



A Study on the Customer Services and Quality for the Banking Sector in the Sultanate of Oman

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Abstract

This paper has gone through the customer services and quality offered to customer through bank branches in Sultanate of Oman. Most of the customers not satisfy with the services which has provided in the banking branches. The main objectives are evaluate, improving customer experience in term of satisfaction, determine how the customer services influence the business improvement, and explore the accurate method to offered high quality of services to customer. The quantitative and qualitative approach has utilized to collect the required data. There were four keys of the limitation if this paper. The final result of this paper, customers upset about the services which offered to them through bank branches and banks need to improve by utilizing the latest technology.

Key words

Customer Services & Quality, Satisfaction, Influence, Technology

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1. Introduction

The banks are applying very significant role around the world in economy. The economy is developing by bank's development and improvement. It's a financial institution that provides the customer services/products as required. There are many activities bank provide it to the customers. Banking sector in Sultanate of Oman is facing some challenges. Some of the challenges which are banks facing like; quality of services, satisfaction, loyalty, and retention of customer. The major barrier banks facing is service quality. There other elements of customer service are built based on the service quality.

Customer services and quality in banking sector can be defined as customer satisfaction, and loyalty. Customer service is very significant for any organization. The customer is applying very important role for the organization. It's required to work hard to meet the customer needs. The main definition for customer service is listening to the customer help, and guides them to resolve their challenges and issues. So they remain happy and loyal (Doyle, 2017).

Quality of work or services is present to customer the bank quality of employee's familiarity about the products and services which bank offered to the customer (WQM, 2012).

What is meant by quality of services? There are version aspects from multi people which used to. Eldin (2011) provided two views on definition of quality:

- “Quality” means those features of products which meet customer needs and thereby provide customer satisfaction. In this sense, the meaning of quality is oriented to income. The purpose of such higher quality is to provide greater customer satisfaction and, one hopes, to increase income. However, providing more and/or better quality features usually requires an investment and hence usually involves increases in costs. Higher quality in this sense usually “costs more.”

- “Quality” means freedom from deficiencies—freedom from errors that require doing work over again (rework) or that result in field failures, customer dissatisfaction, customer claims, and so on. In this sense, the meaning of quality is oriented to costs, and higher quality usually “costs less.”

1.2. Banking Role in Sultanate of Oman

Government of Oman is co-operating with banking sector to develop the country. The economic development is depending on the banking sector in payment solution, cash support, and act. The main resources for the Sultanate is Oil & gas but, banking sector taking an important role to develop the financial section over all the country. The banking sector has started business in Sultanate of Oman since 1970.

There are three type of banks in Sultanate of Oman; Government, Commercial, and Islamic banks. Each type of banks apply very specific role in the country. Government banks support the citizens in housing and project loans. The commercial banks are taken the major role in the country to supporting all categories of society. The Islamic banks are working under Islamic laws which cannot support customers by cash but, help customers with property facilities.

1.3. Influence Economic Activity

The banks impact the money market by the rate of interest through its resource of funds. It cans inspiration a financial policy with low interest rates which will incline to encourage economic movement. Banking sector has become so significant that without banking industry driving to unproductivity in economic growth of the country. The customer expecting new innovation from the banking sector but, without development there is no creative products will come out of the market. The innovation of new products or business models will get effected to the banks sector.

1.4. Important of Service Quality in Banks

The banks must be reviewing the customer services and quality strategy. As there are many elements/factors are forcing the businesses to review their customer services like; increased competition, highly educated consumers, and increase in stand of living. The more channeling struggle happen with maintain existing customer rather than to acquire new customer. The cost of getting new customer is higher than cost of the retaining existing customer. Every bank must keep the customer happy to ensure the customer still running behind the same banks. However, other banks always seeking for each customer need for the services.

1.5. Measuring Services Quality in Banking Sector

The customer is dynamic for the improvement of business, commerce and service sector mainly in banking services. Thus, the important of customer services in financial sector come out to mandate the completion in market determined situation. The measurement quality of services in bank sector is very difficult compeer it with quality of manufactured products. All banks globally are having a variety/range of services. According, to the variation of services offered through banking industry. The services cannot be standardized because of different type of service offer to customers. However, these services are insubstantial in nature which could not be associated or realized.

The impression of services quality and customer satisfaction is related with each other. The services quality design/built to satisfy the customers. Furthermore, customers satisfy depended on the services quality offered to customer. The services quality is progressively obtainable as market strategy to site them more efficiently/productivity through right place in the market. With the latest technology and multi electronic channels the banking services should be better than previous. And service quality must be improving a lot compared with the traditional way/method used in the traditional branches. The

electronica services which are offered to customers through; mobile banking, internet banking, Automated Teller Machine (ATM), Cash Deposit Machine (CBM), kiosk, electronica fund transfer has totally amend the method of given services to customers by banks.

1.6. Service Focus Areas of Banking Industry

There are different types of services banks offer to the customers. Services like; investment banking, retail banking, commercial banking, corporate banking, wholesale banking, personal banking, internet banking, other services.

Electronic Banking and Services Quality

The customers gradually are becoming more cultured and educated. However, utilize the technology becomes important to consider to take care about the customer needs/requires. The use of technology gives more potential to the bank. Therefore, to improve the customer services. The banking industry is extremely directed intricate with the customers. Because of the customer, the markets improvement/development offers the impression to keep the “Technology Factors” of services as the measure. The human factor is applying a lesser role in perceptive the quality of services for the banks. In additional, when banks are provided variants type of services, this present excellence development of service quality.

The customers are very significant for the bank. Where the banks cannot working in the market without customers and customer requirements. However, different levels of customer are very important to the bank. Because of the electronic banking is becoming more predominant for customer satisfaction, and to amend the script of technological environment.

Banking sector in Sultanate of Oman

Currently, population is 4,697,440. The population yearly increases around 4%. The median age is 29.3 years. There are three types of bank in the country; government, commercial and Islamic banks. Each bank apply very significant role in the country. The commercial banks are; bank muscat, National Bank of Oman (NBO), Bank Dhofar, Bank Sohar, Oman Arab Bank (OAB), HSBC Oman, National Bank of Qatar (QNB), National Bank of Abu Dhabi (NBOAD), Habib Bank, and Bank of Beirut. The major commercial banks taken place in the country are; bank muscat, National Bank of Oman (NBO), Bank Dhofar, Bank Sohar, Oman Arab Bank (OAB), HSBC Oman. Those banks are taken the higher share of banking in term of individual customers. The largest bank in the country is Bank Muscat.

Sultanate of Oman Banking Sector & Service Quality

The market is required for new products/technology to be in the right path of market. The banking industry is facing quickly amend in the market in term of; latest technology, commercial reservations, aggressive competition, more challenging customers and the moving environment which principal to an unparalleled set of challenges. Banking is a customer concerned with service industry which has observed a fundamental unstable the market influence.

However, the much success depends on the innovation plans implemented by the banks including enhanced customer services and satisfactory executions of customer expectations. The customer expectation is very high from the bank in term of customer services and quality of the services. The customers are not easy to satisfy with the banks services. The bank should be encourages and present it to them. There is a hug of argument and misunderstanding about what accurately is required.

Bank Muscat

Bank Muscat is the largest bank in the Sultanate of Oman. The head quarter is located in the capital. It has 65% of banking share. It has the largest retail banking network. It's performing very well compering with the competitors. The bank network is consisting of: 1.7 Million Customers; 1.8 Million Debit Cards; 90 K Credit Cards; 145 Branches; Over 900 ATM & CDM; Over 18,000 POS Machines; Over 300 Ecommerce Merchants; Over 8,000 Merchants; Over 4,000 Employees.

Recently, bank Muscat has inaugurated new department it is called Customer Services & Quality. The main roll for this department is to taking care about customer's matters and complains. The customers

complain can come from different channels to this department. Then there is educated team in this section follow with other department to sort out the customer issues.

Said al Badai, DGM-Branches in bank muscat, said, “Bank Muscat is committed to investments in state-of-the-art technology to further increase efficiency. The bank enjoys an edge in hi-tech products and services, including electronic payment and web-based services, in tune with the banking requirements of a young, tech-savvy generation (Muscat daily.com, 2015).”

Badai said, “A keen perception of customer requirements enables Bank Muscat to develop products in line with the current and emerging needs (Muscat daily.com, 2015).”

2. Literature review

Through this part will go to review the previous studies related to customer services and quality in banking sector. And obtain out the related information to re-present as required for the banks which are located in Sultanate of Oman. The re- present will be based on these study requirements. There are three major factors/elements will study it. Those factors/elements are; customer, services, and quality. Each factors will built based on the others factors.

2.1. Banking Customer Services

Customer is the organization target, where every organization running behind the suitable customers. This study is considering on banking sector. The customer is very significant element in banking sector. Whatever, banking sector built/design it because of the customers.

The significant of service provide by banks to customers to obtain the business. The customer in banking sector is the focal point of marketing the services and achieve target. Most of the banks offers same or there is some different of the products/services. If there is change it will be little not that much. Henceforth, the impression of attractive or improve customer satisfaction is a critical point to attract more and more people to manage at a specific bank. Currently, the customer is considering as demanding for the banks. Thus, it is pushing the bankers to develop/progress new approaches and strategies and innovative products to keep skip with the growing customer expectation. Through initial up of the economy, customer satisfaction has developed new importance and different measurements. Furthermore, the customer partialities are shifting at a speedy pace and their demands are revolving insatiable (Nagabhushanam, 2015).

2.2. Banking Services Quality

Service Quality is the advantage of excellence service performance. It's the business method which able to differentiate competitors from other. The quality of services observed an executive strategy defence. Through this study will obtain out the significant attributes in banking sector, which can be using for evaluating the banks quality of service. It is challenges to measure and compare service quality between commercial banks which are located in Sultanate of Oman (Rajalakshmi, 2016).

A service quality is performing to offer the services to customer as they expected. Or the services which are provide the customer within the expectation. End of day the bank should be ask themselves the service quality which has offer it to customer meet them requirements or not? This is displaying how customers satisfy with the services provided to by the bank (Afrin, 2012).

The quality is the decision on the individual's sensitivity/awareness of the service stated by Grönroos (1984). According to Grönroos, to plan for long period quality strategy, based on the customer expectation. The customer expectation should be calibrated, focused, and revealed. The customer is examine the banking quality, compare between them expectation and provided quality of services. Most, of the customer expectations are actual high from the banking sector. If the customer obtains over expected quality of services from banks that service has high quality (AWUOR, 2014).

The expectations of customer vary liable on what type of commerce the service is related to. Expectations also vary liable on different placing plans of different service providers. In 1984, Grönroos suggested the assessment of perceived service quality along technical and practical measurements. The technical quality is indicated to contain of service provided to customer. The functional quality is indicated to approaches of service implementation; treatments earmarked to customers by staff, behaviours of the

staff and so on. That is how the service is provided. Grönroos confirmed that quality must be planned as the alteration between customer's expectations and the apparent performance. Always, the customer associates his expectations with his experience of the service, apparent through the filter of the company's image. That is, the customer evaluation of service quality is based on a assessment, or validation rather than disconfirmation, with respect to some relative term already held in mind by the customer at the pre-service stage (AWUOR, 2014).

2.3. Measuring Service Quality Using SERVQUAL Model

An arrangement of influences or factors has been recognized in the work for assessing service quality. For example, in 2004 Sachev and Verma measured service quality in terms of customer expectation, customer awareness, customer attitude, and customer satisfaction. Although the various models for measuring service quality, Nyeck *et al.* (2002) acknowledge that the SERVQUAL model remains as the greatest complete effort to hypothesize and measure service quality. The model is broad and widely utilized to assessing service quality in the works. A quantitative research was arranged by Parasuraman *et al.* (1988) in which an implement was developed for measuring the awareness of consumers concerning service quality, and after that research it became known as SERVQUAL. The measurements of SERVQUAL model were (Rajalakshmi, 2016):

- Tangibles: physical attributes.
- Reliability: to give promised service.
- Responsiveness: showing interest to help customers and provide prompt services.
- Assurance: guarantee competence, courtesy, credibility, and security to customers by organization's employees using their knowledge,
- Identification: the ability to understand and share the feelings of customers.

The SERVQUAL questionnaire covers these five service quality measurements utilizing two servings. One of the helpings is contained of expectations of customer and other is grounded according to acknowledged service quality awareness. Each helping has 22 stuffs. The utilizing of SERVQUAL tool has already been authenticated in evaluating service quality of restoration and maintenance service providing secure. Consequently this study implements the SERVQUAL scopes to measure service quality of commercial Banks in Chennai city (Rajalakshmi, 2016).

Analysis of the literatures on customer service quality reviewed points out two major limitations. First, it's required to enhance the sector of banking measure of customer service quality. This is mainly significant from a management perspective since several of inquiries in existing mechanisms as noted by Babakus and Boller. Intended to be applied across situations or services just do not apply in a specific context and force researchers to drastically alter the items (Afrin, 2012). The customer needs and expectation id leading force for offering quality of service to present customers. As well, attract the new customer and business. The model SERVQUAL apply very significant role to measures the relevant determinate the service quality. Overall customer satisfaction levels of Saudi bank customers. The investigation and analysis discovered that they have a significant positive perception towards. Overall 84% of the customers are satisfied about the services provided by the banks (Aljasser & Sasidhar, 2016).

It was practical that the female customers observed higher level of positive awareness towards compared with the male customers. In additional, the customers underneath 35 years old had positive awareness toward communication. The people who having bachelor's degree and beyond recognize better consistency in banking services (Aljasser & Sasidhar, 2016).

3. Significance of the study

When this study achieved, it will support vision into a practical sector. Furthermore, it will give the significant indicators to other sectors about customer expectation. And how the customer will be satisfy with the service offered. Moreover, this research will let the organization create the strategy based on the customer requirements to achieve the organization goals.

The end of this research wills recommending to the banks how to make sure them customers satisfy with the services which is offered. Also, ensure without any delay and within the Service Level Agreement (SLA).

4. Problem statement

Currently, there are seven domestic commercial and Islamic banks located in Sultanate of Oman. Those banks are serving around 4.7 million populations over the entire Sultanate. Most, of the banks offered the same products to the customers. But, the customers are always looking for the best service offered to them instead of the products. However, the facts say no business can exist without customers.

Majority of the customers are not getting the service which they expected. Normally, the customer is visiting the branch when they need help or have some inquiries. But, there are some bank employees not serving the customer as required. Or it may some staffs checking this customer under which category to serve them. The major strategy which each banks should be work in is to providing the high level of quality services for the customer.

- *How to create customer experience to improve customer satisfaction?*
- *How to improve customer service to provide customer satisfaction?*
- *How to be with customer expectation without any delay?*

5. Research objectives

Based on the study problem statement this has mention above. This study objective will be as follows:

- *Evaluate the level of service quality and customer satisfaction in the Sultanate at domestic commercial banks.*
- *Examine how the Sultanate domestic commercial bank goes about the marketing of the bank services.*
- *Determine how customer's service influences customer's retention rates.*
- *Explore the staff attitude towards customers of the bank*
- *Recommend ways of improving service quality to management.*

6. Research questions

According to this study objectives set out. This research has working in the below address research questions:

- *Will the investment for domestic Commercial bank in services increase if there is an improvement in level of customer's services?*
- *Will customer's retention rates improve if the duration required for a bank transaction is reduced?*
- *What will be the response of customers to improved quality of the customers' service?*
- *How the customer service will influence on the bank business?*
- *What is the bank should be do to improve customer service for all categories?*

7. Research hypothesis

These study hypotheses are built based on the objectives mentioned above. The hypotheses are as follows:

- 1st H: *Customer Services and quality has negative impact on the banking sector.*
- 2nd H: *The relationships make sense to improve the customer service in banking sector.*
- 3rd H: *The customer service and quality directly effecting on the business and improving the organization profits.*
- 4th H: *To have the highest share in banking sector, the major element should be working on it is customer service and quality.*
- 5th H: *Lowly customer service and quality motivating the organization to drop the business.*
- 6th H: *Customer services and quality apply very significant role in banking sector because of the competitors.*
- 7th H: *Customer challenge and issue should be sort out with the agreed Service Level agreement (SLA).*

8. Scope of research

This study will cover on the bank Muscat customer only. In additional, not all bank Muscat customers, as bank muscat has around 1.8 million customers. This research will study around 300 customers only. As well, it will focus on the services offering to customer and the quality of the service.

It may require meeting some of bank muscat Customer Services & Quality department staffs or group meeting. To see how bank muscat deal with the customer complains to improve the services and what is the last technology they have utilized.

10. Methodology of research

This study tracks a quantitative and qualitative research methodology. Bank customers in bank muscat – Sultanate of Oman will be invited to contribute their opinion about their service expectations in a bank industry. The questionnaire it the measurement tool will be utilizes. First, this will include geographic information such as branch information. Then it will provide all the responses from the bank customers that will help to evaluate how they are satisfied with the customer service of the bank. The service which is still needs improvement and if customers give importance to good service of the bank in choosing their banking needs. All attributes were positively worded (Essays, 2013).

Also, there is group meeting with customer service and quality department from bank muscat. And some of the management to get them feedback about the customer service provided to customer and future vision.

11. Results and discussions

The result which is come out of the questionnaire is from bank muscat customer from different branches. The data has collected from 60 customers of different branches of bank muscat. The result display as follows:

Gender of Customers:

Table 1. Gender of Customers

Particulars	Frequency	Percentage
Male	37	65%
Female	23	35%
Total	60	100%

There are 60 respondents collected completed without any missed information. Out of the collected questionnaires there are 65% male and 35% female.

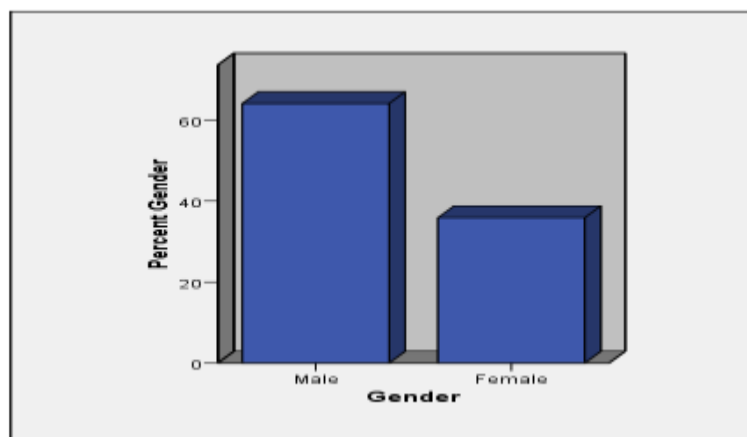


Figure 1. Gender of Customers

Kind of Account's:

Table 2. Kind of accounts

Particulars	Frequency	Percentage
Current	14	25%
Saving	36	55%
Both	10	20%
Total	60	100%

Out of 100% customers there are 55% have saving account. Where there are 25% of customer have current account. And left is 20% having both accounts saving and current. Out of 60 respondents, the maximum count of 36 customers responded those have saving account, and 14 have current account. Where there are 10 have both account current and saving.

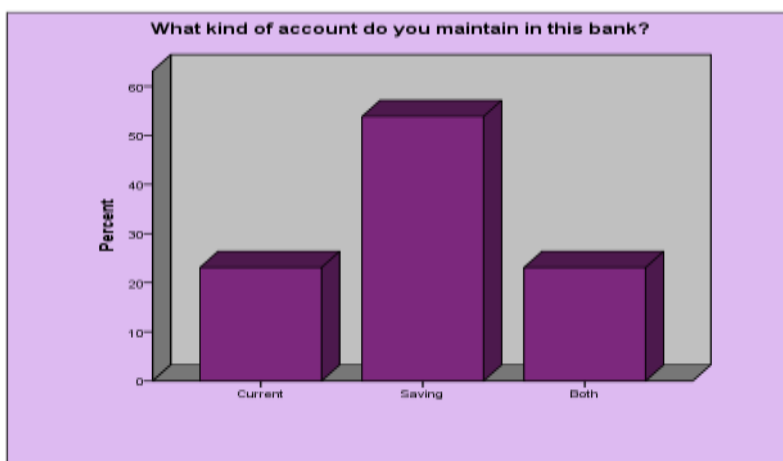


Figure 2. Kind of accounts

Does the bank cater customer needs?

Table 3. Bank caters customer needs

Particulars	Frequency	Percentage
Yes	45	80%
No	15	20%
Total	60	100%

The highest count of customers is satisfied with the bank service. Where there are 80% of customers obtain all the banking needs on time. There are 20% clients not glad with the banking service. It required for improvement. Out of 60 clients there are 45 glad with banking facility. As well, 15 customers not convinced of bank service.

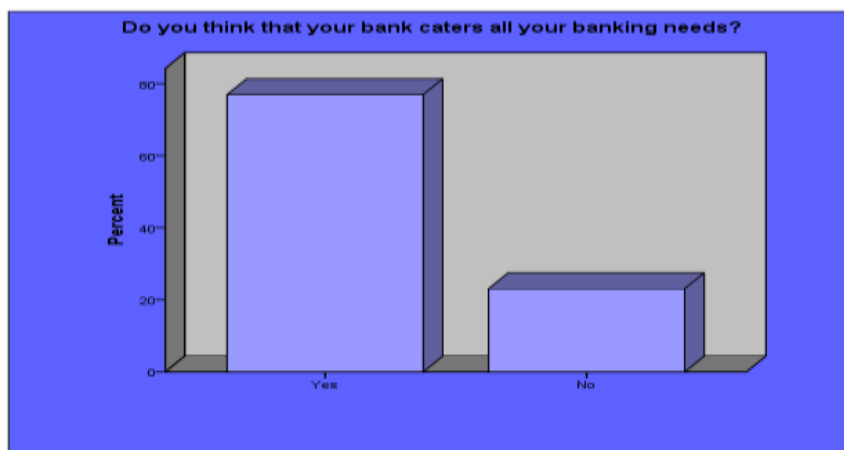


Figure 3. Bank caters customer needs

Dose the bank has core banking facility:

Table 4. Core Banking Facility

Particulars	Frequency	Percentage
Yes	43	65%
No	17	35%
Total	60	100%

There are 43 answered yes, which mean there are 65% getting bank facility based on customer required. There are 35% not satisfy with core banking facility, there are not obtain the required core banking ability.

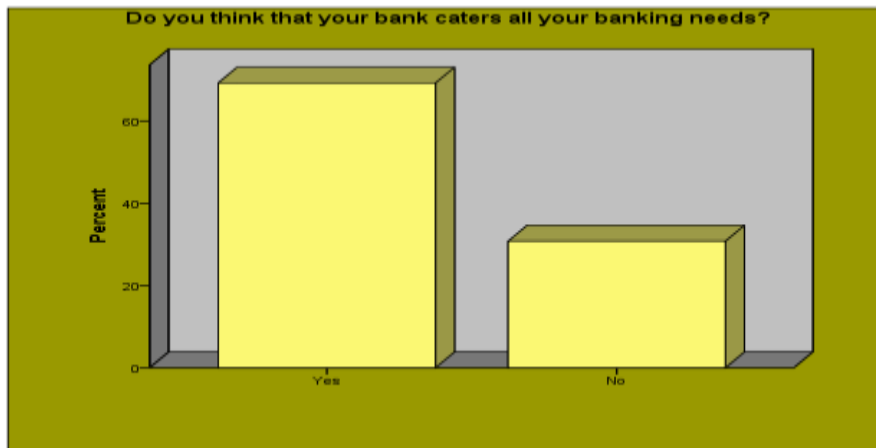


Figure 4. Core Banking Facility

Priority of bank services:

Table 5. Priority of bank services

Particulars	Frequency	Percentage
Personalized service	5	10%
Wide branch network	22	20%
Customer service	3	4%
e banking	40	65%
Core banking	1	1%
Total	60	100%

The majority of customers prefer e banking, where there is 65% of the customer pointed to e banking as the main priority in the bank. The second is wide branch network which help other customer when required with total rate is 20%. There are 10% went to personalized service, 4% customer service, and 1% core banking. Total number of answer collected was 60. Which are divided between personalized services, wide branch network, customer service, e banking, and core banking? The score result as follows:

- E banking 40 score out of 60.
- Wide branch network 22 scores out of 60.
- Personalized service 5 score out of 60.
- Customer Service 3 score out of 60.
- Core banking 1 score out of 60.

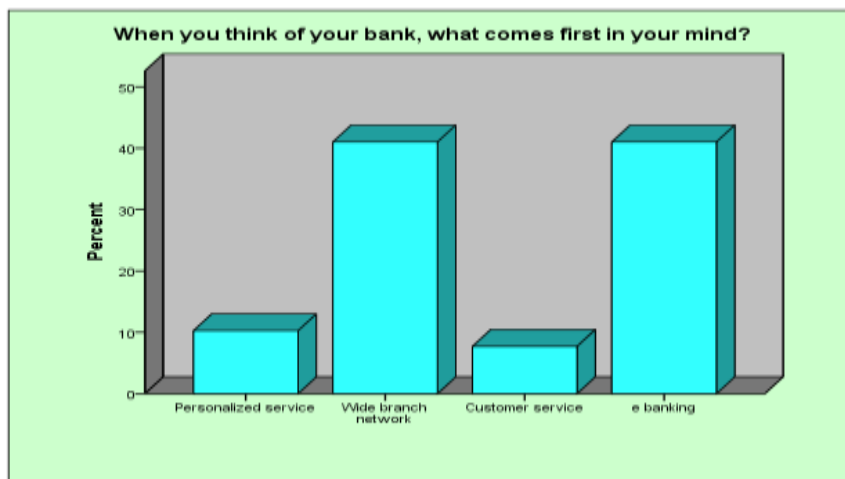


Figure 5. Priority of bank services

Unnecessarily banking charges:

Table 6. Unnecessarily banking charges

Particulars	Frequency	Percentage
Yes	45	70%
No	15	30%
Total	60	100%

70% respondents there are additional fees bank is charging the customer for minimum limit, where those customer see it is not required. But, in opposite side there are 30% of respondents it's acceptable to charge the minimum fees.

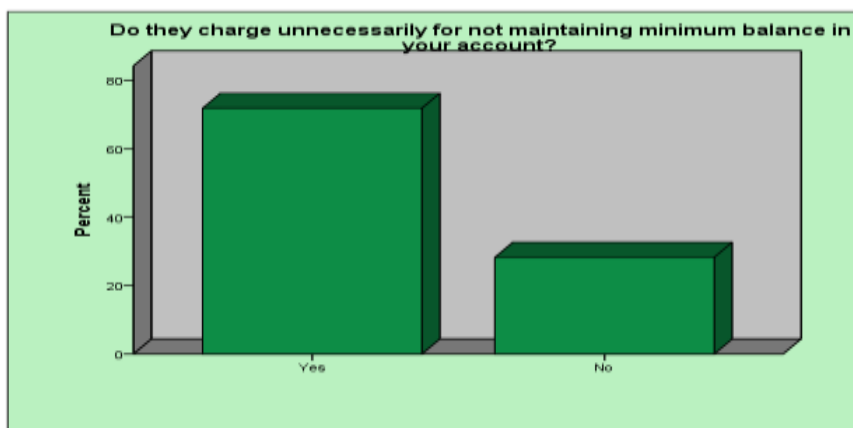


Figure 6. Unnecessarily banking charges

Does the bank offer competitive interest rate?

Table 7. bank offers competitive interest rate

Particulars	Frequency	Percentage
Yes	15	30%
No	45	70%
Total	60	100%

There are 30% of customer responded see there is competitive in interest rate offered to the customers. But, 70% responded with total number 45 see there is no competitive interest rate offered to the customer compare with other banks.

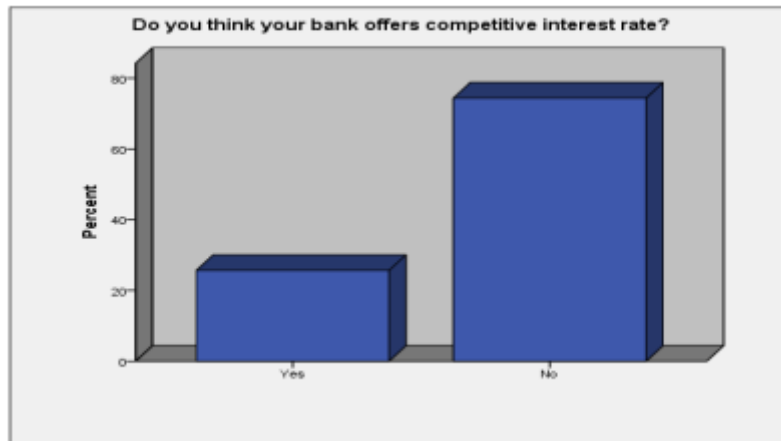


Figure 7. Bank offers competitive interest rate

Using other bank’s services:

Table 8. Using other bank’s services

Particulars	Frequency	Percentage
Yes	42	65%
No	18	35%
Total	60	100%

42 score out of 60 with total percentage 65% respondents utilizing other banks services. Those using other bank service as back up. 35% not using other bank services and satisfy with bank services.

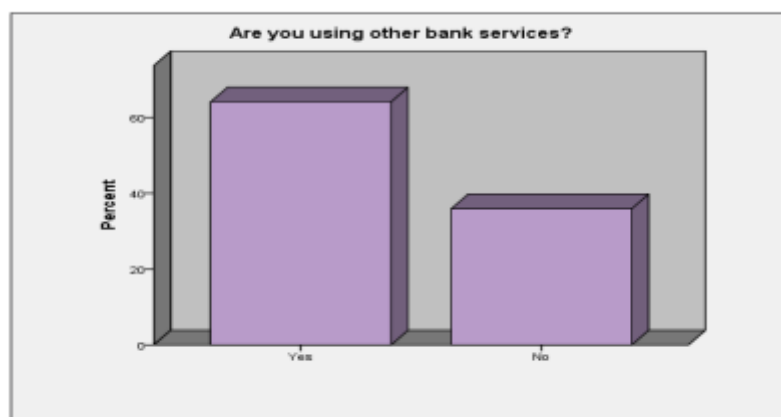


Figure 8. Using other bank’s services

Satisfy with bank service offering to you:

Table 9. Satisfy with bank service

Particulars	Frequency	Percentage
Yes	42	65%
No	18	35%
Total	60	100%

65% respondents are satisfied with bank service provided, and 35% not happy with the services. There 42 out of 60 glad compare with 18 out of 60 not glad.

Does the bank using the latest technology:

Table 10. Bank using the latest technology

Particulars	Frequency	Percentage
Yes	53	95%
No	6	5%
Total	60	100%

95% respondents are the bank is using the latest technology to serve the customer. There are 53 answers happy with the latest technology bank is using. 5% mentioned the bank not using the latest technology in service providing.

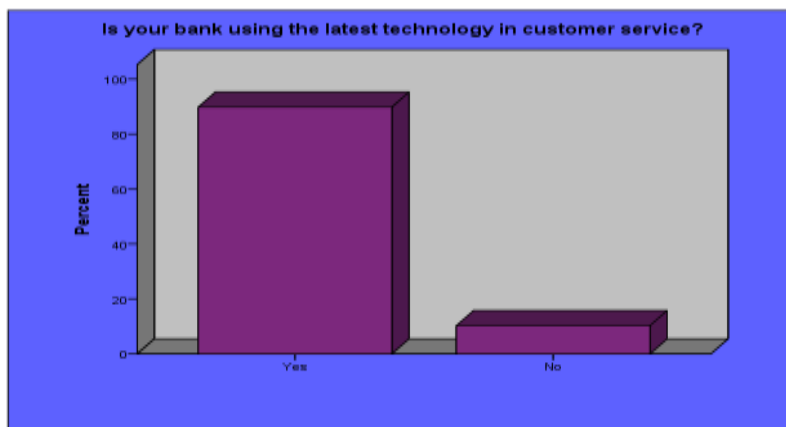


Figure 9. Bank using the latest technology

How the customer satisfied with branch services:

Table 11. customer satisfied with branch services

Particulars	Frequency	Percentage
Dissatisfied	4	10%
Satisfied	33	55%
Fully Satisfied	5	10%
Neutral	18	25%
Total	60	100%

In term of customer satisfied with branch service there are 10% dissatisfied with branch offered services to the customer. 25% it feels the service which is providing through branch neutral. 55% of the respondents are satisfied, and 10% fully satisfied.

There are 33 customers out of 60 satisfied with branch service offered. Where there are 5 out of 60 fully satisfied, 4 dissatisfied, and 18 neutral.



Figure 10. Customer satisfied with branch services

Does the bank employee's cooperative with customer:

Table 12. Bank employee's cooperative with customer

Particulars	Frequency	Percentage
Yes	48	85%
No	12	15%
Total	60	100%

85% respondents are the bank employees are cooperative with customer. There are 15% employees are not cooperative with customer. The indicator show 48 of customer proof that bank staff cooperative with customer compare with 12 out 60 the bank employees not cooperative with customers.

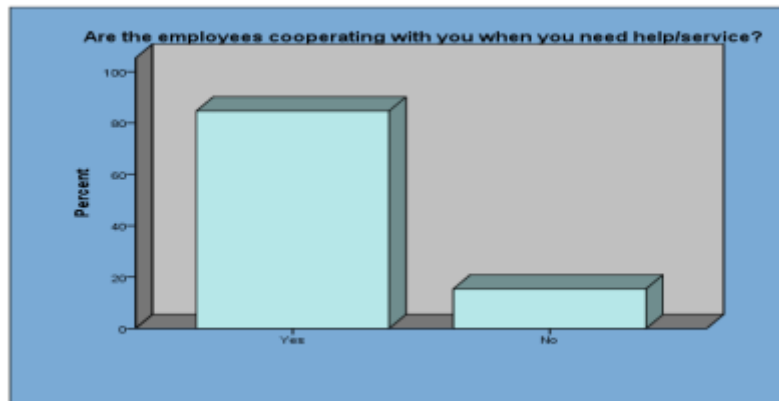


Figure 11. Bank employee's cooperative with customer

Summary Profile of Respondents

The total count of respondents collected 105 but, the completed 60 papers only. Those 60 papers come with required information from customers. The questionnaires collected from different bank muscat branches with different feedback. The collected respondents are 65% from male and 35% female. The majority respondents come from customer whom completed 8 pules in bank muscat. Overall, the bank needs to improve the customer services and quality with using the latest technology.

12. Findings

- There is no strong relationship between customer and branch employees, that why customer moving from bank to other. And the relationship taking very important role in the organization.
- The significance of aspects that impact customer's satisfaction with banks of Sultanate of Oman in terms of service measurements: primary knowledge, provide or offer service condition, relationship, and banking environment.
- The bank need to determinants the service quality and understanding satisfaction level of the customers.
- The banks need to serve the customer whenever required with professional experience, improve the relationship with customer.
- Significance the statistics show those customers whom using bank service regularly have more loyalty with the bank and need more attention.
- The bank need to work out in customer service and quality where improve and customer loyalty and not allowed the customer to move to another bank.

13. Conclusions

An overview of measuring the service quality which provided by banks to the customers through SERVQUAL Model used for this study. It is not easy to measure the quality of service which offers by banks but, customer satisfaction, experiences, and loyalty of customer with the banks apply very significant role to measure the customer services offered by bank. The customer loyalty, satisfaction, and experiences can build long term relationships between customer and bank. The leading factors which enhancing bank

service and quality to toward with customer are tangibles, reliability, responsiveness, assurance, and identification.

The conclusion of this study is bank's need to invest in the service quality to ensure customer satisfaction. The final result collected through this study give the indicator that, banks have to work in customer services and quality as the customer looking for the best services provider to move with. Furthermore, the banks need to gain more business while they improve services.

14. Recommendations

- The banks must working seriously in the matter of customer services and quality and improve the relationship with customer, and specially the critical customers.
- The banks need to spend more effort in the major factors of customer satisfactions; initial experience, delivery services condition, service experience, relationship, and environment.
- Evaluate the customer feedback and announce about it in public where proof to the customers they are importunate for the bank, and them feedback is consider as value.
- The banks need to evaluate the level of service quality and customer satisfaction in the Sultanate at domestic commercial banks.
- The banks need to sign relationship manager for the critical customer.
- Bank need to measuring the service quality by using SEEVQUAL.
- The banks need to ensure that all customers are happy and satisfy with the services offered.

15. Limitations of the study

- This study will not consider on the all domestic commercial banks located in Sultanate of Oman.
- Through this study will consider on bank muscat and some branches which are located in the Capital only.
- Will study the customer services and quality which is used and not used by bank muscat.
- Will obtain some of bank muscat customer feedback about the customer service and quality which is offering by bank muscat to the customer.
- It may meet Customer Service & Quality Department from bank muscat to get some information.

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