through training, the employees could attain new know how more quickly, and, thus could increase their improvement ability (Chi et al., 1989). In addition, the employees who have wide and extensive skills and acquaintance may develop more technological and scientific innovations (Mumford, 2000).

Susan Meyer Goldstein (2003) finds that the employee development is an important factor of the service strategy in customer summation called a high-contact environment. The efficient service deliveries are the outcome of the quality of the employees' improvement and welfare including environment for work, training and development, job design, and observation of the

employees' interests. The outcome of the analysis points out that the service approach reflecting the magnitude of employee development derives employees' outcome, such as efficiency and productivity, and the employees' job satisfaction. The outcomes of employees due to such activities are significantly correlated with the customer satisfaction and, thus, with the business performance, but only some associations to the financial performance are significant enough.

Delaney and Huselid (1996) categorize the human resource management practices into the factors that improve the employees' skills, motivate and inspire them and also make arrangement design of the workplace. He, therefore, concludes that at least the following four human resource management dimensions can be acknowledged in his work: employees' feedback, their training and development, workplace design, and the pay system.

Anastasia and Budhwar, (2007) argue that the human resource management personnel policies, training, promotion, benefits and allowances, employment participation and health and safety are positively associated with the organizational activities.

McEvoy, (1997) notes that learning affects the organizational commitment, knowledge of the participants as well as the organizational bases of self-esteem.

Ettington (1997) emphasize the need for effective group learning process.

Teams of people are vital, especially when one is performing a lot of skill, experience and reasoning. The teamwork helps solve problems and improves the processes, promotes creativity and originality.

Bac. (2000) concludes that employment associations are administered by short-term partial conventions and normally engage on the job screening and organization-specific training. They further conclude that a vibrant employment affiliation with these features duly recognized as a prospective divergence between the organization identical objectives to monitor and train the employees, when the training expertise is quite dynamic, the employer may have to sacrifice the employees' performance during the selection process.

2.2.3 Employee Rewards and Recognitions

Berry and Zeithaml (1998) find that the achievement of a business venture is directed by the planned course of the organization towards its customers, the competitors and the internal customers who are obviously the employees and the relationship between these momentous components. The outside marketing addresses the relationship between the organization and its clients. Interactive relationship refers to the front-end employees of the organization and the business customers. The inside marketing or internal customers refers to the association of the organization with its employees through its internal policies, Human Resource practices for the well being of the employees and interaction methods including the expectation, matching behavior and reward planning.

Hong et al. (1995) assumes that all the employees work in the hope of any reward and benefit to one of them. He finds in his office that the applications and benefits have a greater impact on the work of inspiration and, hence, the efficiency and financial benefit programs offer the highest praise from both, managers and the staff. There are no visible gap between the management and the employees in the importance of employee benefit programs of various articles opposed to benefits claims. Regarding the employees unmarried more than married ones, he finds that the employee compensation and incentives leave a deeper impact on the performance.

The employees with different educational back ground perceived better position and benefits and the results of the program have a greater impact on the performance of the junior staff as well.

Laffont and Tirole, (1996) suggest that bonuses are often used as a means to motivate human resources to carry out better in order to achieve the organizational objectives. They use the bonus per employee to symbolize the performance-related inducement system in the organizations. They speculate a positive relationship between bonus and incentives for employee and business efficiency. In other words, the more bonuses lead to more efficiency and the organizations can achieve their objectives in a productive way and vice versa.

Lawler (2000) conclude that success or pleasure in connection with a team of systems based on the award may be judged by the same criteria, the person or the organization of the level of assignment. These criteria include the

effectiveness of linking compensation to the results of work and to minimize negative side effects, to promote cooperation and obtain recognition of the employees and the management.

Wolf and Zwick (2008) find that the employees' involvement and financial incentives and inducement are often honored as an efficient way for increasing the organizational productivity. They reveal that the employees' job involvement lifts up the organizational productivity, but monetary incentive scheme does not do so.

2.2.4 Work Design

James (2000), Mitchell (2002) and Beagrie (2003) find that for the employee branding to transpire it has to be made a main business objective. These authors believe that this starts with the senior management. The senior management has to take the step for the recognized employees with core competencies, motivate and encourage employee and design the best work place. They have to present a clear vision worth tacking with the career advancement which strengthens the big picture to the employees.

Sulek et al (1995) examine the impact of a customer service involvement and work designing on organizational performance. They carry out a longitudinal study and examine the organization's accomplishment of a customer service intervention which employs new service standards and customer comments system. They extract that both the work place design and the customer service involvement have a noteworthy impact with positive attitude on client satisfaction which, in turn, ultimately affects sales and service performance. In addition, the customer service intervention has a direct effect on the business process; however, there is no evidence for a direct relationship between the work design and sales performance. The research of **Sulek et al (1995)** provides a theoretical basis in helping the managements of the organizations comprehend as to how to influence customer service for the improved financial performance.

Morrison et al. (2005) finds that the design of job has a high degree of control over the participation of employees and it also offers opportunities for the enhancement in career growth along-with the implementation of the employee skills.

He adds that the design work and the alleged use of influence meditative skills to work management, satisfaction is noted in the workplace.

Hackman et al. (1975) finds that the people in the professional job developments certainly are more motivated and satisfied with their work.

Furthermore, Griffin (1989) examines one thousand count of thirty eight banks with large investment company located outside the intervention design work, where employees are perceived significant changes and these changes tend to distinguish between overtime. In addition to this study, meta-analysis of characteristics models (Fried and Ferris, 1987) find a broad support for the model and its impact on the motivation, satisfaction and Love and Edwards (2005) also find that perceived work demands that lead to control the labor and social support within the professional design and performance efficiency of the organization.

No one is completely identified with the work, or puts in work to assess the work entails and as to how to alleviate conditions. If people are included in their work they spend much time and energy at work. He concludes that the employees participating in the behavior of the participation of closer cooperation with research and working conditions. How an employee, working conditions is successful experience and skills for work, they create a sense of compatibility and confidence in their own competence. Because of these psychological feelings of success they can even get more of their work in anticipation of great achievements and abilities.

Indeed, the work involved in the case of feeling a greater sense of competence and expertise for further participation or work-ego investment has a leading role in this work.

Beer et al. (1984) find that competence, dedication, consistency and cost effectiveness as the mediator variable.

Becker et al.(1997), Becker and Huselid(1998) proposed that the intermediate variables as staff skills, motivation, job satisfaction and build link performance which in turn impact on profits and market value and efficiency of enterprises.

2.2.5 Job Definition

Kleiner and Marie Gan (2005) argue that defining the job of the employee helps the manger as well as the employee in decision making. The manger can get help regarding the decision either the employee is the right person for promotion. The employee gets guidance from the job description to know as to who in the organization he would report to, what his basic responsibilities are and also provide information for performance appraisal process.

Michalska (2005) state the definition of job depended on the person who allocates the tasks within the organization. He additionally states that approach of the human resource manager will different to that of the direct supervisor who knew the specifics of job. Therefore, it gives sense to say that special care is needed before writing the job description for the employee. The job definition makes the organizational structure clear and it also indicates the high organizational culture.

Wilkinson and Ackers (1992) point out certain terms such as employee involvement' participation' and 'industrial democracy' that have been used differently by different writers, often with overlapping meanings. They suggest that the use of this term 'employees' involvement' be limited to those practices 'which are initiated principally by management and are designed to the increase employees' information about the job and commitment to the organization.

2.3 Employees' Job Satisfaction

Ferrin (2001) and Mooradian (2007) show that confidant and satisfied employees have more positive attitude at work (employee satisfaction and commitment), workplace practices (Knowledge Sharing, organizational citizenship behavior and performance). Trust enables environment to promote cooperative behavior, network-based appearances of the organization and resultant reductions in conflicts, transaction costs, supports, hasty formulation of ad hoc groups and the employment support effective responses to the dilemmas.

Matzler, Fuchs and Schubert (2004) state that the employees' satisfaction plays a vital role in the enhancement of productivity and customer satisfaction.

To understand better the driving forces staff satisfaction surveys, the authors use a model of customer satisfaction and the employee's satisfaction. The model earmarks three categories of factors that, in contrast to the effects on the structure of consumer satisfaction, the main factors (being unsatisfactory), the lowest requirements dissatisfaction if not fulfilled, but no fault will lead to customer satisfaction, if it meets or may have been exceeded; Negative indicators for these elements are the greater impact will be increased in overall satisfaction than positive results, the excitement factor (satisfactory) are factors, customer satisfaction, if the application does not cause dissatisfaction if not delivered. In other words, positive development in these indications are the greater impact on overall satisfaction than inaction. The anxiety factors surprise the customer and cause joy and Power (hybrid-factor), which leads to satisfaction, if performance is high and dissatisfaction when performance is low. In this case, the attribute performance, overall satisfaction the relationship is linear and symmetrical.

Matzler and Renzl (2006) find that the staff satisfaction is considered one of the main drivers for the internal service quality, customer satisfaction and productivity. The subject of research is an important factor in the staff satisfaction. He argues that the interpersonal trust (trust in management and trust of the colleagues) has a strong impact on satisfaction and retention of employees, as a result.

Zeffane (2008) state that the satisfaction of the employees is an important issue in the organizations and it can have drastic effects on the employees and organizational performance. On a broad façade it is an essential part of the general satisfaction among the working population. Low job satisfaction is considered one of the main causes of turnover in the form of non-being, can take punctuality to have been proposed. By comparison the more satisfied employees tend to be less distracted and more committed. Therefore, they are to miss work less often and conduct more mindful and expected behaviors. The main motive of the study is to resolve the central paradox in the studies of the employee satisfaction and performance with particular attention to possible differences between the genders.

Schneider et al., (2003) reports the analysis of employee approach survey data combined with the organizational level of analysis. He finds the

relationship between several facets of employees' satisfaction and business finance that is a return on the assets and market performance earnings per share. One of the more important findings is associated with the overall job satisfaction and the performance criterion. The results conclude that the fundamental directionality streams from the monetary and market performance to the general job satisfaction. He argues that this concluding result does not contradict the facts that there are some momentous associations emerging from the overall employee job satisfaction. Yet, the reverse trend relationships tend to be stronger in magnitude. Furthermore, the association between satisfaction with pay and the performance gauge emerges as reciprocal in nature.

Eskildsen and Dahlgaard (2000) develop a basic model for the satisfaction of the employees. Sincerely understood concept or the relationship between quality management implementation and commitment of the staff, is also the subject of investigations by the

researchers. **Brooks and Zeitz (1999)** conduct a study on the relationship between the organizational commitment and total quality management in the hospitalization's concerned staff.

<u>CHAPTER THREE</u> <u>AlNile Bank for (Commerce &</u> <u>Development)& Previous Studies</u>

CHAPTER THREE

AlNile Bank for (Commerce & Development)& Previous Studies

3.1 AlNile Bank

3.1.1 Historical Background AboutAlNileBank:

AlNile Bank for Commerce & Development (previously Islamic Co-operative Development Bank – Sudan, ISCOB) celebrated its 30th birthday in 2013. We began life based in Khartoum/Sudan in 1982, during the co-operative society's movements which started in Sudan during mid 1970th when Sudanese Economists have realized the need for a bank to support the co-operative economical and trading activities. Accordingly, AlNile Bank was established in 1982 to bank for co-operative societies in Sudan with an objective to finance commodities traded by Co-operative Societies and supporting Micro Finance Projects sponsored by Co-operative Society Union which targeting to support the small scale industries and productive families in the production process, and hence adding value to their contribution in the Economy by being active in production and saving.

Due to accelerator of the developments in the agricultural, industrial, and services sectors during late 1980th and early 1990th,AlNile Bank mission and objectives moved ahead to be more focused on development process, as a result the bank score in banking industry increased very aggressively in terms of deposits, local network and number of customers. Since then, AlNile Bank operations and market share has increased very dramatically due to contribution in the development process of community and economy until its considered as the 3rd largest bank in Sudan with 31 branches located in the North, Middle, East and Western of Sudan.

Lately, after oil exploration since 1998 AlNile Bank rule in the economy is further more increased to finance the infrastructure projects in roads, bridges, water/electricity, education and health. By now AlNile Bank is classified as the most contributing bank in main infrastructure projects.

We have continued to expand the range of services to customers including ebanking services and contribute in development of community and economy. AlNile Bank categorized as a true pioneer, over the last 26 years we have been consistently ahead of the competition in the development. Our diverse customer base, dictate development of products and services to cater for this diversity. Some recent developments include the introduction of e-banking which specially designed to put customers in better control of their accounts and funds at anytime and everywhere towards the achievement of their financial goals.

In 2013, AlNile Bank for Commerce & Development introduced its new commercial identity as a new promise for its clients. This has materialized after four years of intensive research to identify ways that enable us to meet your needs in the best possible manner.

We learned that you are looking forward to having smooth, convenient and transparent banking services. You have also sought a bank that will always stand by your side, ready to work for your success considering it a part of its own success. Also, you have been looking for a bank that will provide you with unique banking solutions, a bank committed to principles of the Islamic Sharia. In turn, we have made your aspirations the foundation of the banking services we are offering to you; banking services fits you; banking services and more.

We have worked hard to apply these principles. They are simple in their nature, big in their meaning in our entire work. We have made a range of offers and improvements, and simplified many procedures starting from opening new accounts in an entirely new manner up to financing solutions. As part of our efforts to operate within your reach, we have expanded our network to 32 branches and 36 Automatic Teller Machines (ATMs).

We have also launched our new electronic services with its modern interface and uses as the best way to conduct your banking transactions electronically with the utmost ease and convenience. We have also launched entirely new services, products and initiatives; however, our top priority remains unchanged. i.e. the satisfaction of our customers.

a) Vision

We look forward to be the best model for Islamic banks, both locally and regionally, for our present and future shareholders and customers, together with our commitment towards our social responsibilities.

b) Mission

To play a pioneering role in banking industry to achieve the holistic goals of our bank and for those of related interests, and to seek achieving advanced levels of satisfaction through innovating renewed banking means and developed and distinguished professional solutions.

c) The management philosophy :

Is represented by continues improvements taking in consideration all aspects of banking environment in Sudan and not limited to structure, systems, and processes. It includes even institutionalizing customer orientation, value system and quality. The transparency and proper structure at all levels of management has created a clean atmosphere and healthy work environment for both our employees and customers.

d) AlNile Bank's key objectives:

Is to emerge as strong Bank delivering services and banking products to all targeted customers through quality personalized services, competent staff, modern technology infrastructure, delivering superior financial results, and of course positioning AlNile Bank for long term and ever future success.

During our journey we are committed to improve all Key Performance Indicators and Financial Ratios, which can be easily achieved through:

- I. Diversification of Source of Income or Revenue.
- II. Increasing Staff Productivity.
- III. Enrich our Staff Knowledge by continuous training and modern technology.
- IV. Delivering high quality services to our Customers with reasonable cost.
- v. Empowerment of our staff and create streamlining of Decision making process.
- VI. Review Systems, Polices, Processes, and Organization Structure to the Best of the Bank towards achievements of Success and Goals.

3.2 Previous studies

Study by Muhammad Asif Khan1*, Kashif-Ur-Rehman2, Ijaz-Ur-Rehman3, Nadeem Safwan4 and Ashfaq Ahmad5 Accepted 20 October, 2010

Entitled Modeling link between internal service quality in human resources management and employees retention: A case of Pakistani privatized and public sector banks the purpose of this research study is to establish link between perceived human resources internal service quality practices with employee retentions in mediating environment of employee job satisfaction. This study was conducted in twin cities of Rawalpindi and Islamabad. For the analyses of research work, the data has been collected about the employees of public and privatized banks' employees. A total of 550 copies of the questionnaire were distributed to different bankers of selected areas and 400 copies of the same were collected back. The study finds that employee selection, employee training and development, work design, job definition employee rewards and compensation report high, positive and significant dimensionality to internal service quality in human resource management. The study further finds that internal service quality in human resource has positive and significant effect on employee job satisfaction and employee job satisfaction has positive and significant effect on employee retention. Based on findings of the study that the human resource development departments should review and enhance the motivation, training, and retention of good employees and that employee should support the concept of the ISQ. The employees' selection and their rewards and recognitions, their training and development, work design and job definition all are the most important human resource management areas in enhancing the employees' job satisfaction and the retention of prospective employees.

Study I. Ullah and R. Yasmin, 2013 EntitledThe Influence of Human **Resource Practices on Internal Customer Satisfaction and Organizational** Effectiveness by It is generally believed that the impact of Human Resource Practices on internal customer satisfaction can create comparative advantage for the organizational performance. The main objective of this study was to find out the impact of Human Resource Practices on internal customer satisfaction and organizational effectiveness. The impact of human resource practices on the overall performance of organizations has been a leading subject of research and the results have been encouraging, indicative of positive relationship between Human Resource practices and organizational effectiveness. Data was collected through personally administered questionnaire-based survey from 290 banking personnel of Pakistan. Structural equation modeling was used to examine the anticipated model. The results showed that some Human Resource Practices appear to be linked to internal customer satisfaction and organizational effectiveness. The implications for practitioners were to modify and emphasize certain human resource practices, and to emphasize the role of internal customers for

organizational effectiveness enhancement. These findings revealed the importance of internal customers in enhancing employee morale, organizational commitment, employee productivity, turnover rate and the organization's ability to attract talent.

Study by Suhalia Parveen1, Azeem Ahmad Khan2 Entitled Dynamics Influencing Job Satisfaction of Employees- A Study of Indian Banking Sector This study attempts to evaluate job satisfaction of bank employees in Western UP. It focuses on the relative importance of job satisfaction factors and their impacts on the overall job satisfaction of employees. It also investigates the impacts of bank type, work experience, age, and sex differences on the attitudes toward job Satisfaction. A questionnaire has been prepared including different reasons of low job satisfaction and various measures to make an increment in the satisfaction level which would have been practiced in the Organization of banking sector. The investigation is based on the sample of 425 employees. The study is the outcome of the primary data only. The requisite primary data namely, opinions on the determinants of job satisfaction, their importance and impact were collected through the help of a structured questionnaire using direct interview and also observation methods. The main objective of study was to critically assess job satisfaction of selected banks' top level and junior level executives.

Study by Rachel W.Y. Yee, Andy C.L. Yeung *, T.C. Edwin Cheng

Entitled The impact of employee satisfaction on quality and profitability in high-contact service industries The extant operations management literature has extensively investigated the associations among quality, customer satisfaction, and firm profitability. However, the influence of employee attributes on these performance dimensions has rarely been examined. In this study we investigate the impact of employee satisfaction on operational performance in high-contact service industries. Based on an empirical study of 206 service shops in Hong Kong, we examined the hypothesized relationships among employee satisfaction, service quality, customer satisfaction, and firm profitability. Using structural equations modeling, we found that employee satisfaction is significantly related to service quality and to customer satisfaction, while the latter in turn influences firm profitability. We also found that firm profitability has a moderate nonrecursive effect on employee satisfaction, leading to a "satisfaction–quality– profit cycle". Our empirical investigation suggests that employee satisfaction is an important consideration for operations managers to boost service quality and customer satisfaction. We provide empirical evidence that employee satisfaction plays a significant role in enhancing the operational performance of organizations in the high-contact service sector.

Study By Muhammad AsifKhan EntitledThe Potential and Impact of Perceived Internal Service Quality in Business Process of Pakistani Banks and its Relations to Organizational Performance

During the last one and a half decades the financial and banking sector in Pakistan has observed a substantial transformation from a sluggish government subjugated sector to a more receptive and competitive one. Today, many financial services, especially the Banks are organizing themselves to become customer centered. In the modern and competitive era the internal services quality is getting more importance in all areas of service industry like banking sector and it has received an ever-increasing interest among the scholars and practitioners especially during the ongoing decade. The purpose of this study was to establish a framework for the internal service quality considering the basic dimensions of the human resources management and the impact of the organizational performance. The data were collected through a cross-sectional field study of the frontline employees and management of both the public and the privatized commercial banks located in Rawalpindi/Islamabad, Pakistan (N=450, the response rate was 88 %). A particular banking sector was selected because of the perceived poor human resources management climate and the high running amounts of deficiency in the organizational performance. The internal services quality in the banking sector is found to relate positively to the organizational performance, with partial mediation by the employees' selection, training and development, rewards and recognition, work design and job definitions. The regression analysis shows that two factors, namely the internal services quality and the IV employee job satisfaction contribute a great deal to the banks' performance, but unexpectedly, the employees' retention and productivity did not contribute, however. This study demonstrates the important effects of the internal services quality in general and HRM in particular on the frontline employees and management in the banks. The management of both the public

and privatized banks should benefit themselves from noting the links and the like service quality outcome for the organizational performance.

Study by BadriGasmAbdalfrag (2015) Entitled Internal marketing and its impact on the quality of banking services for employees in Sudanese banks.

Bank service quality is critical to gain competitive advantage in the internal marketing. Nevertheless, there is a shortage in studies carried out to tackle this issue especially in the developing countries. Accordingly, this study aimed at determining the effect of internal marketing on the quality of banking service in Khartoum state. The study adopted the descriptive analytical methods and a questionnaire as primary instruments to test non probability samples distributing (300) questionnaires for the targeted banks personnel with (91%) of retrieval rate. Multiple regression was used to test the study hypotheses. The study results showed a relationship between internal marketing and service quality but the rate of change differs from one variable to another. The study reached several practical and theoretical recommendations for decision makers, as well as suggestion for further studies.

Study by MalakSalihSaeed Entitled The impact of marketing strategies for banking services on the performance of the Sudanese Banking System

This paper deals with the impact of marketing strategies on the performance of banking services Sudanese banking system, the study was conducted on the Bank of Khartoum, the Sudanese Islamic Bank and Savings Bank and social development in the period (2000 - 2012).

The primary objective of this research is to answer the following research question:

Do you follow Sudanese banks marketing strategy in the first place?

If the answer is yes, what the ability of these strategies to raise the efficiency of the banking system in each of the Bank of Khartoum, Islamic Bank and Savings Bank and social development?.

Is able strategy applied in the mentioned banks to reduce cost and achieve competitive advantage?

Is that strategy has worked to increase bank branches mentioned and thus increase their customers?

Have you worked that strategy by providing the equipment needed to satisfy the customers of those banks?. Is that strategy has worked to simplify procedures sufficiently to satisfy customers?

To answer these questions and problem centered around scientific hypotheses the following:

There is a statistically significant between the adoption of a strategy for banking services and achieve competitive advantage between the Bank of Khartoum, Islamic Bank and Savings Bank and social development. There are statistically significant relationship between the adoption of a strategy to reduce prices and increase the number of banking customers. There is a statistically significant between the adoption of a strategy on increasing the bank's branches, and increase customer satisfaction. There is statistically significant between the adoption of a strategy for the physical equipment Khartoum banks, Islamic and savings for social development and customer satisfaction. There is a statistically significant between the adoption of a strategy to simplify the procedures, processes and enhance the performance of Islamic banks Khartoum and savings for social development and customer satisfaction.

Key findings Researcher:

Banking service quality and responsiveness to customer needs make the bank at the forefront of competition among banks. And the commitment of banks priced services issued by the Central Bank to ensure its presence in the market of the most important recommendations that came out of research: Interest research internal and external market in order to determine on the Bank for banks compete in terms of the share of deposits and loans and the banking services market. Good research in the foundations of market segmentation.

Study by Aymnabdallah Mohamed Babikr Entitled impact of marketing practices internal employee satisfaction, a case study Abu Dhabi Islamic Bank Branch Al Ain city

The study aims to test the impact of marketing practices internal employee satisfaction, a case study Abu Dhabi Islamic Bank Branch Al Ain city, and represented practices internal marketing as "empowerment, training programs, incentives and rewards and intercom, and hired a researcher to choose the practices of internal marketing on the basis of previous studies, the study

population represents workers at Abu Dhabi Islamic Bank has been taking a random sample of 100 questionnaires were recovered 85 questionnaire, valid for statistical analysis program was used SPSS statistical package to test the hypotheses of the study and achieve their goals.

The researcher found to have a statistically significant effect of the practices of empowerment, and training programs, and internal communication and the practice of incentives and rewards in employee satisfaction Islamic banks .

The researcher recommends the need to work to achieve high levels of job satisfaction among members of the organization through the exercise of appropriate leadership, and they should also influence the emotional commitment to improve the sense of working gratified career.

3.3 Specific Gap found in the literature

This study is unique in number of aspects as identifying gaps in existing research and it may add value to literature as well:

Earlier studies are focused to service quality considering the marketing requirements to cater the demand of the external customers and business management and mostly researcher highlight or explore the quality service with different dimensions to increase in organizational, revenue, growth, profit and customer satisfaction and its consequences by (Skrinjar et al., 2007, Skrinjar et al., 2008).

The previous literature proves that the specific research in the context of bankingsector not yet be properly focused with the selected variables and dimensions to identify the HR practices in a proper manner to improve the organizational performance and its impact on employees as well by (McCormack, 1999).

Skrinjar et al., (2007), McCormack, (1999) recommend that the important aspect of organizational performance must be examined in the business sector, specifically the financial sector. This is the first study proposing an ISQ Model of HRM is practical and unique in nature in Sudan and not even a single researcher minds to highlight the Perceived Internal service quality in terms of HRM with respect to targeted public and privatized sector of Sudan banks. Further more, this study highlights the importance of this model for the regulator class to make a standardized framework for all the financial institutions in Sudan.

<u>CHAPTER FOUR</u> <u>Materials and Methods</u>

CHAPTER FOUR Materials and Methods

This chapter contains a description of the materials and methods followed by the researcher for determining the study population and sample, the study tool, the verification steps of the accuracy and stability of the search tool, also a description of the study design and statistical methods that used in data analysis.

4.1 Study methodology:

This study based on theoretical background of methodology and the quantitive design using a hypothesis testing approach.

4.2 Study population:

The study population consisted of a sample of AlNile Bank for Commerce & Development employees.

4.3 Study sample:

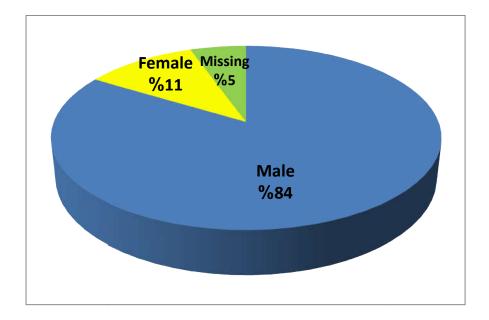
The study sample consisted of (54) from AlNile Bank for Commerce & Development employees, were selected as the stratified random method. The tables below show the distribution of the sample according to the variables.

Gender	Frequency	Percentage
Male	45	83.3%
Female	6	11.1%
Missing	3	5.6%
Total	54	100%

Table 4.1: The sample distribution by gender variable:

Source: prepared by researcher, using SPSS, 2016Descriptive analysis for the demography data.

Figure 4.1: The sample distribution by gender variable



Through the results of frequencies and percentages on the table and the chart above, the most frequency of the variables is the male frequencies 45 per percentage 84%, and female frequencies 6 per percentage 11.1%. This means the male are greater than female.

Table 4.2: The sample distribution by age variable:

Age	Frequency	Percentage
Under 30	13	24.1%
30-39	11	20.4%
40-49	15	27.8%
Above 50	15	27.8%
Total	54	100%

Source: prepared by researcher, using SPSS, 2016Descriptive analysis for the demography data.



11

۳۹_۳.

Figure 4.2: The sample distribution by age variable

۱۲

۱.

٨

٦

٤

۲

۳۰Under

Through the Frequencies and percentages on the table no. (4.2) and the chart above the most frequency variables is the above 50 categories and the (40 - 49) frequented 15 per Percentage 27.8% for both, and the categories under 30 frequented 13 per percentage 24.1%, And the categories (30 - 39) frequented 11 per percentage 20.4%. This means the most Frequencies of the variable is the above 50 and the years (40 - 49).

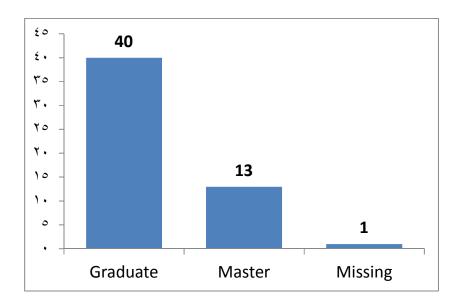
٤٩-٤ •

° • Above

Educational Level	Frequency	Percentage
Graduate	40	74.1%
Master	13	24.1%
Missing	1	1.9%
Total	54	100%

Table 4.3: The sample distribution by educational level variable

Figure 4.3: The sample distribution by educational level variable

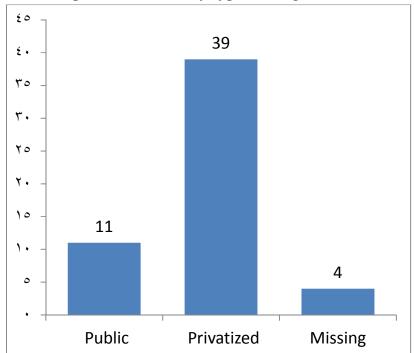


Through the Frequencies and percentages on the table no. (4.3) and the chart above the most frequency of the variable is Graduate frequented 40 per percentage 74.1%, and Master frequented 13 per percentage 24.1%, there is missing values frequented 1 per percentage 1.9%. This means the most frequencies of the variable is the graduate. There is no frequencies for PHD holder.

Types of organization	Frequency	Percentage
Public organization	11	20.4%
Privatized organization	39	72.2%
Missing	4	7.4%
Total	54	100%

Table 4.4: The sample distribution by types of organization variable

Figure 4.4: The sample distribution by types of organization variable

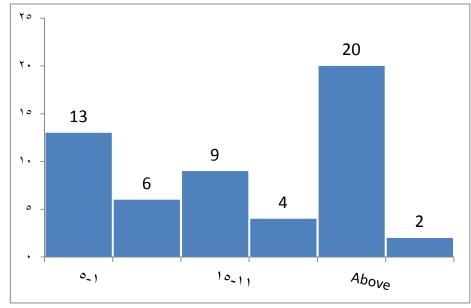


Through the Frequencies and percentages on the table no. (4.4) and the chart above the most frequency of the variable is Privatized organization frequented 39 per percentage 72.2%, and Public organization frequented 11 per percentage 20.4%, there is missing values frequented 4 per percentage 7.4%. This means the most frequencies of the variable is the Privatized organization.

Work Experience	Frequency	Percentage
1-5	13	24.1%
6-10	6	11.1%
11-15	9	16.7%
16-21	4	7.4%
Above	20	37%
Missing	2	3.7%
Total	54	100%

Table 4.5: The sample distribution by Work Experience variable

Figure 4.5: The sample distribution by Work Experience variable



Through the Frequencies and percentages on the table no. (4.5) and the chart above the most frequency variable is the categories of above 21 frequented 20 per percentage 37%, and the categories(1 - 5) frequented13 per percentage 24.1%,and the categories(11 - 15) frequented 9 per percentage 16.7%,and the

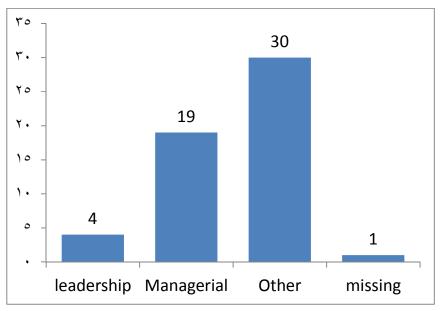
categories(6 - 10) frequented 6 per percentage 11.1%, and the categories(16 - 21) frequented 4 per percentage 7.4%, there is missing value frequented 2 per percentage 3.7%.

Table 4.6: The sample distribution by position held in the organization variable:

Position Held	Frequency	Percentage
leadership	4	7.4%
Managerial	19	35.2%
Other	30	55.6%
missing	1	1.9%
total	54	100%

Source: prepared by researcher, using SPSS, 2016Descriptive analysis

Figure 4.6: The sample distribution by Position Held variable



Through the Frequencies and percentages on the table no. (4.6) and the chart above the most frequency of the variable is other frequented 30 per percentage 55.6%, and Managerial frequented 19 per percentage 35.2%, and leadership frequented 4 per percentage 7.4%, there is missing values frequented 1 per percentage 1.9%. This means the most frequencies of the variable is the other.

Department	Frequency	Percentage
financial management	7	%13
Planning and Research	5	%9.3
Internal audit	5	%9.3
Foreign relations	4	%7.4
Investment	3	%5.6
Human Resource	3	%5.6
Marketing	3	%5.6
clearing	2	%3.7
Treasury	2	%3.7
Training	2	%3.7
Risk Management	2	%3.7
Accounts	1	%1.9
Correspondents abroad	1	%1.9
Accreditations	1	%1.9
Product development	1	%1.9
Studies	1	%1.9
Missing values	11	%20.4

Table 4.7:The sample distribution by department variable

Through the Frequencies and percentages on the table no. (4.7) the variables of department sorted descending as the most frequented till less frequented, there are missing values frequented 11 per percentage 20.4%.

4.4 Study tool:

The researcher has developed a study tool to become a tool for data collection in this study, and that a review of previous literature on the subject of the impact of perceived of internal service on employee satisfaction. The study tool include on the three main parts are:

The first: deals with the general demographic information about the respondent on the questionnaire.

The second: was devoted to measure the extend of employees knowledge about the concept of internal service quality in HRP in AlNile Bank for Commerce &Development.

The third: was devoted to measure the impact of perceived of internal service on employee satisfaction in AlNile Bank for Commerce & Development.

4.5 Reliability and Validity of the Questionnaire 4-5-1 Apparent Reliability and Validity:

In order to check the apparent validity for the study questionnaire and validation of its statements according to the formulation and explanation, the researcher showed the questionnaire to the quality management system ISO auditors who are specialists in the study field. Some of the auditors make some suggestions, an others agreed that the corrections on his questionnaire have been done. The following table is showing the auditors and their jobs and places of work.

No	Name	Job	Title		
1	Dr.Amera Mohamed Ali	professor	Sudan University of Science		
1			and Technology		
2	Dr.Ahamed Mousa	professor	Open University of Sudan		

 Table 4.8 The questionnaire's referees and their jobs and places of work

Source: The researcher from applied study

4-5-2 Statistical Reliability and Validity:

It is meant by the reliability of any test, to obtain the same results if the same measurement is used more than one time under the same conditions. In addition, the reliability means when a certain test was applied on a number of individuals and the marks of every one were counted; then the same test applied another time on the same group and the same marks were obtained; then we can describe this test as reliable. In addition, reliability is defined as the degree of the accuracy of the data that the test measures. Here are some of the most used methods for calculating the reliability:

- 1. Split-half by using Spearman-Brown equation.
- 2. Alpha- Cronbach coefficient.
- 3. Test and Re-test method.
- 4. Equivalent images method.
- 5. Guttman equation.

On the other hand, validity also is a measure used to identify the validity degree among the respondents according to their answers on certain criterion. The validity is counted by a number of methods, among them is the validity using the square root of the (reliability coefficient). The value of the reliability and the validity lies in the range between (0-1). The validity of the questionnaire is that the tool should measure the exact aim, which it has been designed for. The researcher calculated the validity statistically using the following equation:

Validity = $\sqrt{\text{Reliability}}$

The researcher calculated the reliability coefficient for the measurement, which was used in the questionnaire using (split-half) method. This method stands on the principle of dividing the answers of the sample individuals into two parts, i.e. items of the odd numbers e.g. (1, 3, 5, ...) and answers of the even numbers e.g. (2,4,6 ...). Then Pearson correlation coefficient between the two parts is calculated. Finally, the (reliability coefficient) was calculated according to Spearman-Brown Equation as the following:

Reliability Coefficient =
$$\frac{2 \times r}{1+r}$$

r = Pearson correlation coefficient

Table4.9: Reliability and Validity:

Reliability coefficient	Validity coefficient		
0.946	0.972		
0.946	0.972		

Source: prepared by researcher, using SPSS, 2016

We note from the results of above table that all reliability and validity coefficients for pre-test sample for overall questionnaire, are greater than (50%), and some of them are nearest to one. This indicates to the high validity and reliability of the answers, so, the study questionnaire is valid and reliable, and that will give correct and acceptable statistical analysis.

4.6 Study procedures:

I have been conducting this study, according to the following steps:

- 1. Preparation of the study measurements of the final image.
- 2. Identify the study sample.
- 3. Distribute the study tool on the study sample, and retrieval, where distributed (54) questionnaires, have been retrieved (54), which formed the study sample.
- 4. Enter the data into the computer and processed statistically using the Statistical Package for Social Sciences (SPSS).
- 5. Extracting, analyzing and discussing the results.

4.7 Statistical Processing:

Data are encoded and processed statistically using the Statistical Package for Social Sciences (SPSS).

Statistically processors used:

To achieve the objectives of the study and to verify hypotheses, statistical methods were used the following:

- 1. Charts.
- 2. Frequency distribution of the answers.
- 3. Percentages.
- 4. Alpha equation, to calculate the reliability coefficient.
- 5. Median.
- 6. Chi-square test for the significance of differences between the answers.

To get results as accurate as possible, has been used SPSS statistical software, which indicates a shortcut to Statistical Package for Social Sciences.

<u>CHAPTER FIVE</u> <u>Results of Research</u>

CHAPTER FIVE Results of Research

The aim of this chapter is to present the information obtained from the data collection for the research study. This chapter includes the findings in respect of the demographic information of the respondents, perceived the ISQ Internal Services Quality in terms of important human resource management elements like employees' selection, employees' training and development, employees' reward and recognition, work design and job definition) AlNile Bank for Commerce & Development in Besides the facets of internal services quality, employees' jobs satisfaction also taken into consideration. To achieve the objective of the study, questionnaire was prepared and to

ensure its sincerity, and the coefficient of stability, and after the data collection process, are encoded and entered a computer and process statistically using the Statistical Package for Social Sciences(SPSS)Here are the results of the study according to the sequence of questions, and hypotheses:

5.1 Results concerning the study questions and hypothesis:

After the step of checking questionnaire reliability and validity, the researcher had distributed the questionnaire on determined study sample (54) persons, and the researcher constructed the required tables for collected data. This step consists transformation of the qualitative (nominal) variables (strongly disagree, disagree, neither, agree, and strongly agree) to quantitative variables (1, 2, 3, 4, 5) respectively, also the graphical representation have done for this purpose.

To know Trends answer, by calculated median. And then i will use the Chisquare test to know the significance of differences in answers.

• Elaborates the First Dimension "Employees' Selection"

Table 5.1: Frequency distribution of the first dimension phrases Answers:

N	DI	Frequency and percentages%				Trend	
No	Phrases	Strongly agree	Agree	Neither	Disagree	Strongly disagree	
1	The means and sources which followed by the Organization in obtaining manpower upgrading workers within the Organization to fill vacant positions.	16 29.6%	25 46.3%	4 7.4%	8 14.8%		Agree
2	The means and sources which followed by the Organization in obtaining manpower announcement via the organization email.	9 16.7%	22 40.7%	9 16.7%	11 20.4%	3 5.6%	Agree
3	Applicants are screened and accepted generally by job description contained in the In the vacancy announcement	11 20.4%	32 59.3%	5 9.3%	3 5.6%	2 3.7%	Agree
4	Applications are screened and accepted as degree required as stated in the job description in the vacancy announcement	12 22.2%	30 55.6%	7 13%	4 7.4%	1 1.9%	Agree
5	Applicants are screened and accepted by specialty As it stated in the vacancy announcement.	13 24.1%	33 61.1%	5 9.3%	2 3.7%	1 1.9%	Agree
6	Applications are screened and accepted according to the type of experience as described in the job description in the vacancy announcement.	11 20.4%	24 44.4%	12 22.2%	6 11.1%	1 1.9%	Agree
7	Applications are screened and accepted according to the number of years' experience as	11 20.4%	22 40.7%	12 22.2%	7 13%	2 3.7%	Agree

8	stated in the job description in the vacancy announcement. The employee is selected to compete for the vacant post by gender.	6 11.1%	8 14.8%	9 16.7%	23 42.6%	8 14.8%	Disagr
9	There are tests by the organization to measure the professional skills must be met by the candidates for the job, to make sure of the extent of efficiency and effectiveness	15 27.8%	26 48.1%	5 9.3%	6 11.1%	2 3.7%	Agree
10	There are tests that measure the general culture and employee trends towards organization and function.	13 24.1%	27 50%	6 11.1%	6 11.1%	2 3.7%	Agree

Source: prepared by researcher, using SPSS, 2016

Table 5.2: Chi-square test results for the first dimension phrases Answers:

No	Phrases	Mean	Std. Deviation	Chi. value	D.F	P.value
1	The means and sources which followed by the Organization in obtaining manpower upgrading workers within the Organization to fill vacant positions.	3.9245	.99709	19.528	3	0.000
2	The means and sources which followed by the Organization in obtaining manpower announcement via the organization email.	3.4259	1.15908	17.852	4	0.001
3	Applicants are screened and accepted generally by job description contained in the In the vacancy announcement	3.8868	.93357	58.604	4	0.000
4	Applications are screened and accepted as degree required as stated in the job description in the vacancy announcement	3.8889	.90422	48.778	4	0.000
5	Applicants are screened and accepted by Specialty As it stated in the vacancy announcement	4.0185	.81242	65.259	4	0.000
6	Applications are screened and accepted according to the type of experience as	3.7037	.98344	27.296	4	0.000

	described in the job description in the vacancy announcement.					
7	Applications are screened and accepted according to the number of years' experience as stated in the job description in the vacancy announcement.	3.6111	1.07135	20.259	4	0.000
8	The employee is selected to compete for the vacant post by gender.	2.6481	1.23101	17.667	4	0.001
9	There are tests by the organization to measure the professional skills must be met by the candidates for the job, to make sure of the extent of efficiency and effectiveness.	3.8519	1.07119	35.444	4	0.000
10	There are tests that measure the general culture and employee trends towards organization and function.	3.7963	1.05293	36.185	4	0.000

Source: prepared by researcher, using SPSS, 2016

• According to the tables above, we can demonstrate the results as follows:

• Through the results of analysis on the above table (5.1) the (strong agree and agree) calculated as general, also (strong disagree and disagree) calculated as general, the process in the table (no 5.1.1) below:

Phrases	Agree in general	Natural in general	Disagree in general	Total
Total	366	74	98	538
Percentage	68.03%	13.75%	18.22%	100%

Source: The researcher from applied study

- Through the results on the above table (5.1.1) the agree in general is greater than disagree in general and natural in general, this mean the most of the respondents' answers on this hypothesis is indicating to agreement except:-The result of the statement number eight is disagree, this mean (The employee didn't selected to compete for the vacant post by gender).
- The value of chi-square for the first phrase is (19.53) with (P. value=0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the second phrase is (17.85) with (P value =0.001< 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the third phrase is (58. 6) with (P value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fourth phrase is (48.77) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fifth phrase is (65.25) with (P. value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the sixth phrase is (27.29) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the seventh phrase is (20.26) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.

- The value of chi-square for the eighth phrase is (17.66) with (P. value =0.001 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the ninth phrase is (35.44) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the tenth phrase is (36.18) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.

We conclude from the above that the first dimension" Employees Selection " has been achieved and in favor of agree.

• Elaborates the Second Dimension

"Employees' Training"

Table 5.3: Frequency distribution of the second dimension phrases Answers:

Na	Phrases)	Trend			
No	1 111 4505	Strongly agree	Agree	Neither	Disagree	Strongly disagree	
1	Training needs are identified in the scientific and training goals achieved.	14 25.9%	16 29.6%	9 16.7%	7 13%	8 14.8%	Agree
2	Defined training objectives in the light of the actual needs of trainees.	13 24.1%	18 33.3%	10 18.5%	7 13%	6 11.1%	Agree
3	Cooperating personnel working in the Organization to improve performance in all sectors of the organization.	18 33.3%	28 51.9%	3 5.6%	1 1.9%	4 7.4%	Agree
4	Training constituents of organizational and	13 24.1%	23 42.6%	12 22.2%	3 5.6%	3 5.6%	Agree

	administrative terms of the gradient in the training process.						
5	The training courses will help workers to solve problems better.	26 48.1%	24 44.4%	1 1.9%	1 1.9%	2 3.7%	Agree
6	The organization is conducting training courses on concepts of performance improvement for employees.	10 18.5%	24 44.4%	11 20.4%	6 11.1%	2 3.7%	Agree
7	There is an annual training plans that organization linked with strategic objectives.	13 24.1%	19 35.2%	16 29.6%	3 5.6%	3 5.6%	Agree
8	The follow-up to the trainees after the training period.	7 13%	12 22.2%	15 27.8%	11 20.4%	7 13%	Agree
9	Own scientific expertise and practical trainers training.	12 22.2%	25 46.3%	13 24.1%	1 1.9%	1 1.9%	Agree
10	The in-service training provides the trainee to acquire new knowledge and skills in the field of work.	30 55.6%	22 40.7%	1 1.9%	1 1.9%		Agree

Source: prepared by researcher, using SPSS, 2016

Table 5.4: Chi-square test results for the second dimension phrases Answers:

No	Phrases	Mean	Std. Deviation	Chi. value	D.F	P.value
1	Training needs are identified in the scientific and training goals achieved.	3.3889	1.39293	5.815	4	0.213
2	Defined training objectives in the light of the actual needs of trainees.	3.4630	1.29895	8.778	4	0.067
3	Cooperating personnel working in the Organization to improve performance in all sectors of the organization.	4.0185	1.07266	51	4	0.000

4	Training constituents of organizational and administrative terms of the gradient in the training process.	3.7407	1.06727	25.63	4	0.000
5	The training courses will help workers to solve problems better.	4.3148	.90750	62.48	4	0.000
6	The organization is conducting training courses on concepts of performance improvement for employees.	3.6415	1.03950	25.962	4	0.000
7	There is an annual training plans that organization linked with strategic objectives.	3.6667	1.08158	20.444	4	0.000
8	The follow-up to the trainees after the training period.	3.0192	1.24444	4.538	4	0.338
9	Own scientific expertise and practical trainers training.	3.8846	.85529	38.385	4	0.000
10	The in-service training provides the trainee to acquire new knowledge and skills in the field of work.	4.5000	.63691	48.667	3	0.000

Source: prepared by researcher, using SPSS, 2016

• According to the tables above, we can demonstrate the results as follows:

Through the results of analysis on the above table the (strong agree and agree) calculated as general, also (strong disagree and disagree) calculated as general, the process in the table(no 5.3.1) below:

Statement	Agree in general	Natural in general	Disagree in general	Total
Total	367	91	77	535
Percentage	68.60%	17.01%	14.39%	100%

Source: The researcher from applied study

Through the results on the above table, the agree in general is greater than disagree in general and natural in general, this mean the most of the results on this hypothesis is indicating to agreement.

- The value of chi-square for the first phrase is (5.82) with (P. value=0.213 >0.05), this indicates that there is no significant difference at the level (5%) among the answers of the respondents which support Training needs are identified in the scientific and training goals not achieved.
- The value of chi-square for the second phrase is (8.78) with (P. value =0.067> 0.05), this indicates that there is no significant differences at the level (5%) among the answers of the respondents which support the (Defined training objectives in the light of the actual needs of trainees) not achieved .
- The value of chi-square for the third phrase is (51) with (P value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fourth phrase is (25.63) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fifth phrase is (62.48) with (P. value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the sixth phrase is (25.96) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the seventh phrase is (20.44) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the eighth phrase is (4.54) with (P. value =0.338 > 0.05), this indicates that there is no significant differences at the level (5%) among the answers of the respondents which support the(follow-up to the trainees after the training period) not achieved.
- The value of chi-square for the ninth phrase is (38.38) with (P. value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%)

among the answers of the respondents which support the respondents who have agree with phrase.

• The value of chi-square for the tenth phrase is (48.67) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.

• Elaborates the Third Dimension

"Employees' Reward and Recognition"

Table 5.5: Frequency distribution of the third dimension phrases Answers:

N	Phrases		Frequen	icy and pe	rcentages%)	Trend
No	1 111 4303	Strongly agree	Agree	Neither	Disagree	Strongly disagree	
1	I see that the bonus system in the appropriate incentives law.	8 14.8%	19 35.2%	6 11.1%	12 22.2%	8 14.8%	Agree
2	I see that job promotions granted on the basis of management standards and clear.	5 9.3%	21 38.9%	14 25.9%	7 13%	7 13%	Agree
3	I notice that the functional upgrades have a positive impact on job performance.	26 48.1%	20 37%	2 3.7%	3 5.6%	3 5.6%	Agree
4	When do my effort and dedication to my playing career getting praise and appreciation from managers.	14 25.9%	17 31.5%	11 20.4%	10 18.5%	1 1.9%	Agree
5	I think that the results of the evaluation of annual performance are fundamental for the granting of rewards and incentives.	16 29.6%	21 38.9%	4 7.4%	6 11.1%	6 11.1	Agree
6	We find that the positive results of the evaluation of	25 46.3%	13 24.1%	6 11.1%	6 11.1%	3 5.6%	Agree

	performance and encourage me to work efficiently.						
7	Feel of belonging to the place where I work it.	27 50%	18 33.3%	3 5.6%	4 7.4%	2 3.7%	Agree
8	I feel that justice prevails incentives and rewards system.	10 18.5%	14 25.9%	11 20.4%	14 25.9%	4 7.4%	Agree
9	Feel safe and stability to the presence of system of rewards and incentives and clear.	10 18.5%	15 27.8%	11 20.4%	11 20.4%	6 11.1%	Agree
10	I find that the salary and other benefits compared to appropriate the labor market.	5 9.3%	15 27.8%	7 13%	15 27.8%	12 22.2%	Disagre e

Source: prepared by researcher, using SPSS, 2016

Table 5.6: Chi-square test results for the third dimension phrases Answers:

No	phrases	Mean	Std. Deviation	Chi. value	D.F	P.value
1	I see that the bonus system in the appropriate incentives law.	3.1321	1.34504	10.113	4	0.039
2	I see that job promotions granted on the basis of management standards and clear.	3.1852	1.18280	16.37	4	0.003
3	I notice that the functional upgrades have a positive impact on job performance.	4.1667	1.11169	47.667	4	0.000
4	When do my effort and dedication to my playing career getting praise and appreciation from managers.	3.6226	1.13046	13.698	4	0.008
5	I think that the results of the evaluation of annual performance are fundamental	3.6604	1.32931	21.057	4	0.000

	for the granting of rewards and incentives.					
6	We find that the positive results of the evaluation of performance and encourage me to work efficiently.	3.9623	1.25518	29.547	4	0.000
7	Feel of belonging to the place where I work it.	4.1852	1.08287	46.185	4	0.000
8	I feel that justice prevails incentives and rewards system.	3.2264	1.25025	6.34	4	0.175
9	Feel safe and stability to the presence of system of rewards and incentives and clear.	3.2264	1.29558	3.887	4	0.422
10	I find that the salary and other benefits compared to appropriate the labor market.	2.7407	1.33438	7.852	4	0.097

Source: prepared by researcher, using SPSS, 2016

• According to the tables above, we can demonstrate the results as follows:

Through the results of analysis on the above table the (strong agree and agree) calculated as general, also (strong disagree and disagree) calculated as general, the process in the table(no 5.5.1) below:

Statement	Agree in general	Natural in general	Disagree in general	Total
Total	319	75	140	534
Percentage	59.74%	14.04%	26.22%	100%

Source: The researcher from applied study

Through the results on the above table, the agree in general is greater than disagree in general and natural in general, this mean the most of the results on this hypothesis is indicating to agreement except:

- The result of the statement number ten is disagree, this mean (I find that the salary and other benefits not appropriate compared to the labor market.).

- The value of chi-square for the first phrase is (10.113) with (P. value=0.039< 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the second phrase is (16.37) with (P value =0.003< 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the third phrase is (47. 66) with (P value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fourth phrase is (13.69) with (P. value =0.008 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fifth phrase is (21.05) with (P. value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the sixth phrase is (29.55) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the seventh phrase is (46.18) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.

- The value of chi-square for the eighth phrase is (6.34) with (P. value = 0.175 > 0.05), this indicates that there is no significant differences at the level (5%) among the answers of the respondents which support the Incentives and rewards are not dominated by the justice system
- The value of chi-square for the ninth phrase is (3.88) with (P. value = 0.422 > 0.05), this indicates that there is no significant differences at the level (5%) among the answers of the respondents which support the I do not feel safe and stability to the rewards and incentives system.
- The value of chi-square for the tenth phrase is (7.85) with (P. value =0.097 > 0.05), this indicates that there is no significant differences at the level (5%) among the answers of the respondents which support the I do not find that the salaries and other benefits compared with the appropriate labor market ...

• Elaborates the Fourth Dimension

"Work Design"

Table 5.7: Frequency distribution of the fourth dimension phrasesAnswers:

No	Phrases	Frequency and percentages%					Trend
		Strongly agree	Agree	Neither	Disagree	Strongly disagree	
1	It identifies the target of the job, and importance, and their relationship with each other, and their contribution in achieving the organization's goals.	16	29 53.7%	6 11.1%	1 1.9%	2 3.7%	Agree
2	The proper choice of the processes helps ensure technology, as well as ensuring the occupational health and safety.	16 29.6%	25 46.3%	13 24.1%			Agree
3	Creating a healthy work environment helps individual to feel job satisfaction and outstanding behavior and	26 48.1%	27 50%			1 1.9%	Agree

	take responsibility.						
4	Providing variation in the use of skills leads to the achievement of the objectives of the organization's work.	27 50%	26 48.1%			1 1.9%	Agree
5	Providing a high degree of freedom, flexibility, and individual self- reliance in the action planning and implementation.	14 25.9%	26 48.1%	6 11.1%	8 14.8%		Agree
6	Achieving compatibility between organizational structure and staffing structure, and provide feedback on performance results	11 20.4%	29 53.7%	10 18.5%	4 7.4%		Agree
7	Providing a high degree of freedom and flexibility in tasks performance, and taking responsibility and to practicing authority	10 18.5%	32 59.3%	8 14.8%	4 7.4%		Agree
8	Quality of output and outstanding performance of employees leads to the reduction of wastage of resources and time	31 57.4%	20 37%	2 3.7%	1 1.9%		Agree
9	Linking the contents of the job and the required qualifications and incentives to achieve the desires and the needs of employees in the organization.	18 33.3%	29 53.7%	4 7.4%	1 1.9%	1 1.9%	Agree
10	Gives employees in the organization the opportunity to change their jobs	9 16.7%	16 29.6%	15 27.8%	9 16.7%	5 9.3%	Agree

Source: prepared by researcher, using SPSS, 2016

Table 5.8: Chi-square test results for the fourth dimension phrases Answers:

No	phrases	Mean	Std. Deviation	Chi. value	D.F	P.value
1	It identifies the target of the job, and importance, and their relationship with each other, and their contribution in achieving the organization's goals.	4.0370	.91038	51.37	4	0.000
2	The proper choice of the processes helps ensure technology, as well as ensuring the occupational health and safety.	4.0556	.73758	4.333	2	0.115
3	Creating a healthy work environment helps individual to feel job satisfaction and outstanding behavior and take responsibility.	4.4259	.68960	24.111	2	0.000
4	Providing variation in the use of skills leads to the achievement of the objectives of the organization's work.	4.4444	.69137	24.111	2	0.000
5	Providing a high degree of freedom, flexibility, and individual self- reliance in the action planning and implementation.	3.8519	.97917	18	3	0.000
6	Achieving compatibility between organizational structure and staffing structure, and provide feedback on performance results	3.8704	.82522	25.852	3	0.000
7	Providing a high degree of freedom and flexibility in tasks performance, and taking responsibility and to practicing authority	3.8889	.79305	35.185	3	0.000
8	Quality of output and outstanding performance of employees leads to the reduction of wastage of	4.5000	.66588	47.185	3	0.00

	resources and time					
9	Linking the contents of the job and the required qualifications and incentives to achieve the desires and the needs of employees in the organization.	4.1698	.80230	58.60	4	0.000
10	Gives employees in the organization the opportunity to change their jobs	3.2778	1.20403	7.852	4	0.097

Source: prepared by researcher, using SPSS, 2016

- According to the tables above, we can demonstrate the results as follows:
- Through the results of analysis on the above table the (strong agree and agree) calculated as general, also (strong disagree and disagree) calculated as general, the process in the table(no 5.7.1) below:

Statement	Agree in general	Natural in general	Disagree in general	Total
Total	437	64	38	539
Percentage	81.23%	11.90%	7.05%	100%

Source: The researcher from applied study

Through the results on the above table, the agree in general is greater than disagree in general and natural in general, this mean the most of the results on this hypothesis is indicating to agreement.

- The value of chi-square for the first phrase is (51.37) with (P. value=0.000< 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the second phrase is (4.33) with (P value =0.115> 0.05), this indicates that there is no significant differences at the level (5%) among the answers of the respondents which support the Selection of proper operations system, which helps to ensure technology does not apply, and ensure occupational health and safety.

- The value of chi-square for the third phrase is (24. 11) with (P value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fourth phrase is (24.11) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fifth phrase is (18.00) with (P. value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the sixth phrase is (25.85) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the seventh phrase is (35.18) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the eighth phrase is (47.18) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the ninth phrase is (58.6) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the tenth phrase is (7.85) with (P value =0.097> 0.05), this indicates that there is no significant differences at the level (5%) among the answers of the respondents which support the It does not give employees in the organization the opportunity to change jobs.

• Elaborates the Fifth Dimension "Job Description"

 Table 5.9: Frequency distribution of the fifth dimension phrases Answers:

N	DI		Frequen	icy and pe	ercentages%)	Trend
No	Phrases	Strongly agree	Agree	Neither	Disagree	Strongly disagree	
1	Organization Follows a functional definition of a clearly written system that defines the requirements of the job	10 18.5%	24 44.4%	9 16.7%	4 7.4%	5 9.3%	Agree
2	Job description includes functional definition of all functions of the organization.	11 20.4%	22 40.7%	9 16.7%	8 14.8%	2 3.7%	Agree
3	Job description process are reviewed periodically.	8 14.8%	14 25.9%	11 20.4%	15 27.8%	4 7.4%	Agree
4	job description defines the goal of the function among workers	14 25.9%	24 44.4%	7 13%	5 9.3%	2 3.7%	Agree
5	Job description defines the duties necessary for the work and responsibilities.	14 25.9%	26 48.1%	4 7.4%	5 9.3%	2 3.7%	Agree
6	Job description defines the mechanics of the work required	13 24.1%	26 48.1%	6 11.1%	5 9.3%	2 3.7%	Agree
7	Job description specifies the required personnel performance indicators	12 22.2%	26 48.1%	5 9.3%	7 13%	2 3.7%	Agree
8	Job description of the illustrates the knowledge required to do the work.	16 29.6%	23 42.6%	5 9.3%	6 11.1%	2 3.7%	Agree

9	Job description identifies the skills needed to get the job done.	14	23 42.6%	5 9.3%	9 16.7%	2 3.7%	Agree
10	functional definition is utilized in determining the criteria required to evaluate performance.	19 35.2%	20 37%	4 7.4%	6 11.1%	2 3.7%	Agree

Source: prepared by researcher, using SPSS, 2016

Table 5.10: Chi-square test results for the fifth dimension phrasesAnswers

No	phrases	Mean	Std. Deviatio n	Chi. value	D. F	P.value
1	Organization Follows a functional definition of a clearly written system that defines the requirements of the job	3.5769	1.17734	24.731	4	0.000
2	Job description includes functional definition of all functions of the organization.	3.6154	1.10531	20.5	4	0.000
3	Job description process are reviewed periodically.	3.1346	1.22120	7.808	4	0.099
4	Job description defines the goal of the function among workers	3.8269	1.06128	29.731	4	0.000
5	Job description defines the duties necessary for the work and responsibilities.	3.8824	1.05161	38.90	4	0.000
6	Job description defines the mechanics of the work required	3.8269	1.04264	35.5	4	0.000
7	Job description specifies the required personnel performance indicators	3.7500	1.08239	34.346	4	0.000
8	Job description of the	3.8654	1.10309	29.731	4	0.000

	illustrates the knowledge required to do the work.					
9	Job description identifies the skills needed to get the job done.	3.6923	1.14684	25.692	4	0.000
10	Functional definition is utilized in determining the criteria required to evaluate performance.	3.9412	1.13863	29.098	4	0.000

Source: prepared by researcher, using SPSS, 2016

- According to the tables above, we can demonstrate the results as follows:
- Through the results of analysis on the above table the (strong agree and agree) calculated as general, also (strong disagree and disagree) calculated as general, the process in the table below:

Statement	Agree in general	Natural in general	Disagree in general	Total
Total	358	65	95	518
Percentage	69.11%	12.55%	18.34%	100%

Source: The researcher from applied study

- Through the results on the table above, the agree in general is greater than disagree in general and natural in general, this mean the most of the results on this hypothesis is indicating to agreement.
- The value of chi-square for the first phrase is (24.73) with (P. value=0.000< 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the second phrase is (20.5) with (P. value=0.000< 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the third phrase is (7.81) with (P value =0.099> 0.05), this indicates that there is no significant differences at the level (5%)

among the answers of the respondents which support the It is not a review of the job description process periodically.

- The value of chi-square for the fourth phrase is (29.73) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the fifth phrase is (38.9) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the sixth phrase is (35.5) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the seventh phrase is (34.34) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the eighth phrase is (29.73) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the ninth phrase is (25.69) with (P. value = 0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.
- The value of chi-square for the tenth phrase is (29.09) with (P. value =0.000 < 0.05), this indicates that there is significant differences at the level (5%) among the answers of the respondents which support the respondents who have agree with phrase.

CHAPTER SIX

Discussion, Conclusion and Recommendations

CHAPTER SIX Discussion, Conclusion and Recommendations

6.1 Discussion:

This chapter includes a presentation and discussion of the most important findings of the study and providing the conclusion and a set of recommendations that came out from the study results. The study was conducted on a sample of AlNile Bank for Commerce & Development employees. The researcher distributed the questionnaires to (54) employee and retrieved (54), which formed the study sample. The data were input into the computer and processed statistically using the Statistical Package for Social Sciences (SPSS). After extracting and analyzing the results have been interpreted as the following:

Observed from the study results, rising the dimension of Employees Selection from the viewpoint of the AlNile Bank for Commerce & Development employees,

Shown through the analysis of the first area of the questionnaire (Employees Selection) there is a positive image for the AlNile Bank for Commerce & Development to adopt this specification, where the results were mostly positive, and this is the first advantage for the AlNile Bank for Commerce & Development.

Shown through the analysis of the second area of the questionnaire which (Employees' Training)there are positive views support AlNile Bank for Commerce & Development to continue this principle in there policy of employee training but on the other hand, Employees are not satisfied about the bank policies regarding Training needs, objectives and the follow-up to the trainees after the training period.

Shown through the analysis of the third area of the questionnaire which (Employees' Reward and Recognition) there are some opinions that oppose the presence of a large interest of the bank commitment to the rewards, but most of the results were positive so this point considered an advantage for AlNile Bank for Commerce & Development.

Shown through the analysis of the fourth area of the questionnaire which (Work Design) there are positive views support AlNile Bank for Commerce & Development to continue this principle but on the other hand, Employees are not satisfied about the bank policies regarding selection of system processing and employee changing their job in the bank but most of the results were positive so this point considered an advantage for AlNile Bank for Commerce & Development.

Shown through the analysis of the fifth area of the questionnaire which (Job Description) there are positive views support AlNile Bank for Commerce &Development to continue this principle but on the other hand, Employees are not satisfied about the bank policies regarding reviewing job description process periodically. But most of the results were positive so this point considered an advantage for AlNile Bank for Commerce & Development.

Evidenced by the results of the study, the impact of perceived of internal service quality on employee satisfaction of AlNile Bank for Commerce &Development from the viewpoint of the employee got a high degree of satisfaction.

With respect to the results on the assumptions study where it was found by the results of the examination of the hypotheses that there is no statistically significant differences in the significance level (α =0.05) in the sample estimates of the impact of perceived of internal service quality on employee satisfaction of AlNile Bank for Commerce &Development to variables of ISQ.

The results obtained were logical, since the study variables of ISQ did not represent a significant difference through viewpoints of the AlNile Bank for Commerce &Development employee.

6.2 Conclusion:

From this study we can conclude that:

- 1. The results of this study provide managerial professionalism to integrate systems which should be designed and implemented to support the employees in high service environments and show as to how influential these systems are in predicting the employees' outcomes including the internal service quality (employee selection, employee rewards and recognitions, employee training and development, work design and Job definition) and employees' satisfaction.
- 2. This study finds significant relationships among ISQ dimensions and employees' satisfaction inAlNile Bank for Commerce &Development.

- 3. The contributions of this study to the service design in banks sector include the illustration of the need for service strategies that embrace the internal service quality in terms of HR as a means for driving the organizational performance.
- 4. Overall, the results support the notion that the service quality in employees to make purposeful for the HR practices in their banks and that these HR elements are differentially associated with attitudes.

6.3 Recommendations:

In the summary of this study, and as a result of the of the questionnaires with AlNile Bank for Commerce &Development employees we suggested steps are denoted as "Recommendations" Regarding the study, the following strategies are recommended for further improvement:

- 1. In general for all banks service to deliver excellent internal service quality to the employees and strive for business distinction, the employees' satisfaction is very important. And, all these can be achieved if the top level management takes an extra care while developing the internal services quality bases starting right from selection and recruitment process, recognizing the employees with their core expertise and setting up tremendous work designs for them. Hence, it is recommended that it should be conducive to enable the human resource to deliver what is expected of them.
- 2. The findings also suggests that the employees' commitment to their organizations and satisfaction with their jobs both are interlinked. Comprehension of these attitudes is very significant as they are directly linked to with the organizational performance and these approaches can be influenced by fair human resource policies and practices.
- 3. In Alnile bank we suggested that the managers concerned with the employees' job satisfaction ought to be wise enough to pay due attention to the components of the internal service quality i.e the employees' selection, their rewards and recognitions, their training and development, work design, and job definitions. This reinforces the belief that the non-economic needs' satisfaction plays a highly important role in the job satisfaction.
- 4. The monetary benefit programmes are valued high by the employees .The research study shows that the employees' basic motivational factor leads to enhancing the employees' productivity. So, it is recommended that the Banks'

management should consider monetary benefit first along with the non monetary ones which will leave an everlasting impact on the organizational performance.

- 5. The Alnile bank must be careful enough while monitoring the employees' performance. The employees' performance is the sole important indicator of quality of working life in modern era where the competition is there in every aspect of jobs, again it is also an indicator of the organizational success and can be an early warning signal of problems and potential organizational failure. It is, therefore, recommended that the banks' management should devise a conducive work design and properly defined jobs for their employees at all levels that will enable them to perform in a productive way.
- 6. In addition to routine training programmes in Alnile bank for all the employees, special training measures should be adopted for the employees in need of re-skilling, that will enable them to cope with the challenges in their respective fields of work.

6.4Suggested research topics for future:

- These results support the idea that there are likely certain cross-level and emergent business processes in the organizations through which the HR practices are associated with the employee level responses to those HR practices which in turn emerge in the conceptually meaningful ways at higher level of analysis to be linked with the overall organizational performance. The suggestion is that it is not just the operationalization of the qualitative ISQ in terms of the HR practices themselves but also the employees' perceptions of those HR practices rather than that they are important for achieving the organization's cherished outcomes.
- The scope of this model defines under the required HR practices and describing the organizational approach towards their employees by the implementation of business to employee concept (B2E). However, the model may be enhanced further by the researchers in order to make it more effective by adding external customer satisfaction, variable to determine the link of other areas of business considering the business to customer (B2C) and

business to business (B2B) approach to make it more multidimensional and performance-oriented model for the organizations.

References

- القرآن الكريم 1.
- 2. Arthur, J. (1994), "Effects of Human Resource Systems on Manufacturing Performance and Turnover.
- 3. Ahmad and Schroeder (2002) The Importance of Recruitment and Selection Process for Sustainability of Total Quality Management.
- 4. Badri Gasm Abdalfrag (2015).Internal marketing and Its Impact on The Quality of Banking Services for Employees in Sudanese Banks.
- 5. Ferrin (2001) and Mooradian (2007) The Relationship Between Interpersonal Trust, Employee Satisfaction, and Employee Loyalty.
- 6. Heskett's. (1990), Discussion is Predicated on The Service Profit Chain.
- 7. Heskett's. (1994), Casual Model Based on Proposition That Internal Service Quality Drives to Employee Satisfaction.
- 8. Hong et al. (1995) Work Values and Their Human Resource Management Implications.
- 9. I. Ullah and R. Yasmin, 2013 the Influence of Human Resource Practices on Internal Customer Satisfaction and Organizational Effectiveness.
- 10.James (2000), Mitchell (2002) and Beagrie (2003)Obtaining Employee Commitment to Living the Brand of the Organization.
- 11.Kennedy and White (1997) an Empirical Test of Training Outcomes.
- 12.Malak Salih Saeed (2000-2002)The Impact of Marketing Strategies for Banking Services on The Performance of the Sudanese Banking System.
- 13.Muhammad Asif Khan, Kashif-Ur-Rehman,Ijaz-Ur-Rehman Nadeem SafwanandAshfaq Ahmad(2010) Modeling Link Between Internal Service Quality in Human Resources Management and Employees Retention.
- 14.Pfeffer (1994)Impact Of Employee Participation On Job Satisfaction, Employee Commitment And Employee Productivity.
- 15.Suhalia Parveen1, Azeem Ahmad Khan2(2014-2015) Dynamics Influencing Job Satisfaction of Employees.
- 16.Susan Meyer Goldstein (2003) Employee Development an Examination of Strategy inHigh Contact Service Environment .
- 17. Wolf and Zwick (2008) Impact of Talent Management on Employee Performance and Organizational Efficiency.
- 18.Zeithmal.(1990),Internal Service Quality Relates To Their Model of Service Provider Gaps(Servqual instrument).

APPENDICES

Appendix: (1)

جامعة السودان للعلوم والتكنولوجيا كلية الدراسات العليا عمادة التطوير والجودة ماجستير إدارة الجودة الشاملة والامتياز استبانة بحث علمي

السادة: موظفى بنك النيل للتجارة والتنمية

تحية طيبة وبعد

نضع بين أيديكم استبانة لأغراض البحث العلمي موضوعها "تأثيرجودة الخدمة الداخلية على رضا الموظفين بالمنظمة" يرجى التفضل والتعاون بالإجابة على جميع العبارات الواردة في الاستبانة،ونؤكد بأن المعلومات التي سيتم جمعهامن خلال إجاباتكم ستحاط بالسريةالتامة،وتستخدم لأغراض البحث العلمي،والصالح العام،لذلك نأمل تعاونكم والإجابة على هذه الأسئلة بموضوعية.

الباحث:

سماح حسين عباس محمد علي

أولا: المعلومات الشخصية:

	- الجنس:	
	ذكر أنثى	
	- <u>العمر:</u>	
Ć.	أقل من 30عام 📄 30-39 عام 🔄 40-49عام 📄 أكثر من 50 عام	
	- المستوى التعليمي:	
	جامعي ماجستير دكتوراه	
	- نوع المنظمة:	
	حكومي خاصة	
	خبرة العمل في هذه المنظمة (يرجى وضع علامة ($$) في المكان المناسب)	
-	سنة 1-5 منة 10-6 منة 11-15 منة 16-21 كثر	
	نوع الوظيفة:	
	قيادية أخرى ا	
	ثانيا:	
	جودة الخدمة الداخلية	
	في هذا القسم يتم قياس جودة الخدمة الداخلية من حيث:	
	الاختيار والتعيين	
	تدريب العاملين	
	تحفيز العاملين	
	تصميم العمل والأنظمة	
	الوصف الوظيفي	
	هناك خمسة تصنيفات بدءا من (لا أوافق بشدة) الى (أوافق بشدة)	

1.الاختيار والتعيين

أوافق بشدة	أوإفق	ليس لدي اختيار	لا أوافق	لا أوافق بشدة	العبارة	الرقم
					من الوسائل والمصادر التي تتبعهاالمنظمة في الحصول	
					على القوى العاملة ترقية العاملين من داخل المنظمة	1
					لشغل المناصب الشاغرة.	
					مـن الوسـائل والمصـادر التــي تتبعهـا المنظمــة فــي	
					الحصول على القوى العاملة الإعلان عن طريق البريد	2
					الالكتروني للمنظمة.	
					يتم فحص طلبات المتقدمين للوظائف، وقبولها بصورة	
					عامـة بحسب الوصف الـوظيفي الـوارد فـي إعـلان	3
					الوظيفة.	
					يتم فحص الطلبات، وقبولها بحسب الدرجة العلمية	
					المطلوبةكما ورد في الوصف الـوظيفي في إعـلان	4
					الوظيفة	
					يتم فحص طلبات المتقدمين للوظائف، وقبولها حسب	
					التخصصكما ورد في الوصف الـوظيفي في إعـلان	5
					الوظيفة.	

		يتم فحص الطلبات، وقبولها بحسب نوع الخبرة كما ورد فيالوصف الوظيفي في إعلان الوظيفة.	6
		يتم فحص الطلبات، وقبولها بحسب عدد سنوات الخبرة كماورد في الوصف الوظيفي في إعلان الوظيفة.	7
		يتم اختيار الموظف للمنافسة على الوظيفة الشاغرة حسب نوع الجنس.	8
		هنالك اختبارات تعقدها المنظمة لقياس المهارات المهنية التييجب توافرها في المرشحين للوظيفة، للتاكد من مدى الكفاءة الفاعلية.	9
		هنالك اختبارات تقيس الثقافة العامة واتجاهات الموظف نحو المنظمة والوظيفة المعلنة.	10

2. تدريب العاملين

أوافق بشدة	أوإفق	ليس لدي اختيار	لا أوافق	لا أوافق بشدة	العبارة	الرقم
					يتم تحديد الاحتياجات التدريبية في المنظمة على نحو علمي وبما يحقق الاهداف التدريبية.	1
					تتحدد أهداف التدريب في ضوء الاحتياجات الفعلية للمتدربين.	2
					تتعاون الكوادر العاملة في المنظمة لتحسين الأداء في كافة قطاعات المنظمة.	3
					للتدريب مقومات تنظيمية وإدارية من حيث التدرج في العملية التدريبية.	4
					إن الـدورات التدريبيـة تسـاعد العـاملين علـى حـل مشكلات العمل بصورة افضل.	5

		يتم في المنظمة إجراء دورات تدريبة حول مفاهيم تحسين الاداء للموظفين.	6
		يوجد في المنظمة خطط تدريب سنوية مرتبطة بالأهداف الاستراتيجية لها.	7
		يتم متابعة المتدربين بعد انتهاء فترة التدريب.	8
		يمتلك المدربون الخبرات العلمية والعملية اللازمة للتدريب.	9
		إن التدريب أنثـاء الخدمـة يـوفر للمتـدرب اكتسـاب معارف ومهارات جديدة في مجال عمله.	10

3.تحفيز العاملين

لا أوافق بشدة	لا أوافق	ليس لدي اختيار	أوافق	أوافق بشدة	العبارة	الرقم
					أرى أن نظام المكافآت في قانون الحوافز مناسب.	1
					أرى أن الترقيات الوظيفية تمنح استتاداً لمعاير إدارية واضحة.	2
					ألاحظ أن الترقيات الوظيفية لها اثر ايجابى على الاداء الوظيفي.	3
					عندما أبذل مجهود واتفانى في ادائي الوظيفي انلقى الثناء والتقدير من مديري.	4
					اعتقد أن نتائج تقييم الاداء السنوى هـى الاساسـى لمنح المكافآت والحوافز .	5
					أجد أن نتائج تقيم الأداء الإيجابية تحفزني وتشجعني للعمل بكفاءة.	6
					اشعر بالانتماء للمكان الذي اعمل به.	7

		اشعر ان العدالة تسود نظام الحوافز والمكافآت.	8
		اشـعر بالامـان والاسـنقرار لوجـود نظـام مكافـآت وحوافز واضـح.	9
		اجد ان الراتب والمزايا الاخرى مناسب مقارنة بسوق العمل.	10

4.تصميم العمل والانظمة

لا أوافق بشدة	لا أوافق	ليس لدي اختيار	أوإفق	أوافق بشدة	أوافق	الرقم
					يحدد الهدف من كل وظيفة، ومدى أهميتها، وعلاقتها مع بعضها، ومدى اسهامها في تحقيق أهداف المنظمة.	1
					ان الاختيار السليم للعمليات يساعد في ضمان التكنولوجيا، وكذلك ضمان الصحة والسلامة المهنية.	2
					خلـق بيئـة عمـل سـليمة يشـعر الفـرد بالرضـا الـوظيفي والسلوك المتميز وتحمل المسؤولية.	3
					توفير التنويع في استخدام المهارات يؤدي الى تحقيق أهداف عمل المنظمة.	4
					توفير درجة عالية من الحرية والمرونة واعتماد الفرد على نفسه في تخطيط العمل وتنفيذه.	5
					تحقيـــق التوافـــق بـــين الهيكــل التنظيمـــي وهيكــل الوظائف،وتوفر التغذية العكسية عن نتائج الاداء.	6
					توفير درجة عالية من الحرية والمرونة في اداء المهام، وتحمل المسؤولية وممارسة الصلاحية.	7

		جودة نوعية المخرجات والاداء المتميز للعاملين يؤدي الى	o
		التقليل من الهدر في الموارد والوقت.	0
		ربط محتويات الوظيفة والمؤهلات المطلوبة لها والحوافز	
		المقررة لها بشكل يحقق رغبات واحتياجات العاملين في	9
		المنظمة.	
		يمنح الموظفون في المنظمة الفرصة لتغيير وظائفهم.	10

5.الوصف الوظيفي

لا أوافق بشدة	لا أوافق	ليس لدي اختيار	أوإفق	أوافق بشدة	العبارة	الرقم
					تتبع المنظمة نظام تعريف وظيفي مكتوب يحدد بوضوح متطلبات الوظيفة.	1
					ب و ي يشمل التعريف الوظيفي جميع الوظائف بالمنظمة.	2
					عملية التعريف الوظيفي يتم مراجعتها بشكل دوري.	3
					يحدد التعريف الوظيفي الهدف من الوظيفة لدى العاملين.	4
					يحدد التعريف الـوظيفي الواجبـات والمسـئوليات اللازمـة للعمل.	5
					يحدد التعريف الوظيفي اليات العمل المطلوب.	6
					يحدد التعريف الوظيفي مؤشرات الاداء المطلوبة لدى العاملين.	7
					يوضح التعريف الوظيفي المعرفة المطلوبة لانجاز العمل.	8

		يحدد التعريف الوظيفي المهارات المطلوبة لانجاز العمل.	9
		يستفاد من التعريف الوظيفي في تحديد المعايير المطلوبة لتقييم الاداء.	10

Appendix: (2)

الوظيفة	الاسم	الرقم
أستاذ مساعد جامعة السودان للعلوم والتكنولوجيا	د.أميره محمدعلي	1
أستاذ مساعد جامعة السودان المفتوحة	د.أحمد موسى	2
أستاذ قسم الإحصاء والبحوث جامعة السودان المفتوحة	أستاذ. حامد المليح	3

محكمو الاستبانة