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Role of Banking Service Quality for Enhancing the Credit Culture

- Polling Study of Banking Agencies in the Wilaya of TEBESSA -

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Abstract: This study aimed to identify the quality of banking service, and diagnosis of the contribution of each bank and the customer, due to enhancing the availability of credit culture, with represented the determinant of quality such as banking facilities, customer behavior, and using the modern technology. The study relied on the survey approach in studying on employees in the banking agencies of the Wilaya of TEBESSA, based on the statistical treatment program for social sciences (SPSS). The study concluded the severe weakness of the credit culture in the banking agencies; due to internal reasons, linked in banking system, and external reasons represented in the downturn in the Algerian economy as well as the financial liquidity crisis at the beginning of the second quarter of the year 2020. Among the most important recommendations, that banks should provide banking awareness leaflets to different categories of citizens regarding services.

Keywords: Banking facilities, customer behavior, financial technology, credit culture.

Jel Classification Codes: O31 ،E52 ،G29 ،C25

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1. Introduction

The study of bank's business and the aspect of trust between them and clients; in terms of calling for savings such as: saving money, investing and exchanging various interests. Therefore begins in the activities that it determines of whatever kind: commercial, real estate, industrial and agricultural. This in turn pushes the bank to develop an integrated program to spread banking awareness and to spread a credit culture for work among the masses of customers and investors, by introducing them to the benefits that they will reap by depositing their money**.**

1.1. The problematic

Despite of the importance of banks credit culture, it did not take the sufficient research and study; due to the increasing demand of customers for various credit services that increase in diversity over time, especially with the technological means available and controlled by most layers of society with a larger youth composition. Thus, this social composition of the majority of young people who are aspiring and in control of various technological means, can be rely upon to make a leap in various financial transactions. Based on the above the problem can be raise in the following main question**:** How do the determinants of banking service quality contribute to enhancing the availability of credit culture in the banking agencies of the Wilaya of TEBESSA?

1.2. The Hypothesis

To answer the main and fundamental question, we must formulate the main hypothesis, which is: There is a significant contribution $\alpha = 0.05$ between the determinants of banking service quality and enhancing the availability of credit culture in banking agencies in the Wilaya of TEBESSA.

Within the main hypothesis, there is a set of sub-hypotheses, namely:

- ✓ There is a significant contribution $\alpha = 0.05$ between banking facilities and enhancing the availability of credit culture in banking agencies in the Wilaya of TEBESSA.
- ✓ There is a significant contribution $\alpha = 0.05$ between customer behavior and enhancing the availability of credit culture in banking agencies in

the Wilaya of TEBESSA.

- ✓ There is a significant contribution α = 0.05 between the use of financial technology and the enhancement of the availability of credit culture in banking agencies in the Wilaya of TEBESSA.

1.3. The study importance

The importance of this study lies in:

- The importance of the various financial institutions operating in the Wilaya of TEBESSA, by knowing the role played by the behavior of customers and the various banking facilities and the degree of their use of technology through knowledge of their dealings with various banks and evaluation of this behavior. For that their work to develop educational awareness programs to achieve the goals and rationalize the behavior of this customers; also it demonstrate the role that different technologies play in establishing an inclusive credit culture;
- The benefit for society, as the confinement of some banking credit services to specific groups of society, and the possibility of expanding the category of customers and at a higher cultural level for the various credit operations, and building a conscious and educated society that effectively contributes to the various processes of economic development, as well as access to the various banking services and facilities provided by Banks and hence optimal access to all customers;
- The benefit for researchers and scholars, as we seek through this study to access information and results that may add something to this for this topic under study, topics may be raised that will be subject to other studies.

1.4. Previous studies

In order to give a clearer picture of our subject, we will mention some studies, in particular:

1.4.1. Study by the researcher Governor of Y.V. REDDY Themed:

(**Credit Policy, Systems and Culture,** Governor in Reserve Bank of India, at National Institute of Bank Management (NIBM), 2004 ،Pune**)**. This research paper is for Y.V. REDDY, as Governor of the Reserve Bank of India, where reference made to credit policies and their relationship to systems and culture, as he addressed several issues and problems, including obstacles and problems associated with the flow of credit. He also discussed the role of credit flow in correcting the financial environment in developing countries. How can the balance maintaining between the imbalances resulting from profits in the medium and long term and the credit flow or treasury flow that considers them in the various sectors? This study concluded:

- The need for consulting offices aimed at collecting information, especially from lenders, and making it available in the bank, and moving to credit information bureaus that provide information needed by the bank to customers at interest rates for various types of loans;
- There are three axes of credit systems: the credit rate or the interest rate; "Insisting on collateral"; "prescribing the end-use";
- There is an imperative that indicates the necessity of linking monetary policy, credit policy, laws and regulations in force in dynamic situations with the integration of structural shifts in the financial system and economic openness ;
- The rules and procedures focus on credit flow, especially in the short cycle, with the aim of ensuring financial and monetary stability;

1.4.2. A study for BONGA Wellington Garikai and all titled:

(Analysis of credit culture in the Zimbabwean-banking sector, dynamic research journals, Journal of Corporate Finance, volume 4, April 2019**).** This study aimed to analyze the credit culture in Zimbabwean banks, where a qualitative statistical tool used, which is an electronic form to know the level of credit culture in these banks through 188 participants through an Electronic questionnaire. This study concluded:

- The credit culture is located below the optimum level, as responses indicate that risk management is very important and represents the optimum level ;
- Noting that the issue of corporate governance is absent in the banking sector;
- Helping the weak credit culture as a result of internal and external factors, including favoritism for relatives and those looking to obtain a loan, as well as political influences that lead to a weak credit culture;
- To propose appropriate adjustments in the field of the bank to ensure that

power is in the hands of politicians and to develop a framework for credit and through effective credit analysis, standards for training and directing lenders, a good credit culture must supported to ensure vitality of the banking sector and promote economic growth. Regular loans closely related to the analysis of poor credit and inappropriate loan recruitment, support for good corporate governance and the maintenance of a good organizational culture.

This study also indicated strong credit culture criteria, such as:

- Balance growth through quality management of financial assets;
- An acceptable loan payment system;
- Split and separate tasks;
- Diversification of risks and independence in loan review and financial asset classification programs.

1.5. The methodology

The descriptive and analytical approach was rely upon as the appropriate approach for such researches with a social dimension, and through a theoretical part based on the theoretical framework of credit, and from there, which linked to the term culture. Where it addressing to the credit culture as a subject of study and an applied part through the case study approach and depending on the treatment program Statistical Package for Social Sciences SPSS for a sample of banking agencies at the Wilaya of TEBESSA.

2. Theoretical concepts of credit and the credit function

Credit plays an essential role in the economic and social development of developed and developing economies alike; this is due to the economy's growing need for capital, which characterize by scarcity and high costs. As banks deliberately in, their policies use credit facilities and carry out extensive studies of their customers' behavior, as well as benefit from the financial technological progress "Fin-tech".

2.1. Credit function concept

2.1.1. The emergence and development of the credit function

Credit is one the most important pillars of the modern economy. Productive use of the credit growth would lead to increased spending, investment, job creation, etc. As long as important sectors of the economy remain capable of repaying their debt, we may simply expect an upward spiral of prosperity. However, as surprising as the deep crisis of 2008-2009 were, the behavior of the industrialized economies during the sluggish recovery has been even more so which is widely diagnosed as demand side "secular stagnation". **(XINTONG, 2017, p. 2)**.

2.1.2. Defining the credit function

There are many definitions of the credit function according to the sector and the period, including:

- Credit is borrowed funds with specified terms for repayment. When there are insufficient accumulated savings to finance a business and when the return on borrowed funds exceeds the interest rate charged on the loan, it makes sense to borrow rather than postpone the business activity until sufficient savings can accumulated, and assuming the capacity to service the debt exists. **(ledgerwood, 2000, p. 66)**
- Credit define as "the confidence, that the bank places on a person, whether natural or moral by granting him an amount of money to be used for a specific purpose, within an agreed period of time and under certain conditions in return for an agreed-upon material return and with guarantees that enable the bank to recover his loan in the event the customer stops paying" **(Asheesh, 2010, p. 58)**
- Bank credit is a loan provided by a bank to a customer for a specific purpose. Whereby bank loans are defined as "services provided to clients by virtue of which individuals, institutions and establishments in the community are provided with the necessary funds, provided that the debtor undertakes to pay those funds, their interest, commissions owed on them and expenses in one payment or in installments on specific dates. This relationship strengths by presenting a set of guarantees that guarantee the bank to recover its money in the event that the customer stops paying without any losses. **(Angro, 2006, p. 19)**

2.2. Types of bank credit

There are four basic types of credit. By understanding how each works, financial institutions will be able to get the most solution for their loan recovery and avoid paying unnecessary charges**: (Hagos, 2010, pp. 25-26)**

- ✓ Service credit is monthly payments for utilities such as telephone, gas electricity, and water. You often have to pay a deposit, and you may pay a late charge if your payment is not on time.
- ✓ Loans: Loans can be for small or large amounts and for short or long periods. Loans can be repaid in one lump sum or in several regular installment payments until the amount borrowed and the finance charges are paid in full. Moreover, loans can be secured or unsecured.
- ✓ Installment credit: is described as buying on time, financing through the store or the easy payment plan. The borrower takes the goods home in exchange for a promise to pay later. Cars, major appliances, and furniture are often purchased this way. You usually sign a contract, make a down payment, and agree to pay the balance with a specified number of equal payments called installments. The finance charges are included in the payments. The item you purchase may be used as security for the loan.
- ✓ Credit cards: are issued by individual retail stores, banks, or businesses. Using a credit card can be the equivalent of an interest or free loan.

2.3. Credit types according to the character of the coverage

We find the following: **(Varga, 2018, pp. 36-37)**

- Collateral loans; if the ownership of any of the receiving party's assets (land, real estate, equipment's and even amounts on the debtor's bank account) is transferred to the bank, in case the receiving party cannot repay the loan as agreed. Such lending has a relatively low risk, as the bank secures itself against non-payment. The bank has to value the collateral properly the credit is 100% covered if the value of the asset offered as coverage is equal to the amount of the debt. In case a default a problem still can occur, if the bank cannot turn the asset into cash or at a lower price than the market value. Thus, the bank usually applies a cut on the value of the collateral, and provides the loan accordingly. The Loan to Value (LTV) measure shows the ratio of the provided loan to the value of the collateral.
- Non-collateral loans (blank credit): It is also conceivable, however, that the credit only partially collateralized, for example the object pledged as collateral is worth less than the amount to be repaid. The bank is in

the worst situation when the credit is an uncovered credit, namely no asset is transferred to the ownership of the bank if the debtor does not pay. Banks are trying to avoid the provision of these loans. Banks have to face a wide range of risk with credits: the risk of changing interest rates or of economic conditions, non-payment, fraud, the debtor's bankruptcy prospects, etc. They try to reduce these risks somehow. As we have seen, one way to guard against the interest rates and economic conditions is that not fixed but variable interest rates are applied.

3. An introduction to the credit culture

3.1. The implications of credit culture

3.1.1. Defining culture

A. The linguistic concept: The origin of the culture in the Arabic language is taken from educating and it is given in the language to several meanings. as it means cleverness, intelligence, speed of learning, settling something and establishing its warp, discipline, refinement, learning, knowledge, education, the arts, and in the refinement of the language - Ibn SAKET - a man of knowledge Stand up if there is an officer of what it contains, and it is said that something is educated, which is the speed of learning. (**Mansour**, **2004**)

B. Idiomatically culture: It says that it is the advancement in theoretical ideas, and that includes advancement in law and politics, awareness of important history issues, as well as advancement in morals or behavior and the likes of theoretical trends. (**Al-Omari, 2001, p. 9**)

3.1.2. Definition of credit culture

It represented in the values of credit, belief and behaviors what done and how it done, all of which have an impact on the method of granting the bank the loan and on managing the loan risk. **(Al-Karasneh, 2013, p. 9)**

3.2. Mechanisms for creating a credit culture

It represented in the following: **(Al-Karasneh, 2013, p. 9)**

- Diversifying and developing financial products and services with the aim of providing innovative and low-cost services that are compatible with the needs of excluded groups, especially women and those with low incomes;

- Developing the infrastructure of the financial system;
- Establishing comprehensive databases that include historical credit records of individuals and small, medium and infinite companies.
- Expanding the provision of digital financial services as well as mobile payments to access financial services at a lower and more effective cost;
- Enhancing geographical spread by expanding the network of bank branches and phone banking services, points of sale, teller machines.
- Ensuring consumer financial protection through financial awareness and education.
- Enhancing disclosure and transparency in banking transactions and making them the basis for the principles of financial consumer protection;
- Developing national financial education strategies that go beyond basic concepts and cover day-to-day financial management.

4. Case study of local banking agencies in the Wilaya of TEBESSA

4.1. A brief overview of the Algerian banking system

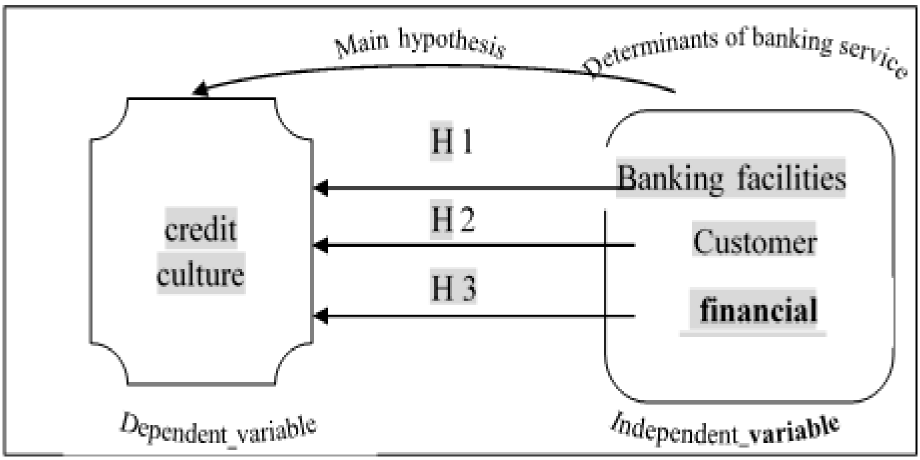
The Algerian banking and financial system has gone through several stages, each of which characterize by specific characteristics. After political independence, Algeria inherited a diversified banking apparatus based on the liberal system that serves French interests. The goal of the beginning of the eighties was where the organization and functions of it reconsiders in line with the economic reforms of the time, and the attempt to reform the banking system embodies in amending the legislative and regulatory texts. Whereas, Law 12-86 issued on 08/19/1986 regarding the banking system and the terms of lending issued as an attempt to reform the banking system in line with the reforms that affected the rest of the economic public institutions. With the promulgation of Law No. 10-90 of 04/14/1990, which included the Currency and Loan Act, and an update on the previous reforms, radical changes introduced in the regulation of banking activity and the standards for correcting the financial position of banks. The principle of privatization also abolished and banks became able to carry out all types of banking operations in all economic sectors Thus; public banks have obtained a comprehensive banking system. **(Bank, 2017)**

4.2. Defining the population and sample of the study

The population of the applied study consists of a group of employees of banks in the province of TEBESSA, 45 questionnaires distributed in accordance with the majority of the study sample, 43 of which retrieved.

4.2.1. Study model

Figure 1. The study model



Source: Prepared by the researchers.

4.2.2. The tools used in the study

A. Questionnaire Distribution questions

Table 1. Distribution of the questionnaire questions to the study axes

Study axes		Number of questions
The independent axis: the banking service	Banking facilities	07
	Customer behavior	07
	Use of financial technology	06
The sum of the independent variable		20
Dependent Ax: Credit Culture		20
TOTAL		40

Source: Prepared based on the results of statistical analysis.

B. The study tool's stability

Table 2. Value of the stability coefficient for the internal consistency

Paragraph number on the questionnaire form	The name of the variable	Cronbach alpha stability coefficient(%)
From 01 to 20	The reality of the banking service	61.1%
From 21 to 40	credit culture	65.1%
From 01 to 40	Overall stability factor	67.7 %

Source: Prepared based on the results of statistical analysis.

From Table (2) the stability coefficients for all study variables are positive. Where the stability coefficient for all paragraphs of the study tool reached 67.7% and the rates of the remaining axes were also higher than the significance percentage (60%), which is a high and acceptable stability ratio for the purposes of conducting the study.

C. Likert's five-ladder

Table 3. Criteria for determining the trend

Weighted average	[1 –1.79]	[1.80-2.59]	[2.60-3.39]	[3.40-4.19]	[4.20-5]
Direction of the answer	Strongly Disagree	not agree	Neutral	I agree	Strongly Agree
the level	very low	Low	Middle	High	very high

Source: (boukalkoul, 2013, p. 24)

4.3. Test of hypotheses

The main hypothesis of the study be testing, and partial hypotheses of the study will be rejected or accepted.

4.3.1. Normal distribution test

The test conducts after all the forms distributing and collecting by the study sample, and the results were as shown in the following table:

Table 4. Results of Kolmogorov–Smirnov test

Test

Questionnaire axes	Axis content	Z value	Significance level (sig)
The first axis	Diagnosing the reality of banking service	1.19	0.12
The second axis	credit culture	1.15	0.14
The questionnaire as a whole		0.81	0.53

Source: It was prepared based on the output of the SPSS program

It is clear from the results of Table No. (04): that the value of the significance level for each axis and the total is greater than (0.05), meaning that the level of significance is greater than 5%, and this indicates that the data follow a normal distribution and parameter tests can be used.

3.4.2. Sub-hypotheses test

The results of the sub-hypothesis test can illustrated through the following table:

Table 5. Results of the sub-hypothesis test

Independent variables	Depend variable	Regress constant α	Correl coeff R	R^2	T	F	Sig
Banking facilities	credit culture	0.13	0.21	0.04	1.39	1.92	0.17
Customer behavior		0.07	0.08	0.007	0.53	0.28	0.60
financial technology		0.17	0.27	0.07	1.78	3.13	0.08

Source: Prepared based on the results of statistical analysis.

It is evident from the results of the simple regression analysis that used to find out whether there is an effect of the independent variable on the dependent variable as it found that:

A-the first sub hypothesis

From the results of the table, it was concluded:

There is no statistically significant effect or role. As the value of the regression coefficient of the alpha constant is (0.13) and the correlation coefficient between the two variables is (0.21). Which is a Very weak correlation, which negatively affects the lack of a credit culture at a significance level (0.05≥α) and this is what the (T) test showing. as for the explanatory ability of the regression model represented by the coefficient of determination (R^2), it reached (0.05), which means that only (5%) of the changes in the credit culture are due to the dimension of the banking facilities, as the test (F) That the regression model in general has no statistical significance. The level of significance reached (0.17), which is greater than the level of significance (0.05). With these results, the next null hypothesis is accepted: There is no significant contribution of = 0.05 between banking facilities and enhancing the availability of credit culture in banking agencies in the Wilaya of TEBESSA.

B- The second sub-hypothesis

Through the results of the table, it was concluded:

That there is no statistically significant effect or role as the value of the regression coefficient for the alpha constant was (0.07) and the correlation coefficient between the two variables was (0.082). Which is a Very weak correlation; and this is what the (T) test showed, from this it is clear that the credit culture is not well achieved through the client behavior dimension in the banks of the Wilaya of TEBESSA. As for the explanatory ability of the regression model represented by the coefficient of determination (R^2), it reached (0.007), which means that only (0.7%) of the changes in the credit culture are due. For the dimension of customer behavior, (F) test has shown that the regression model in general is not statistically significant. In addition, the significance level reached (0.600), which is greater than the level of significance (0.05).

C- The third sub-hypothesis

Through the results of the table, it was concluded:

That there is no statistically significant effect or role, as the value of the regression coefficient of the constant alpha (0.17) and the correlation coefficient between the two variables was (0.27). Which is a weak correlation between the two variables and through these coefficients. For using modern technology on credit culture and this is what the (T) test showed. From this, it is clear that the credit culture is not well achieved through after the use of modern technology in the banks of the Wilaya of TEBESSA. As for the explanatory ability of the regression model represented by the coefficient of determination (R^2), it reached (0.07), which means that only (7%) of the changes in the credit culture Due to the remoteness of using modern technology, the (F) test showed that the regression model in general is not statistically significant. The level of significance reached (0.084), which is greater than the level of significance (0.05). With these results, the next null hypothesis is accepted: There is a significant contribution of $\alpha = 0.05$ between the use of financial technology and the enhancement of the availability of credit culture in banking agencies in the Wilaya of TEBESSA.

4.3.3. Presentation and analysis of the results of main hypothesis test

Its most important results, which represent through the following table:

Table 6: Results of the main hypothesis test

Independent variable	Independent variable	regression constant of α	R	R^2	T	F	Sig
Determinants of banking service	Credit culture	0.321	0.29	0.08	1.94	3.76	0.06

Source: Prepared based on the results of statistical analysis.

Through the results of the table, it concluded: According the results of the simple linear regression analysis that was used to find the relationship between the two variables; it was found that there is no statistically significant effect or role. As the value of the regression coefficient of the alpha constant was (0.32) and the correlation coefficient between the two variables was (0.29), which is a positive but weak correlation between the two variables. Moreover, through these transactions - the regression coefficient and correlation, it becomes clear that there is no statistically significant impact or role at a significance level ($0.05 \geq \alpha$), of the reality of credit culture with the total determinants of banking facilities and customer behavior. As well as the use of technology and this is what the (T) test showed, and it is clear that the credit culture is not well achieved through the axis of the its reality in the banks of the Wilaya of TEBESSA. As for the explanatory capacity of the regression model represented by the coefficient of determination (R2), which reached (0.08), which means that Only (8.4%) of the changes in the diagnosis of credit culture, and (F) test showed that the regression model in general is not statistically significant. The level of significance reached (0.06), which is greater than the level of significance (0.05). With these results, the next null hypothesis is accepted: there is no significant contribution of 0.05 = between the determinants of banking service quality and enhancing the availability of credit culture in banking agencies in the Wilaya of TEBESSA.

So, the relationship between the reality of the credit culture and its defining determinants in its mathematical form be written through the linear regression equation like as: Y = 0.321 x 0.290

X: the sum of the determinants of the reality of banking service;

Y: credit culture.

Thus, by analyzing the results of the statistical analysis, it demonstrated that the credit culture is not available through its most important determinants of banking facilities and customer behavior, as well as the use of technology in banks in the province of TEBESSA.

5. RESULTS AND DISCUSSION

It was found that:

- ✓ The null first sub-hypothesis is accepted: There is no significant contribution of = 0.05 between banking facilities and enhancing the availability of credit culture in banking agencies in the Wilaya of TEBESSA.
- ✓ The null second sub-hypothesis is accepted: There is no significant contribution of 0.05 = between customer behavior and enhancing the availability of credit culture in banking agencies in the Wilaya of TEBESSA.
- ✓ The null third sub-hypothesis is accepted: There is no significant contribution of α = 0.05 between the use of financial technology and the enhancement of the availability of credit culture in banking agencies in

the Wilaya of TEBESSA.

- ✓ The null main- hypothesis is accepted: There is no significant contribution of $\alpha = 0.05$ between the use of financial technology and the enhancement of the availability of credit culture in banking agencies in the Wilaya of TEBESSA.

For that:

- The bank administrations, especially the public ones, are satisfied with providing services only, without being keen to initiate development, due to the centrality of Algerian banks and the failure to open the way to modernization and competition;
- Credit policies in Algerian banks continue to anger and dissatisfy several clients, and hinder the progress of several projects. The most important of which is the high interest rates on loans and guarantees;
- The banking market dominated by a small number of banks. Which limited to public banks. That has been since more than 30 years of reforms. Which means that banks operate in a non-competitive manner in light of the weakness of foreign private banks, which in turn leads to a weak credit culture among clients;
- Weakness of the banking density index, which means that there is a big gap between customers and the banking service, as customers do not receive the financial services they need;
- Due to the liquidity crisis that the country witnessed, starting from the second quarter of the year 2020, this has undermined confidence between the bank and its customers, and this negatively affects the relationship of banking culture among customers.

6. CONCLUSION

Banks or the banking institutions must set appropriate plans, programs and mechanisms, to develop and disseminate financial and banking knowledge to their current and potential clients. But strive to raise their level of awareness and culture in order to enable them to identify all aspects related to the banking services or products provided to them, and from there help in making informed decisions and directing them to the appropriate authority. Through which they can obtain additional information if they have a need for it. The reality in our Algerian banks in general and banking agencies in the Wilaya of TEBESSA specially, which the degree of credit culture is very law due to many factors such as weak Banking facilities and complex client behavior and the luck of financial technology.

7. SUGGESTIONS AND RECOMMENDATION

According to the previous results that have been reached, a set of suggestions can be made that contribute to enhancing strengths or addressing weaknesses in order to achieve the desired goals to reduce the concept of credit culture among the public, the most important of these suggestions are the following:

- ✓ Intensifying the banking environment by doubling the number of private and public banks;
- ✓ Continuous improvement in the quality of services as the reform to apply passes through the restructuring of the banking environment;
- ✓ Subjecting the bank’s employees to training courses to develop their capabilities to convey a better mental image to the public.
- ✓ Banks should provide banking awareness leaflets to different categories of citizens regarding services.
- ✓ Banks should pay attention to the relationship between bank employees and customers in order to support and complement the concept of credit culture, reduce the risk of customer leakage, and build trust between the two parties.

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