IMPACT OF THE INTERNAL MARKETING CONTROL IN THE QUANTITY OF BANKING SERVICES IN THE INTERNATIONAL ISLAMIC ARAB BANK

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ABSTRACT: *This study aimed at investigating the nature of relationship between the five elements of the internal marketing control (control evidence, information systems, process of evaluating risks, control activities, and control techniques follow up) and among dimensions of service quality (substantial elements, dependable (validity), haste of response, security, concern "sympathy" in the International Islamic Arab Bank. To achieve objectives of this study, a sample of directors, responsible of control, and heads of departments in the International Islamic Arab Bank through its headquarters, and its branches stretched all over the areas of the Jordan, and those who work in this domain. The sample amounted to (150) individuals. Hypothesis of study were tested through using Pearson Correlation Coefficient, and the multi and simple linear regression. From the most important results which had been deduced that there is a significant statistical relationship between the elements of internal marketing represented in the environment of control, information and communications systems, risks analyzing, systems of control, procedures of following up and supervision and among the dimensions of service quality. Based on those results, numerous recommendations have been deduced, of them: in order to guarantee the quality of work, banks have to enhance procedures of the internal marketing control depending on the modern approaches in evaluating these procedures through analyzing the risks connected with them. The significance of this approach appears with the increase of using technology to cover all activities of the bank.*

KEYWORDS: Internal Marketing Control, Quantity of Banking Services, the International Islamic Arab Bank, Jordan.

INTRODUCTION

Banks do not differ from other associations from part of applying procedures of the internal marketing control, but the internal marketing control in banks is with extreme significance considering them financial associations, trusted by normal and nominal persons for depositing their money, and seek them to manage their financial needs, may be the big size of banking processes and variation, and money dealt with make banks a goal for many illegal domains. And to enable banks do their roles from part of submitting services with high quality, the matter demands supporting and strengthening systems of internal marketing control and its procedures, to confront the swift and various developments in banking services, especially in the recent years, an increasing perception from the side of banks management with the significance of banking services quality as one of the basic approaches in the process of marketing what is produced of services, and increased this perception the competitive nature to which the banking market devolved, for banks perceived that increased their competitive abilities, and enhancing their conditions at the market, do not conceal in what they submit of

various services, but in achieving levels of high quality included in those services, and the subject of services quality – specifically the banking services- is considered of subjects headed the concerns of researchers. in fact many of what can be done in the domain of developing the quality of banking services and improving them starts from studying the internal marketing control and evaluating it, for the subject of internal marketing control met a great care from managers of banks, as a result of what the world currently witnesses of swift and changing economic developments in activating the quality of banking services. By applying on the International Islamic Arab Bank for the bank is considered a motivating power, by its prominent role in developing the Arab economy that is through financing the basic strategic projects across the territory of the Middle East and North Africa. The international Islamic Arab Bank was classified within the greatest worldly financial associations.

General Frame Work of the Study.

Problems of Study

The increasing competition among banks led to the necessity of existence of direct internal control on the quality of banking services, by submitting the best banking services after controlling them and consultancy developing them. Banks today confront aware of challenges, represented in the swift and clear increasing of banks numbers in the last period, for it became difficult to strategic prediction of the future of these banks, in addition to financial pressures, and legal complications, that letter those banks and affect their effectiveness and performance. In spite of enlarging the basis of the internal marketing control in banks, yet connecting the concept of internal marketing control with the quality of banking services is still confined to the narrow perspective represented in achieving technical traits used for competitive purposes, therefore, the problem of study is represented in the research decrease related with the nature of connection between the internal marketing control from its large perspective with its different elements, and criteria of banking services quality.

Questions of Study:

Learning on what preceded, this study attempts to answer the following questions:

-   What is the effect of the control environment on the quality of banking services?

-   What is the effect of the employed information systems in the bank on the quality of banking services?

-   What is the impact of the connected risks with the activities of the bank on the quality of banking services?

-   What is the impact of procedures and activities of the internal marketing control followed in the bank on the quality of banking services

-   What is the impact of the follow up of the bank management of the internal marketing control techniques on the quality of banking services

Significance of Study:

The significance of this study comes from the role of the internal marketing control in affecting the quality of services, especially in the banking sector, for the main objective in the banking sector is preserving its present clients, and attract the greatest possible number of the elite
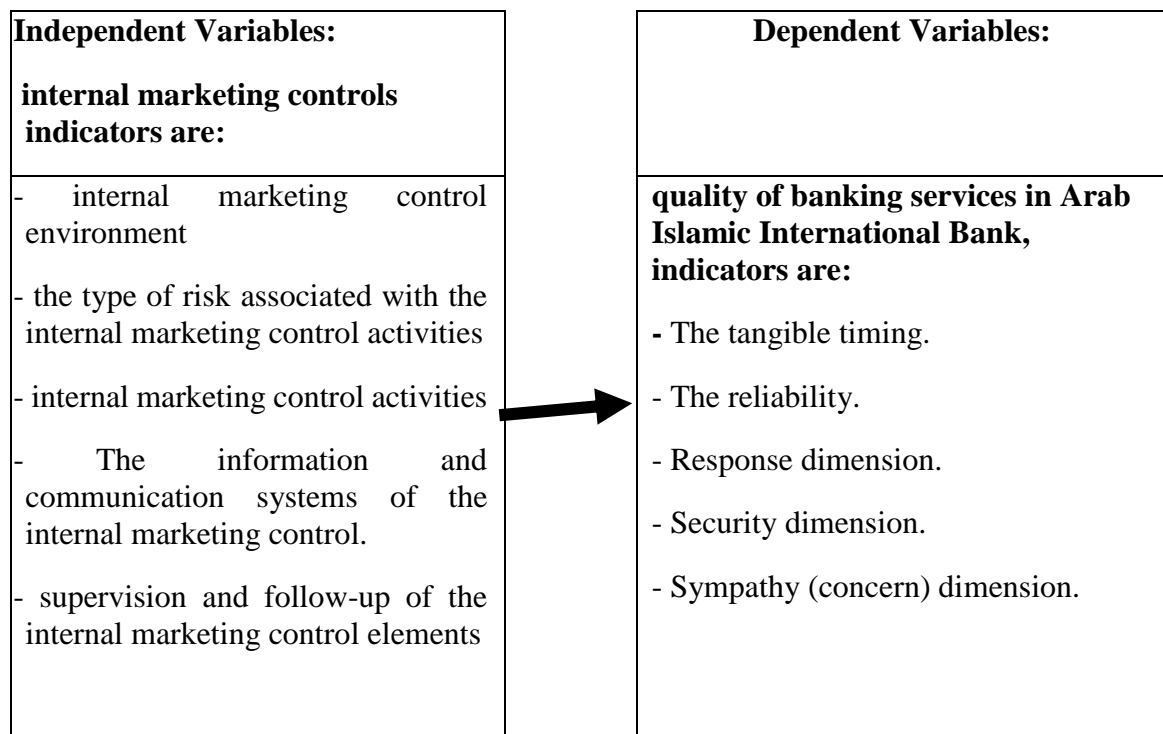
customers for the purposes of achieving profits., Here appears the role of the quality banking services in the continuity of the bank and its success, and the importance banks commitment with requirements of the internal marketing control on the quality of banking services.

Objectives and Significance of Study:

The study mainly aims at measuring the role of the internal marketing control in affecting the quality of banking services. For the main objective in the banking sector is preserving its present clients, and attract the greatest possible number of the elite customers for the purposes of achieving profits. This is difficult to achieve, except if the internal marketing control had been connected with the quality of banking services, meanwhile all definitions of the internal control connect between them both in an implied form, for these definitions unanimously decided the necessity of the existence of an organizational plan responses in all occasions to the decisions taken and attempt to direct them with what serves the interest and objectives of banks, and because the most important objectives of banks is attracting customers and serving them at the best manner, so it has to direct control to the banking services to promote their levels, and raise their quality to achieve the hoped goal.

Variables of Research. In order to determine the conceptual model of the study, two independent variables were adopted, which are the application of social marketing and customer knowledge in communication companies in Jordan.

Figure 1.study model

Independent Variables:	Dependent Variables:
internal marketing controls indicators are:	**Dependent Variables:**
- internal marketing control environment - the type of risk associated with the internal marketing control activities - internal marketing control activities - The information and communication systems of the internal marketing control. - supervision and follow-up of the internal marketing control elements	**quality of banking services in Arab Islamic International Bank, indicators are:** - The tangible timing. - The reliability. - Response dimension. - Security dimension. - Sympathy (concern) dimension.

Source: (Authors, 2017)

The Research Hypotheses.

H1: There is no statistically significant relationship (α ≤ .05) between the internal marketing controls and the quality of banking services applied by Arab Islamic International Bank., and it has the following sub-hypotheses:

H1a: There is no statistically significant relationship (α ≤ .05) between the internal marketing control environment and the quality of banking services applied by Arab Islamic International Bank.

H1b: There is no statistically significant relationship at the level of significance (α ≤ .05) between the type of risk associated with the internal marketing control activities and the quality of the banking services applied in the Arab Islamic International Bank.

H1c: There is no statistically significant relationship (α ≤ .05) between the internal marketing control activities and the quality of the banking services applied by Arab Islamic International Bank.

H1d: There is no statistically significant relationship (α ≤ .05) between the information and communication systems of the internal marketing control and the quality of banking services applied by Arab Islamic International Bank.

H1e: There is no statistically significant relationship (α ≤ .05) between the supervision and follow-up of the internal marketing control elements and the quality of the banking services applied in the Arab Islamic International Bank.

H2: There is no statistically significant relationship (α ≤ .05) between the quality of banking services applied by Arab Islamic International Bank and the internal marketing controls. In addition, it has the following sub-hypotheses:

H2a: There is no statistically significant relationship (α ≤ .05) between the tangible timing of the quality of banking services applied by Arab Islamic International Bank and the elements of internal marketing control combined.

H2b: There is no statistically significant relationship (α ≤ .05) between the reliability of the quality of banking services applied by Arab Islamic International Bank And the internal marketing control elements combined .

H2C: There is no statistically significant relationship (α ≤ .05) between the response dimension of the quality of banking services applied by Arab Islamic International Bank And the internal marketing control elements combined .

H2d: There is no statistically significant relationship (α ≤ .05) between the security dimension of the quality of banking services applied by Arab Islamic International Bank And the internal marketing control elements combined .

H2e: There is no statistically significant relationship (α ≤ .05) between the sympathy (concern) dimension of the quality of banking services applied by Arab Islamic International Bank And the internal marketing control elements combined .

METHODOLOGY

Population and sample of the study

The population of the study consists of the officials and the employees who work in the internal marketing control in the (40) branches of the International Islamic Arab Bank. The survey sample has been chosen among the control officials, the heads of the departments, and the directors of the branches and the public administration. According to the statistical method where (30) questionnaire samples were preliminary distributed.

The population of the study: consists of the workers in the International Islamic Arab Bank; control officials, heads of the departments and directors. The last result was adopted as the value of the sample, as aforementioned. (160) questionnaires were distributed at the population of the study, (10) were excluded due to the non-completion of their data. Thus, the number of the questionnaire recovered to (150).

Study tool: the current study uses the descriptive approach, which describes the variables of the study. It reviews what have been written about these variables in books, journals, and websites. Furthermore, it uses the analytical method based on data collection, by using questionnaire. The questionnaire has been based on two pivots; the first one includes the five dimensions of the internal marketing control. It was mentioned in the standard auditing number (315). The items of the questionnaire have been determined throughout precedent studies on the current topic and the international standard auditing. The second pivot, regarding the quality of banking services, Servqual scale has been adopted.

Validity and Reliability of the study tool:

Construct validity test: although the questionnaire depends on previously estimated standards, its construct validity was examined through presenting it to a group of academic specialists. Cronbach's alpha was used in order to estimate the reliability of the questionnaire as a whole and of each dimension separately. This measurement is acceptable if the value of alpha is > 60%. Table (1) shows the results of the test. These results show that the questionnaire in the current study measures the dimensions and sub-variables with a high degree of reliability and validity.

Table 1. Standard of the reliability of the questionnaire

Reliability	Dimension
%94.3	Environment of control
%90.5	The process of evaluating risks
%88.3	Control activities
%87.5	Information and communication
%90.3	Control techniques follow-up
%93.2	Dimensions of service quality
%90.7	Reliability of the whole questionnaire

Previous Studies

Many studies discussed the concept of quality for example:

- **Ghneimat Study (2010),** that searched in investigating the factors that affect the effectiveness of the systems of the internal marketing control at ministries and Jordanian Public association through employing a questionnaire. The study had deduced that the basic constituents of the internal marketing control system affects greatly in the effectiveness of the internal marketing control systems at ministries and Jordanian public associations.

- **Darwish (2007)** study that aimed at analyzing the quality of banking services submitted by Islamic Banks in Palestine from the point of view of their customers، and uncovering the dimensions used by customers of these banks. To achieve the objective of study Servqual scale was employed to specify the dimensions of service quality. Results indicated to existence of a gap between the perceived service and the service expected by customers for all the five dimensions from which the scale consists, they are: the felt elements, dependability, haste of response, safety and concern. This reflects lowness of service level submitted by the Islamic Banks in Palestine from the point of view of their customers and assures the need to review all dimensions aiming at improving them and promoting the level of service quality.

- **Saleh and Farida (2007),** that aimed at studying the concept of quality in the banking services and their relationship with the competition of banks.The study deduced that the quality of banking services is the basis of customers trust in dealing with the bank, and understanding the needs of customers and distinction in their service is considered the true source to achieve a permanent competitive trait, and improvement and development in the performance of those banking services conceal in the approach of comprehensive quality or engineering change in the banking management, from part of concern by bank administration with quality culture in their services as a necessary priority, and concentration on the customer in achieving his needs and requirements, the thing that shares in covering the profitability of the bank and acquires it a market share, and so increases and develops the competitive ability.

- **bierstaker (2004)** study which discussed the relationship between systems of internal auditing at some associations of the public sector in Sweden and the quality of employees' performance. The study had deduced numerous results the most important of which was: there a positive impact for systems of internal auditing on performance quality from part of accuracy and correctness haste. Results also showed that there is a positive relationship with statistical significance between systems of internal auditing and performance.

- This study is distinguished from previous studies that it connects between the internal marketing control in banks and the quality of banking services directly. The previous studies talk about each of the both individually, or connects some elements of control with quality. But this study concentrates on the great impact of internal control in banks on the quality of banking services, that will be illustrated through concentration on all elements of internal marketing control in accordance with the international standards, and employing Servqual scale for the dimensions of services quality. And what distinguishes this study also is its choice of the Arab Bank as a domain of application. The new trend of the Arab Bank concentrates on the quality of banking services submitted to customers from part of how to deal with them, and haste of treatment accomplishment and submitting it with a proper technique, and this perspective is confined to serving the customer during his existence in the bank location.

- But in this study, we will study the effective role practiced by the internal marketing control of banks on services quality in a comprehensive form, including type and accuracy of submitted services to the customers, and no only good receiving the customer and the way of submitted service during his existence at the branch, but also studying the role of control process on this service since the beginning as a product will be shown to the customer, and facilitate its procedures and organize the process of showing it accurately and easily to the customer, then controlling it after selling it to the customer with the attempt of decreasing errors and illegal processes, especially that the type of customers at present differs from it in the past. We are in the age of the aware and cultural customer, sober of what circulates around the thing that demands submitting an integrated service and empty of errors.

The theoretical framework of the study:

Internal Marketing Control.

Monitoring is the last function among the main marketing functions. It is located at the end of the administrative and marketing activities. It involves measuring the results of the subordinates' work to find out where the deviations are and correcting their mistakes in order to ensure that the plans have been implemented and that the objectives have been achieved fully.(Ahmed ,2001)

Marketing control is an administrative function. It is a continuous process, whereby it is verified that the marketing performance is as defined by the objectives and criteria set by measuring the degree of success of the actual marketing performance in achieving the objectives and standards for evaluation and correction.

Marketing control is defined as "an administrative function that involves measuring and correcting the subordinates' work in order to ensure that the objectives and planned marketing plans have been achieved and implemented."

Marketing supervision is therefore important and necessary for several reasons:

- Preventing errors.

- Ensure the proper functioning of the work.

- Promoting managerial success. (Berry, Leonard L, 2005)

Elements and components of an effective marketing control system:

In order for the system to achieve its objectives, the following elements must be met: (Farid Qabir, 2005)

- Having an efficient administrative apparatus.

- Staff presence.

- Availability of automated means of data operation.

- The set of accounting and non-accounting control methods.

The pillars of internal control are:

-Follow-up: which certainly means that the target has already been achieved and on time.

-Evaluation: which means making sure that what has been done has been done according to what it should be.

Marketing Control Stages the Controlling Process

The marketing control process consists of the following main steps: (Ali Zoubi, 2015)

-    Establishing standards: A standard is a number or quality level that we strive to achieve, regardless of criteria, all of which can be categorized into: marketing standards or technical standards.

-    Measurement Performance.

-    Comparing performance against standards.

-    Analysis of causes of deviations and taking necessary measures.

-    To make the necessary corrections to address the error and prevent its recurrence in the future.

Banking marketing services.

Concern in applying the system of quality of productions and services in the middle of the Twentieth Century in American and Japan, and at the end of the last decade of the same century the concept of quality worldly spread, and became difficult on business establishments in general to remain and continue if did not submit the accepted level of quality in what they submit of products and services (Ahmed, 59, 2009). The concept of (Quality) refers to the Latin word (Quality as) that means the nature of the person or the nature of the thing and the degree of solidity, and anciently it meant accuracy and perfectness through industrializing historical and religious antiquities of sculptures, castles and palaces for boasting purposes or employing them for protecting purposes, and recently the concept of quality changed after the development of administration science and showing up the great production and the Industrial Revolution, rising of great companies and increasers of competition; for the concept of quality had new and branching dimensions. Quality can be defined as "a group of attributes and traits with which the product or service is distinguished, and that leads to meet the needs of consumers and customers either from designing the product or industrializing it, or its ability to perform in order to catch these customers' consent and make them happy .

The marketing of banking in the era of knowledge, informatics and technology in which we live is an innovative activity and a creative and pioneering creativity that requires excellent marketing strategies that are unique to its success.(Mahmoud Al-Sumaida'i and Rdina Othman., 2012)

The most successful and distinguished banks in the world are the banks that focus on the quality and quality of the service, rather than their service focus. They are the most competitive with other banks in offering excellent quality banking services, a distinguished banking performance based on a database, , And has the distinct skills to deal with customers as well as banks that are able to use advanced banking technology and support and promote the policies and philosophy of banking culture in general.

In a clear challenge to the banking industry, Bill Gates said, "Banks are dinosaurs facing extinction." Looking at the changes of the past two decades, computers, IT and business networks have come together to replace work-intensive activities. In productive and service institutions.

Because the banking industry in its current position cannot continue it, because banks that have made a profit in the past from collecting money, and save and lend, will face a situation where there will be money collected and maintained, when moving to non-monetary society, And replaced by electronic money, and will not need banks to raise funds and protect them and will disappear the manifestations of the banks that we are accustomed to from fortified buildings, iron bars and armored cars, and the deal will not be personally, but through computers from anywhere, anytime.(Kotler, Philip, 2006)

Types of banking marketing services.

It can be said that the various banking services offered by the Commercial Bank to the public of customers are limited to two main groups:

1. Banking services provided to customers of individuals. These include: Check cards ,Open Altman, Credit cards, Cash Cards, Bank transfers ,Purchase by installments ,Investment Management ,Insurance services , Buying and selling foreign currency ,Properties Management ,Do the acts of the agent ,Buying and selling securities ,ATM ,credit cards, Bank transfers, Purchase by installments, Open current accounts, Deposit accounts.

2. Banking services provided to customers from men and entrepreneurs. These include: Loans and credit facilities ,Financing, Drawings on the lists, Rental of machinery and equipment, Purchase by installments, Discount Group, money transfer, Keep cash at night, External Services, Open L / Investment service, Insurance service, Financing Drawings on the lists, Rental of machinery and equipment, Purchase by installments, Pay and Salary Services, Sales account services.(Kotler ,P. and bloom ,P.N, 2005)

Analytical framework of the study:(Data Analysis)

This part discusses the results depending on answers of the questionnaire that was distributed to the population of the study sample. It also shows the characteristics of the study variable, which affect the decision of credit extended.

Description of the general information

Table (2) explains the descriptive information about demographic data of the study sample.

Table 2. Description of the sample's demographic information

Variables	Classification	Recurrence	Ratio %
Gender	Male	110	3.73
	Female	40	7.26
	Total	150	100
Age	30-20years	50	3.33
	40-31years	42	0.28
	50-41years	46	7.30

	Above 50 years	12	0.8
	Total	150	100
Job title	Control official	70	46.7
	Head of department	24	16.0
	Assistant manager	32	21.3
	Director	24	16.0
	Total	150	100
Variable	Classification	Recurrence	Ratio %
Academic qualification	Secondary school and below	2	1.3
	College/diploma	20	13.3
	BA	106	70.7
	Higher education	22	14.7
	Total	150	100
Specialization	Accounting	48	32.0
	Finance and Banking	20	13.3
	Business administration	42	28.0
	Other	40	26.7
	Total	150	100
Vocational certificates	Null	100	66.50
	CMA	20	13.4
	CPA	10	6.7
	JCPA	10	6.7
	Other/ mention	10	6.7
	Total	150	100
Years of experience	Less than 5 years	28	18.7
	10-5years	28	18.7
	15-11years	32	21.3
	More than 15 years	62	41.3
	Total	150	100

The previous table shows that the ratio of the male employees in the International Islamic Arab Bank is three times more than females. This is attributed to the internal policy of the bank; to focus on employing males in positions require staying for a longtime after the work-hours. According to the age- as shown in the table above, 92% of the employees belong to the youth age group (20-50) in which the bank is bent to recruit. On the job title wise, the ratio of the control officials reached out 46.7%, where the focus is on their extensive expertise in internal marketing control. Regarding the academic qualifications, 70.7% hold BA and diploma degrees, while 14.7% are of higher education graduates. Thus emphasizes that the bank is bent to recruit university degree holders. On the specialization sides, 32% of the employers are graduates of accounting, 13.3% are financial and banking sciences graduates, 28% are business administration graduates, and 26.7% are graduate of different specializations. The emphasis to recruit the graduates of the faculty of economics and administrative sciences is obvious, due to its direct relation to banking work. The above table shows 20 employee who hold CMA certificate, according to the vocational certificates. On the side of the years of experience, 41.3% of the employees had 15 years of experience at least, notifying the dependence on the accumulated experience.

The Questions of the Study.

Dimension of Control Environment.

Table 3. Statistical Description of the Control Environment Dimension

T	Paragraph	Arithmetic Mean	Standard Deviation
1	The organizational structure is obvious and flexible in the bank.	3.646	.967
2	There are written rules; define the duties and responsibilities of the departments and employees in the bank.	4.020	.911
3	The actual functions must coincide to their conditions in the organizational structure.	3.743	1.022
4	The organizational structure helps to achieve the desired objectives by the employees.	3.360	.860
5	The employees know their job description cards.	3.580	1.001
6	The internal marketing control unit must be consulted if any amendments are needed in the organizational structure.	3.323	1.055
7	The appointments committee is responsible to choose qualified people to work in the bank.	3.253	.969
8	The bank sets the regulations of salaries on fair bases; depending on the efficiency scale.	2.780	1.115
9	The senior management is concerned with the reports issued by the internal marketing control.	3.256	.903
10	The board of the directors undertakes a periodic inspection of the business strategies and the public policies of the bank.	3.840	.798
11	The director establishes the censorship principle of the all responsibilities of individuals in the bank.	3.843	.850
12	The board of directors undertakes periodic inspections of the adequacy of the bank strategies and the provided services to the customer.	3.840	.359
13	The directors board make sure of taking the important steps to identify, measure and control the provided services to the customers.	3.980	.846
14	The management achieves high success to develop the policies and processes related to identifying, measuring, and controlling the provided services to the customers.	3.320	.210
15	The director introduces the employees to their roles in the context of internal marketing control process in a clear and written manner.	3.540	.773
16	The director reinforces the top standards of integrity and ethics in the internal and external procedures.	3.973	.978
*	The average of the statistical description of the control environment.	3.330	0.851

Table (3) shows that the minimum arithmetic mean refers to article (8), regarding setting the salaries regulations based on the qualifications. It indicates the lack of employees' satisfaction. The standard deviation reached out (1.115). The highest arithmetic mean is of article (2), which emphasizes the availability of written rules that determine the departments' duties and responsibilities. This shows the focus of the management on distributing the responsibilities clearly and in a written way, the standard deviation reached out (.911) that indicates large consensus on this control procedure. The arithmetic mean has reached out (3.61). The standard deviation for the whole sample is (0.6220). This means that all answers are concentrated about the arithmetic mean, and logic in where is no contrast.

Process of Evaluating Risk Dimension.

Table (4) shows the most approval rating is for article (1), to identify all prospected risks. The other items had converging answers (3.923-3.623). This indicates the interest of the bank in evaluating risks; where its arithmetic mean is (3.834). The standard deviation standard had a very low rate, which emphasizes the validity of the answers.

Table 4. The statistic description of the dimension of evaluating risk process.

T	Items	Arithmetic Mean	Standard Deviation
1	The management determines all prospected risks that can be exposed to the bank.	4.011	.810
2	The management classifies the effect of the risks on the banking job.	3.923	.711
3	The management identifies the controlled and uncontrolled risks.	3.841	.610
4	The process of evaluating risks takes into consideration the cost and benefit.	3.880	.725
5	The internal auditing evaluates the risks continuously.	3.816	.788
6	The process of evaluating risks starts up from the basic job statement up to the general activities.	3.633	.755
7	The administration sets rapid procedures to face risks.	3.623	.850
8	The internal marketing control contributes to identify the limit of desired risk of the bank.	3.811	.710
9	The procedures of internal marketing control play a big role in reducing the risk level.	3.971	.667
10	The administration regularly, reviews the adequacy of the bank strategies and risk limits.	3.833	.712
*	The average of statistical description of the risk evaluating process dimension.	3.834	0.733

The Dimension of Control Activities.

This dimension includes control activities and procedures, which convey the requirements of other internal marketing central elements. These elements are associated with identifying

responsibilities, authorities, material control procedures and continuous evaluating instruments. Table (4) explains the results of this dimension. The table of control activities shows that there is a consensus about basic item (9) to have a complaints fund in the bank. It had the highest rating. The standard deviation (.895) was of the administration interest in processing complaints with objectivity and impartiality. This indicates the bank stability by adopting a special policy about control activities. The lowest arithmetic mean was associated with distributing authorities on various administrative levels. The average of arithmetic means of this dimension is (3.780). Otherwise, the standard deviation's ratio was small. This enhances the reliability and validity of the questionnaire, according to the previous table.

Table 5. The statistical description of the control activities dimension.

T	Paragraph	Mean	Standard Deviation
1	Periodic reports submitted to the administration contribute in the success of control procedures.	3.880	.710
2	The process of distributing authorities on various administrative levels improves the procedures of internal marketing control.	3.480	.750
3	Providing control regulations prevents from reaching to the substantial assets.	3.710	.740
4	Management efforts contribute to adhere of certain standards, such as credit concentration, etc..., improve internal marketing control procedures.	3.811	.732
5	Managing properties and their authorizations determined by the administration, improve the procedures of internal marketing control.	3.893	.740
6	Sudden problem-solving procedures; whether reporting or velocity of intervention, help to improve internal marketing procedures.	3.921	.888
7	The administration is keen to apply the principle of duties segregation and not to entrust incompatible functions to one employee.	3.766	.800
8	Complaints are being used as a control instrument.	3.862	.695
9	There is a complaints fund in the bank and its departments.	4.000	.895
10	The administration is keen to process the complaints with objectivity and integrity.	3.520	.952
*	The average of the arithmetic mean of the control activities dimension.	3.780	0.782

Information and Communication Dimension.

Table 6. The statistical description of the information and communication dimension.

T	Paragraph	Mean	Standard Deviation
1	There is a sufficient operational, financial, and internal information system in order to improve the internal marketing control procedures performance.	4.120	.802
2	Control systems include contingency plan in order to ensure the workflow and to reduce the possibilities of the electronic systems and devices set back.	4.000	.770
3	The administration achieves success in asserting the clarity of responsibilities and authorizations through an effective communication system.	3.930	.744
4	There are effective channels of communication that ensure employees understanding of the policies and procedures of the control system.	3.844	.750
5	The financial system implemented in the bank is accurate and arbitrator.	4.084	.688
6	There is a system to prevent the computerized systems penetration, access to the system, and making amendments.	4.150	.751
7	The records and books in use are full and appropriate.	3.851	.770
8	The work is being done through a set of systems that include clear and written instructions.	3.930	.780
9	There is a space for personal discretion of the implementation of the regulations and directives in force.	3.355	.810
10	Paper authentication is implemented beside the computerized works.	3.944	.723
11	Private numbers are used for computerized work programs access.	4.333	.698
*	The average of statistical description of information and communication dimension.	3.958	0.756

Table (6) of information and communication dimension shows that articles (1, 2, 6, 11) have a high relative importance, thus, the arithmetic mean is above (4). This is a sign on the administration's high relative concern about communication and information dimension, and adjustment of regulations through secret codes and penetration systems. The arithmetic mean of this dimension is (3.94), but it has a low standard deviation, which asserts the concentration of the answers around the arithmetic mean of this dimension. The highest standard deviation is that of article (9), which asserts the availability of personal judgements when implementing regulations and instructions in force.

Control Technique Follow- up.

Table (7) clarifies the results of this dimension.

Table 7. The statistical description of the control techniques dimension.

T	Paragraph	Arithmetic Mean	Standard Deviation
1	The activities of the internal marketing control system are part of the daily tasks.	4.115	.575
2	The prompt intervention is appropriate to any sudden change in the internal or external environment of the bank.	3.970	.711
3	The independence of the internal auditor from the executive administration improves the internal marketing control procedures.	3.980	.752
4	The workers of the internal auditing, and risks and commitment censorship have the full authority to access all records and documents of the bank.	4.055	.670
5	The follow-up apparatus workers have good qualifications and experience.	3.890	.725
6	Auditing and monitoring workers enjoy high level of independence.	3.940	.610
7	In the frame of the internal auditing operations, the administration will be informed at the proper time about any gaps or problems of the internal marketing control system.	3.998	.933
8	The implemented internal marketing control system is appropriate to the kinds of risk that may be prospected by the bank.	3.888	.690
9	The bank auditing committee is responsible for reviewing the external and internal auditor report about the result of examining the internal marketing control.	3.987	.652
10	The results of the reports are mainly used to sign the sanctions.	3.866	.812
11	Performance reports helps at addressing deficiencies and developing work.	3.811	.844
12	Performance reports are taken into consideration when making transfers among workers.	3.570	1.065
13	There bases to evaluate the organizational performance on the banks levels.	3.755	.812
*	The average of the descriptive arithmetic mean of control technique dimension.	4.210	0.758

The table shows that all arithmetic means are more than 3.5, which is a positive indication of the administration's concern about control techniques follow-up, and there is an endorsement and consensus by the employees about the administration's concern about control techniques follow-up. On the other hand, the lowest arithmetic mean was that of article (12), concerned

with the role of performance reports in order to determine the procedures of transactions among bank workers. The average of arithmetic means of this dimension is (4.210).

Service Quality Dimension

Most of arithmetic means of the five tables (8,9,10,11,12) which include 22 paragraphs are above 4%. This is an indication of the validity of Servqual scale. Therefore, there is a consensus about the dimensions of the scale; substantial elements, validity, haste of response, security, and concern. However, these dimensions are similar to those dependable by the International Islamic Arab Bank. The security dimension has got the highest average (4.113), the substantial elements dimension has got an average of (4.106), the validity's dimension average is (4.071), and the haste of response dimension had an average of (4.066), finally, the dimension of concern which got an average of (4.021). The highest arithmetic mean of the security concern (4.173) which is associated with the workers behaviors that give confidence to the customers. The highest average of the substantial elements is connected to the hygiene and good appearance of the workers, where it reached (4.0213). On the side of the dimension of validity, the highest average was for two articles; the commitment to do jobs timely and concerning customer's problems and answering their inquiries, both items' average is (4.133). Readiness to help customers is the haste of response dimension's article that scored the highest average of (4.213). Workers' personal concern towards the customers pivot is the question achieved the highest average (4.080). The standard deviations are close in all pivots and have a low ratio; this indicates the validity of Servqual scale, and the successful implementation of it on the banking sector service quality efficiency test, Noticeably, throughout tables, the highest standard deviation ratio is (.963), the one of facilities and attractive lounges.

Table (8) the statistical description of the substantial elements dimension

T	Items	Arithmetic Mean	Standard deviation
1	The availability of advanced equipment, tools, and technical devices.	4.211	.721
2	Attractive, appropriate, and healthy facilities and lounges.	3.745	.956
3	Good looking and hygienic employees.	4.121	.514
4	The overall look of the bank is appropriate to the service types and quality.	4.305	663.
*	The average of statistical description of the substantial elements dimension.	4.100	.714

Table (9) the statistical description of the validity dimension

T	Items	Arithmetic Mean	Standard Deviation
1	Commitment to do work timely.	4.102	.611
2	Concerning the customer's troubles and answering their inquiries.	4.105	.620
3	Caring about providing the correct service at the first time.	4.150	.785

4	Providing service at the agreed upon time.	3.856	.830
5	The availability of accurate record and documenting systems.	4.121	.800
*	The average of the statistical description of the validity dimension.	4.070	.730

Table (10) the haste of response dimension's statistical description

T	Items	Arithmetic Mean	Standard Deviation
1	Auditing of informing customers about the time of providing service.	3.952	.712
2	Providing prompt service.	4.032	.725
3	Readiness to help customers.	4.250	.710
4	The constant availability of the workers to answer customers' prompts service.	4.080	.711
*	The average of the statistical description of the haste of response dimension.	4.079	.714

Table (11) the statistical description of the security dimension

T	Items	Arithmetic Mean	Standard Deviation
1	Workers' behaviors give confidence to the customers.	4.000	.785
2	Customers trust dealing with the workers.	4.101	.765
3	The workers have human values and tactfulness.	4.200	.810
4	Adequate knowledge to answer the customers inquiries.	4.250	.825
*	The average of the statistical description of the security dimension.	4.137	.796

Table (12) the statistical description of sympathy (concern) dimension

T	Items	Arithmetic Mean	Standard Deviation
1	Workers are concerned with the customers in person.	4.200	.725
2	The appropriateness of work hours for all customers.	3.952	.869
3	The ability of the workers to present personal sympathy to the customers.	4.010	.772
4	The optimal interest of the customer is in front of the workers' eyes.	4.023	.778

| 5 | Knowing and recognizing the customers' needs. | 4.000 | .771 |
| * | The average of the statistical description of the concern dimension. | 4.037 | .783 |

Tests of Hypotheses and Discussion of Results

Thy study used Pearson's Coefficient of Correlation, Multi-simple regression in order to test hypotheses. The null hypotheses and the main hypotheses have been added to the study:

H1: There is no statistically significant relationship between the elements of the internal marketing control and the quality of banking service implemented in the International Islamic Arab Bank.

Table 13. test results of the study's main hypothesis

Calculated F	F Crosstab	SIG F	Null hypothesis result	r	R^2
33.396	2.14	0.000	rejection	0.822	0.711

Multiple regression tests have been implemented. Reviewing the results of the analysis in the previous table, shows the value (F calculated= 33.396) is greater than crosstab F. Therefore, the null hypothesis is rejected. Coefficient of correlation has reached (0.822). Throughout adjusted R2, we notify that 71% of the changes that come into the banking service quality can be explained by the five elements of the internal marketing control.

H1a: There is no statistically significant relationship between the internal marketing control environment and the banking service quality in the International Islamic Arab Bank.

Table 14. The relation between control environment and banking service quality

Calculated T	Crosstab T	SIG T	Null hypothesis result	r	R^2
9.356	1.9855	0.000	Rejection	0.742	0.549

The results of simple regression test indicate that adjusted R^2 is 54%, which assures that control environment affects banking service quality.

H1b: There is no statistically significant relationship between risk types -that is connected to the activities- and banking service quality in the International Islamic Arab Bank.

Table 15. The relation between risk analysis and banking service quality

Calculated T	Crosstab t	SIG T	Null hypothesis result	r	R^2
8.600	1.9821	0.000	Rejection	0.718	0.508

Simple regression test's results show that adjusted R^2 has reached 51%. This indicates that the change of banking service quality is attributed to the changes of risk analysis.

H1C: There is no statistically significant relationship between the internal marketing control activities and banking service quality in the International Islamic Arab Bank.

Table 16. relation between internal marketing control activities and banking service quality

Calculated T	Crosstab T	SIG T	Null Hypothesis result	r	R^2
7.985	1.975	0.000	Rejection	0.654	0.465

Coefficient of correlation is (0.654). Adjusted R^2 = (0.465). 46% of the banking service quality changes are attributed to internal marketing control activities changes.

H1d: There is no statistically significant relationship between communication and information systems and banking service quality in the International Islamic Arab Bank.

Table 17. The relation between communication and information systems and banking service quality

Calculated T	Crosstab T	SIG T	Null Hypothesis result	r	R^2
10.787	1.952	0.000	Rejection	0787	0.654

Table (17) shows that adjusted R^2 almost rates 65%; indicating that changes of banking service quality are attributed to the changes of communication and information systems.

H1E: there is no statistically significant relationship between internal marketing follow-up and supervision techniques and banking service quality in the International Islamic Arab Bank.

Table 18. The relation between following up and supervision and banking service quality

Calculated T	Crosstab T	SIG T	Null Hypothesis results	r	R^2
10.154	1.958	0.000	Rejection	0.745	0.574

It is notified in the previous table that the value of the statistic meaning (0.000) is less than (0.05). So, there is a relation between the follow up and supervision and banking service quality at intangible standard less than 0.05 that is a positive sign, where the coefficient of correlation arrived at (0,745).

H2: There is no statistically significant relationship between internal marketing control elements and the substantial elements of service quality dimensions in the International Islamic Arab Bank.

Table 19. the relation between the elements of internal marketing control and the substantial elements of service quality

Calculated F	Crosstab F	SIG F	Null Hypothesis result	r	R²
5.214	1.961	0.000	Rejected	0.565	0.287

The results of simple regression formula reveal the correlation between internal marketing control elements and the substantial elements of banking service quality in the International Islamic Arab Bank. The coefficient of correlation arrived to (0.565). The intangible standard is (0.000) i.e. less than (0.05). 29% of the substantial elements of service quality changes are attributed to the changes of control elements.

H2a: There is no statistically significant relationship between the elements of the internal marketing control and the tangible timing dimensions of service quality in the International Islamic Arab Bank.

Table 20. the relation between the elements of the internal marketing control and the dimensions of service quality validity

Calculated T	Crosstab T	SIG T	Null Hypothesis result	r	R²
9.255	1.972	0.000	Rejection	0725	0.580

The results of the simple regression test reveal the value (calculated T=9.255) i.e. greater than its crosstab value. According to the resolution rule, the (H0) hypothesis is confirmed if the calculated value is less than the crosstab value, and the intangible value (SIG) is less than 0.05. It is notified by the previous results that the coefficient correlation is (0.725) among internal marketing control elements and the validity dimensions of the bank service quality. R^2 explains 58% of the changes of the validity dimensions; it is attributed to the internal marketing control elements

H2b: There is no statistically significant relationship between the elements of the internal marketing control and the dimensions of service quality validity in the International Islamic Arab Bank.

Table 20. the relation between the elements of the internal marketing control and the dimensions of service quality validity

Calculated T	Crosstab T	SIG T	Null Hypothesis result	r	R²
9.252	1.962	0.000	Rejection	0754	0.589

The results of the simple regression test reveal the value (calculated T=9.252) i.e. greater than its crosstab value. According to the resolution rule, the (H0) hypothesis is confirmed if the

calculated value is less than the crosstab value, and the intangible value (SIG) is less than 0.05. It is notified by the previous results that the coefficient correlation is (0.754) among internal marketing control elements and the validity dimensions of the bank service quality. R^2 explains 59% of the changes of the validity dimensions; it is attributed to the internal marketing control elements.

H2c: There is no statistically significant relationship between the elements of internal marketing control and the haste of response dimensions of the International Islamic Arab Bank's service quality.

Table 21. the relation between the internal marketing control and the dimensions of the haste of response to achieve the service quality

T Calculated	T Crosstab	SIG T	Null Hypothesis result	r	R^2
9.354	1.960	0.000	Rejected	0.735	0.554

The summary of the previous results show the statistic relation between the elements of the internal marketing control and the dimensions of the haste of response; where the significance level is (0.000). The adjusted R^2 indicates that 55% of the haste of response changes is attributed to the changes of the internal marketing control.

H2d: There is no statistically significant relationship between the elements of internal marketing control and the service quality security dimensions in the International Islamic Arab Bank.

Table 22. the relation between the internal marketing control and the service quality security dimensions

Calculated T	T Crosstab	SIG T	Null hypothesis results	R	R^2
10.814	1.960	0.000	Rejection	0.754	0.687

The results of the simple regression test, as seen in the reviewing of the computer results in the previous table, shows the value (calculated T= 10.814) which is greater than its crosstab value; this means that there is a statistic meaning relation between the internal marketing control elements and the service quality security dimensions in the Internal Islamic Arab Bank. Pearson's Coefficient Correlation reached (0.754) and 61% of the security dimensions changes are attributed to the changes of the internal marketing control.

H2e: There is no statistically significant relationship between the elements of the internal marketing control and service quality concern dimensions in the International Islamic Arab Bank.

Table 23. The relation between the internal marketing control and service quality concern dimensions

Calculated T	Crosstab T	SIG T	Null Hypothesis Results	r	R^2
8.854	1.960	0.000	Rejection	0.741	0.520

Through reviewing the previous results, there is a relation of a statistic meaning between the control elements and service quality concern dimensions; where the significance level reached (0.000) which is less than (0.05), the coefficient correlation reached (0.741) which is close to (1).

RESULTS AND RECOMMENDATIONS.

Results

1. The Results of the empirical study revealed that there is a statistically significant relationship between the dimensions of banking service quality, represented by (the substantial elements, dependence, and haste of response, security, and concern) and the elements of internal marketing control.

2. They also resemble that the most internal marketing control dimensions are compiled by are; the element of communication and information، follow up and supervision, evaluating risks, internal marketing control activities, and the environment of the internal marketing control, respectively.

3. Finally، the results hierarchy listed the most dimension of banking service quality committed of it; security dimension, substantial elements dimension, dependence, haste of response, and concern.

Recommendations

In the light of the aforementioned results,

1. The study recommends enhancing the competence of employees and their recognition of quality and auditing modern concepts through practical courses organized in cooperation with some of the consultative centers، and mainly focusing on the personal and behavior dimensions.

2. It also emphasizes the significance of concerning the centralized and decentralized administrative approaches.

3. Furthermore, it is important to determine responsibilities and delegate powers in accordance with the implemented method to ensure no delay of providing service.

4. Thus, performed services' quality will be improved.

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