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## Impact of the Competitive advantage on the Satisfaction of the Clients of the Banks in the City of Maa`n / Jordan

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### Abstract

This study aimed to investigate The Impact of competitive advantage on the satisfaction of the clients of the banks in the city of Maa`n - Jordan. To achieve the objectives of this study, a questionnaire was developed for data collection. The sample included (360) clients banks who were selected randomly from the population, the number of valid questionnaires for analysis was (303), the study used different statistical techniques by SPSS Package of Version (16) was used to analyze the data.

The study has concluded that the perception for clients' Competitive advantage and the Satisfaction of the Clients were medium degree with a relationship of statistical significance between the three-dimension competitive advantage and the clients' satisfaction in the banks in Maa`n.

The study presented a number of recommendation, the most important were: increase the efforts of the banks to improve the clients' three- dimension Competitive advantage, and to improve the level of the clients' satisfaction; to conduct more studies of the same topic in other organizations to see the differences in results, and to make other studies on the other types of competitive features such as innovation, flexibility, modernization and their effects on the clients' satisfaction.

**Keywords:** Competitive Advantage, Quality, Creativity, Technology, Clients' Satisfaction.

## Introduction

Competitive feature is one of the contemporary issues in the administrative literature and strategic administration. It plays an important role in improving services and products and founding specialized markets. So, it is the basis of the competitive strategy that organizations always try to find in order to set its general competitive strategy. (Jaber et al., 0000).

Competitive feature can be defined as the ability of any organization to exploit external opportunities and to decrease threats more than its competitors do. It is also the ability to use its own human and material resources to achieve good quality, high technology, low cost, innovation, distinguished administrative thoughts, and qualified human resources. It is also defined as the tool the organizations use to beat their competitors. (Alwaleed, 2009). Below shows some different perspectives of researchers about the notion of competitive feature according to their scientific backgrounds:

According to Porter (1985) the ability to lead the product cost, distinguished products, and concentrating on identical products. And also (Pranlalad & Hamel, 1990) real collective abilities of organizing different production skills to produce different integrative applications that are so difficult to imitate by others. And Clarify Kay, (1993) the relationship between the infrastructure of the organization and its reputation and abilities to innovate new products and services. Indicate Lev (2001), intangible human organizational and innovational skills that are difficult to imitate. (Barney & Clark, 2007) generating internal resources and abilities that are difficult to imitate by other competitors.

According to (Hasan, 2009) The importance of the competitive feature of any organization appears in the following domains:

Displaying superiority and uniqueness of the organization to other competitors. And Displaying superiority and uniqueness of the organization in its performance. and /or the services of the clients. and Showing a positive impression for the client which makes them stay longer and Encouraging the organization to go forward for more progress and Giving a dynamic motion to the interior processes that depend on its own resources and abilities.

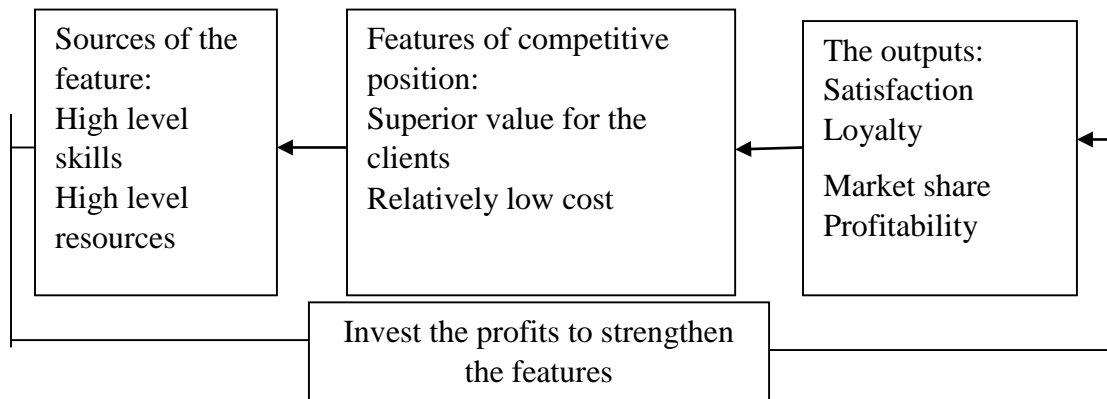
According to Oreigat et al (2010) Researches show that the competitive feature of any organization has many elements that increase its ability to compete with others such as: enhancing the ability of innovation, decreasing costs, strengthening operational efficiency, improving the quality of services, developing knowledge, raising the level of learning and participating, improving operations, breaking time barriers, increasing productivity, finding new job opportunities, and minimizing the time that is consumed in service marketing.

According to (Alotoom, 2009) that Competitive feature is distinguished by the following traits: Internal Resources related to the tangible and intangible resources such as raw materials, developed management system that are used, methods of administrative ways, methods of motivation, returns of research, development, creativity and knowledge.

External Resources affected by the external environmental elements in which organizations can find opportunities to be invested such as supplying and demanding raw materials, human resources, and others.

Strategic options and alliances, and the relationship of the organization with others. Other researches show two main sources for the competitive feature. First the distinguished skills that the organization possesses (i.e. technical skills, abilities, cleverness, etc...), second the outstanding resources (i.e. financial resources, productive energy, etc...)

The figure explains the elements of the competitive feature which include the excellent resources and skills that lead clients to excellent values. They also lead to low cost, clients' satisfaction, loyalty, and more profit. This profit can be used to enhance the sources of the competitive attribute, so the organization will be in high competitive position (Nada Husein,2011).



The researchers' views about the types of competitive attributes vary from one to another (Hassony, 2008).

“BEST” model: uniqueness, cost, creativity, development, and alliances.

“MINTEZBERG” model: quality, support, reputation, price, and persistence.

“LYNCH” model: uniqueness, reliance, creativity, and relative competition.

“MACMILLAN&TAMPOE” model: cost, uniqueness, flexibility, and time.

Different criteria were used to measure the importance of competitive feature through the properties of resources and competences: (Maddah, DT)

- The value: resources must have a value that enables the organization to exploit opportunities or avoid risks.
- Scarcity: resources must be owned by few possible competitors.
- Imitation: resources must be so difficult to be imitated by other competitors.
- Permanence: the organization must have the ability to compete for long period as possible.
- Replacement: there should be no alternative resource in order not to lose its value.
- Possession: the organization should have a good administration and structure, and the right of ownership for any extra products.

Other researchers point out that a strong competitive feature has the following characteristics (Alkubaisy & Ibrahim 2014):

1. It can be determined according to the needs and desires of the clients.
2. It can provide support that leads to success.
3. It can achieve harmony between the sources of the organization and the environmental opportunities.
4. It can participate in achieving more improvements in the future.

5. Generally, it can be a good guide to the organization.  
Some researchers say that the competitive feature has other characteristics such as: (Alwaleed, 2009)
  1. The competitive feature is built according to the differences, not the similarities, between the organization and its competitors.
  2. It is also built for a long run.
  3. It is usually existed in a specific geographical area.

Porter designed a general framework for the strategies that organizations can use to get the competitive feature they like (Armstrong 2006):

1. Innovation: The unique product.
2. The high quality of goods and services provided to the clients.
3. The lowest cost that the client can take.

The quality of service is generally defined as a set of features that are determined or expected by the consumers to satisfy their needs. The high quality service is an essential element in the field of competition among organizations. The satisfaction of clients can be achieved through good, effective, and quick response, which in turn leads to more market allocations. (Alryadi, 2016).

Creativity is defined as finding new idea, product, service, operation, output, policy, tool, or machine that can be adopted by the workers and supported by the administration to make any kind of changes in the environment of the organization (Salem et al. 2011).

Technology is defined as a human effort and a way of thinking of how to use the available data, skills, experiences, and human or non-human elements in a certain field, and how to apply these elements in discovering technological methods to solve human problems, to satisfy people needs, and to increase their capabilities. This is the physical development of sciences and skills, and how they can be used. (Salem et al. 2011).

Client satisfaction is defined as how happy or disappointed the client is about any product before and after using it (Alfuqha, 2012). It is also defined as the feeling of the client towards a certain service or product, and if these things satisfy his/her needs and expectations or not (Alnashmi & Almaleeky, 2015).

Organizations try to measure the degree of their clients' satisfaction towards their products for the purpose of (Zaher & Safya 2011):

1. To be close to their clients. The constant evaluation of satisfaction helps realizing the changing needs of the clients to find the best services that satisfy them.
2. The constant evaluation of satisfaction helps the organization to reevaluate its performance and modify its strategy.
3. To realize the strengths and weaknesses of the way the services are provided, and how to deal with the clients.
4. To utilize the obtained data as a tool to control the quality of performance, and find the deficiencies that lead to dissatisfaction.

## PROBLEM STATEMENT AND QUESTIONS

The study's problem emerges from the competition that the banks in Maa'n city encounter. They always take procedures to keep and satisfy their clients through providing the best banking services they want. So this study will try to answer the following questions:

1. What is the level of the competitive feature in the banks of Maa'n city?
2. What is the level of the clients' satisfaction in these banks?
3. What is the effect of the competitive feature on achieving the required clients' satisfaction?

#### **THE OBJECTIVES OF THE STUDY.**

1. Recognizing the level of competition in the banks of Maa'n city.
2. Recognizing the level of clients' satisfaction in these banks.
3. Recognizing the nature of the relationship between the competitive feature and the clients' satisfaction.
4. Providing the necessary recommendations to the banks in southern Jordan.

#### **THE IMPORTANCE OF THE STUDY**

The value of the present study comes from the importance of the client who stands behind the success and existence of any organization. Many service organizations raise the slogan "clients first" because the client is the second half of the banking operation. In the time of competition and globalization, the clients' satisfaction about the bank services becomes the best way for continuity. So, any organization should make its own plans to develop its services to gain the clients' satisfaction, retain them, and keep them away from other competitors.

#### **LITERATURE REVIEW**

Rubogora (2017) determined the relationship between the service quality and clients' satisfaction in Populaire du Rwanda, Kigali branches. The researcher distributed a questionnaire to collect primary information from 498 clients. The study concluded that the level of service quality and clients' satisfaction was medium with a positive relationship between these two factors. The researcher recommended better services to the clients, and to set a continuous communication with them to solve their problems immediately, comprehend their needs, and to have free error records.

Hun & Minb (2016) pointed out that the aim of their study was to check the relationship among service quality, clients' satisfaction, and clients' loyalty to their banks. 261 clients of banking services were surveyed, the hypotheses were tested by confirmatory factor analysis, and the results showed a nonlinear correlation between these three variables (service quality, clients' satisfaction, and clients' loyalty to their banks).

Albahi (2016) aimed to find the effect of the banking service quality (ease of use, save time, secret, safety) on clients' satisfaction. The results were: the level of banking service quality in the Jordan Islamic Bank was generally high; and there was a statistical significance effect of this quality on the clients' satisfaction in the Jordan Islamic Bank.

Khawaled (2016) investigated the level of the clients' satisfaction on the seven marketing mix elements (product, promotion, price, place, process, people, and physical evidence) in the Algerian governmental trade banks. The researcher used the descriptive analytical method by distributing a questionnaire answered by 150 clients in these banks. The study concluded that there is a prominent satisfaction of the clients with a rate of 80% of these marketing mix elements. The study recommended the banks to keep supporting the elements of the mix, and

to have strategic alliances with foreign trade banks in Algeria to get the maximum benefit of their marketing mix development.

Alryadi (2016) tackled the effect of the dimensions of bank service quality (tangibility, reliability, safety, response, sympathy) on clients' satisfaction in The Arab Bank in the Jordanian city Zarka. The study showed good satisfaction about the service quality of the bank. Safety variable comes at the top of the list, then sympathy. It also showed a moral effect of these dimensions on clients' satisfaction. Response variable was the most effective on satisfaction, while tangibility variable was the least.

Alnashmi & Almalaiki (2015) conducted a study, through a questionnaire answered by the Islamic bank clients in Yemen. It investigated the relationship between the competitive feature (quality, modernization, competence, response) and the clients' satisfaction. It showed a positive correlation among all dimensions of the competitive feature and the clients' satisfaction. The more this feature is implemented, the better the clients' satisfaction becomes.

Fatudmu, Ronkel & Worlu( 2014) revealed the role of clients' satisfaction as a basis for the competitive feature of the network service providers and the decision makers in the mobile phone companies in Nigeria. The researchers used the descriptive method in their study. Information was gathered, and the clients' satisfaction was measured through a questionnaire. The study concluded that the smart feature plays a vital role in improving the relationship between the clients and the service providers, which in turn leads to more profits. It also concluded that the clients' satisfaction is the main goal of all mobile phone service providers.

Auka (2014) investigated the effect of Porter's generic competitive strategies (differentiations, leadership, cost, focus) on clients' satisfaction of the trade banks in Nakoro city/Kenya. The researcher applied descriptive survey on the sample of the study. The results showed a positive effect of Porter's generic competitive strategies on the clients' satisfaction. The researcher recommended further similar studies on other fields and different countries.

## **RESEARCH DESIGN AND METHODOLOGY**

Primary data was collected using a quantitative research technique with the use of a structured questionnaire. The rationale for selecting a quantitative study was that it is cost effective and easier to administer compared to a qualitative approach (Malhotra, 2010). In addition, quantitative studies possess the rigor and coherence that is necessary for addressing the dimensions and internal consistency that underpin the adoption of Study variables.

Researcher studied different books and papers related to research topic and investigated statistical population and used a questionnaire for testing hypotheses and 5-point Likert scale was used to answer the questions. Then, and experts comments were asked about the questions of the questionnaire in order to test content validity of the research. Furthermore, the questionnaire's reliability was measured using Chronbach's alpha coefficient and 0.96 was the result which is considered as an indicator of high reliability. Statistical population of the research was all All the bank clients and data was obtained through distributing questionnaires. Correlation test, regression equations and related tests were used to analyze data.

## **POPULATION & SAMPLE**

The population for this study is represented by All the bank clients in Maa'n city were considered the population of the study. There are seven banks in this city (The Housing Bank,

Bank of Jordan, the Islamic Bank, Alahli Bank, Cairo Amman Bank, Arab Bank, Arab Islamic Bank). The sample of study consisted of 360 clients who were selected using the simple random sampling technique from the population.

Table (1) shows the demographic distribution of the sample.

<b>Gender</b>	<b>Repetition</b>	<b>percentage</b>
Male	162	53.5
Female	141	46.5
<b>age</b>		
below 30	102	33.7
31 - 40	110	36.6
41 – 50	65	21.5
51 – 60	24	7.9
Over 61	2	0.7
<b>Marital status</b>		
Married	221	72.9
Single	76	25.1
others	6	2.0
<b>Education</b>		
PhD	8	2.6
Master	32	10.6
Bachelor	141	46.6
Diploma	76	25.1
High school and below	46	15.2
<b>Period of dealing with the bank</b>		
Below 5 years	103	34.0
6 – 10 years	56	18.5
11 – 15 years	57	18.8
Over 16 years	87	28.7
<b>Monthly Income/ JD</b>		
300 and below	42	
301 – 600	182	
601 – 1000	72	
Over 1000	7	
<b>Name of Bank</b>		
Housing Bank	49	16.2
Bank of Jordan	24	7.9
Islamic Bank	86	28.4
Alahli Bank	28	9.2
Cairo Amman Bank	20	6.6
Arab Bank	18	5.9



Arab Islamic Bank	78	25.7
<b>Total</b>	<b>303</b>	<b>100</b>

Table 1 shows that the majority of the subjects are males (162), females (141). The percentage of each gender is close to each other because both males and females deal with the same banks. The highest percentage of age is (31 – 40) 110 clients, and the lowest percentage is (60 and over) 2 clients.

For marital status, the highest ratio of the clients was married (221) and the lowest were “others” (6). This is because most of the sample subjects were youth and they got married at this age.

For education, the highest ratio of the subjects was holding a bachelor degree (141), while the lowest were PhD (8).

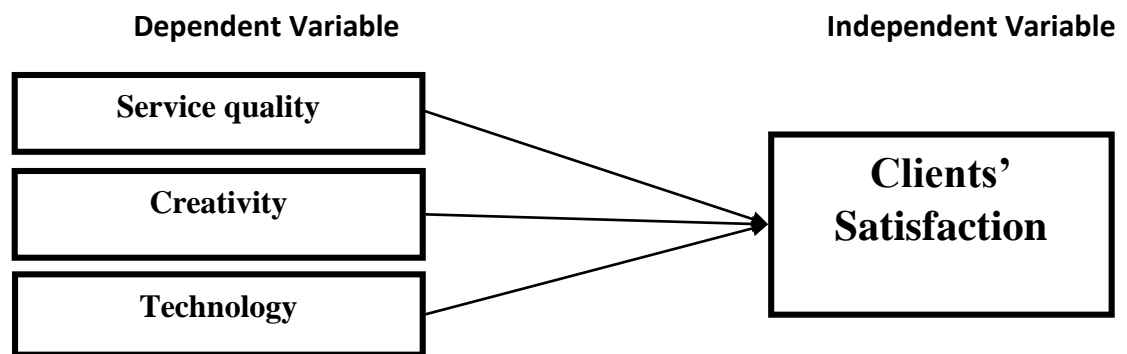
As for period of dealing with the bank, the highest ratio was “below 5 years” (103), and the lowest was “6 – 10 years” (56).

The highest ratio for monthly income was “301 – 600 JD” (182), whereas the lowest one was “1000 JD” (7).

For the ratio of dealing with banks, Islamic Bank comes first (86 clients), and Arab Bank was last (18 clients).

### CONCEPTUAL FRAMEWORK

The research model was formulated based on the literature review of previous studies that have empirically tested the relationships of similar variables.



**Figure 1 Conceptual framework**

#### **Descriptive Statistics of the Items of Service Quality Variable:**

Table 4 shows the arithmetic averages, the standards deviations, and the ranks of the answers of the subjects to the service quality variable.

Table 4 Arithmetic averages, standards deviations, and ranks of the service quality variable

#	Service Quality Variable	arithmetic mean	standard deviation	rank
1	The bank workers have tact and good appearance	4.12	.776	1
2	The general look of the bank seems compatible to its services	3.94	.836	2
3	Clients' interest is the first priority	3.46	1.044	8
4	The bank provides its services correctly from the first time	3.62	1.090	4
5	In case of any error, the bank apologizes to the clients	3.55	1.018	7
6	The bank uses different methods to improve its services	3.61	.903	5
7	The bank work hours fit all the clients	3.65	1.050	3
8	The bank provides its services in a minimum amount of time.	3.59	1.091	6
	<b>Total average</b>	<b>3.6922</b>	<b>0.68395</b>	

The statistical results in table 4 shows that the perspectives of the study subjects about the items of service quality variable are between medium and high. Tact and good appearance, the general look of the bank, for example, are high, which reflect a big interest from the bank to these two issues. With respect to the other six issues, the interest was medium, which means that the banks need to do more efforts to improve the quality of the services they provide.

#### **Descriptive Statistics of the Creativity Variable**

Table 5: Arithmetic averages, standard deviations, and ranks of creativity variable

#	Creativity variable	arithmetic mean	standard deviation	rank
9	Promotion of services in different types of media (mobile SMS, internet, leaflets,..)	3.62	1.127	3
10	Distinguished offers for the clients	3.3	1.039	5
11	Tendency of receiving and accepting my suggestions	3.11	1.015	6
12	Availability of electronic banking services	3.70	0.891	2
13	To what extent the bank workers respond to my inquiries	3.53	1.098	4
14	The bank has a good and accurate documentation system	3.83	0.912	1
	<b>Total Average</b>	<b>3.4868</b>	<b>0.73229</b>	

Statistical results in table 5 show that the level of the subjects' perspectives about creativity variable is between medium and high. Their perspective about the items 12 and 14 is high, whereas it is medium for items 9, 10, 11, 13. This means that it is necessary for the banks to increase the level of creativity.

### The Descriptive Statistics about the Variable "technology"

Table 6: the arithmetic averages, standard deviations, and ranks of the items of the variable "technology"

#	technology variable	arithmetic mean	standard deviation	rank
15	The bank uses the electronic remittance system	3.61	0.924	3
16	The bank provides personal loans to the clients through electronic services.	3.14	0.902	5
17	The bank keeps up with the latest developments of banking technology	3.38	0.897	4
18	The bank uses modern and developed computerized system	3.76	0.890	2
19	The bank offers free SMS service upon the clients' request.	4.05	0.923	1
	<b>Total Average</b>	3.5875	0.64775	

Statistical results of table 6 show that the level of the subjects' perspectives about the items of technology variable is between medium and high. Items 18 and 19 are high, while items 15, 16, and 17 are medium. This means that the banks need more effort to improve the level of technology.

Table 7: the arithmetic averages, standard deviations, and ranks of the items of the variable "competitive feature"

#	"competitive feature" variable	arithmetic mean	standard deviation	rank
1	Service quality variable	3.6922	0.68395	1
2	Creativity variable	3.4868	0.73229	3
3	Technology variable	3.5875	0.64775	2
	<b>Total Average</b>	3.5888	0.60280	

This table shows that the first variable (1) comes first (high), while technology variable (3) comes next (medium), and creativity variable (2) comes last (medium).

**The Descriptive Statistics about the Variable "clients' satisfaction":**

Table 8: the arithmetic averages, standard deviations, and ranks of the items of the variable "clients' satisfaction"

#	"competitive feature" variable	arithmetic mean	standard deviation	rank
20	The bank has a good level of credibility with the clients	3.69	1.001	1
21	I recommend my friends and relatives to deal with this bank	3.42	1.260	5
22	I don't have any intention to deal with another bank	3.51	1.226	4
23	I feel comfortable with this bank	3.63	1.183	3
24	I prefer this bank because I trust it	3.69	1.068	2
25	I am completely satisfied with the services of this bank	2.94	1.107	6
	<b>Total Average</b>	<b>4791 .3.</b>	<b>0.93089</b>	

**TESTING THE HYPOTHESIS OF THE STUDY**

The researcher tested the hypothesis of the study to find to what extent it is accepted or rejected by using the regression formula. The hypothesis states the following:

1. **There is a statistical correlation between the service quality and the clients' satisfaction.**

Table 9 shows the results of this relation

variable	Standardized Beta	Sig
Service quality	0.432	.000

It is clear that Beta value that belongs to service quality is positive, and the significance level is .000 which is below .05. So the first hypothesis, which assumes a statistical correlation between the service quality and the clients' satisfaction, can be accepted.

2. **There is a statistical correlation between creativity and clients' satisfaction.**

Table 10 shows the results of this relation.

variable	Standardized Beta	Sig
creativity	0.301	.000

It is clear that Beta value that belongs to the independent variable (creativity) was positive, and the significance level is .000 which is below .05, so the second

hypothesis, which assumes a statistical correlation between the creativity and the clients' satisfaction, can be accepted.

**3. There is a statistical correlation between technology and clients' satisfaction.**

Table 11 shows the results of this relation.

variable	Standardized Beta	Sig
technology	0.152	.002

It is clear that Beta value that belongs to the independent variable (technology) was positive, and the significance level is .002 which is below .05, so the third hypothesis, which assumes a statistical correlation between the technology and the clients' satisfaction, can be accepted. The first variable (quality) achieved the highest value which becomes the most effective one.

Table 12: The results of regression for the relationship  
Between the competitive advantage and the clients' satisfaction.

Sig	R <sup>2</sup>	Relationship between the competitive feature and the clients' satisfaction.
<b>0.000</b>	<b>.620</b>	

It is clear that  $R^2 = .620$  which means that the independence variables (service quality, creativity, technology) can explain that 6.20% of the independence variable (clients' satisfaction; and the significance level 000) is lower than .05 which means that the model is appropriate to anticipate the dependence variable.

### Findings

1. The level of practicing competitive feature in the banks of Maa'n city is medium (arithmetic average is (3.5888)).
2. The level of clients' satisfaction in these banks is also medium (arithmetic average is (3.4791)).
3. The highest practiced variables of competitive feature are service quality, then technology, and finally creativity.
4. There is a statistical correlation between service quality and clients' satisfaction.
5. There is a statistical correlation between creativity and clients' satisfaction.
6. There is a statistical correlation between technology and clients' satisfaction.

### Recommendations

1. Banks have to pay more attention to the service quality.
2. Banks should give more interest to creativity because it is a source of new ideas, applications, products, services, and any other operations.
3. Banks in Maa'n city should improve their technology to keep up with the recent technological developments in banking sector.

4. Banks should pay attention to the clients' satisfaction about the services because it is one of the most important pillars of measuring the level of performance in any organization, specifically banks.
5. The researcher urges making more studies in this field but in other domains of competitive feature such as innovation, flexibility, or updating.

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