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**FRONTLINER SERVICE STRATEGY IN INCREASING CUSTOMER
SATISFACTION OF COMMERCIAL BANKS IN LIBYA**

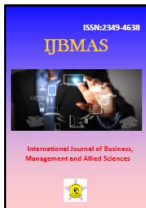
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ABSTRACT

This study examined Libyan Foreign Bank (LFB) front-liners online/mobile banking strategies to improve customer service. What hinders and helps LFB customers use banking apps? This is a descriptive qualitative field study. LFB service members, three front liners, and several customers were studied. This study collected data through observation, interviews, and documentation. This study found that LFB applications maximise customer service. LFB frontlines implemented customer service strategies and marketing mixes by visiting customers, using ATMs, making sales calls, and using old mobile banking. The proposed research focuses on Libyan Foreign Bank finances. A famous and solidarity economy financial institution's customer satisfaction factors are identified. The study is quantitative. Exploratory, descriptive, and correlational. The study involves Savings and Credit cooperative partners and clients. Ratings from experts confirm expertise. Cronbach's Alpha indicates 0.950 internal consistency. Information and communication technology, service quality, and financial services correlate highly with customer and partner satisfaction, with a bilateral statistical significance of less than 0.05. Statistics show a strong link between ICTs, service quality, financial services and customer satisfaction. Network outages and teaching elderly customers to use banking apps were challenges. It made controlling account balances, saving in any way, and reducing office transactions easier.

Keywords: Libyan Foreign Bank, Frontliner Strategy, ICT, Customer Service, online banking application

Introduction

The constant change in customer interests, preferences and expectations is reflected in the need for quality products and services, which makes it necessary to conduct research that allows these behaviours to be collected to determine the critical factors of customer satisfaction. Banks worldwide regularly carry out these analyses that help them make the best decisions that lead to benefits such as improving their image, increasing operational efficiency and customer loyalty [1]. Over time, commercial banks have sought mechanisms that allow them to fulfil their main activity: financial intermediation. To do so, they have established strategies for the creation of competitive services and products that allow them to welcome new clients and seek their loyalty through the quality of service provided, which differentiates them from the competition and directly results in customer satisfaction and better positioning in the financial market [2]. Taking into account that in Libya, there is a large number of financial entities, it is necessary to point out that it is essential to have financial services that meet the expectations of customers that are directly related to satisfaction; it is possible to improve customer service with well-defined processes and adequate services supported by technological innovation, since customer needs are increasingly more demanding, without forgetting that a well-served customer will surely use the services offered again, in turn referring new prospects [3]. It is worth mentioning that information and communication technologies have allowed financial institutions to innovate their services and products, which has led them to establish a technological architecture that supports the growth of the institutions and adapts to the constant evolution of the market, integrating digital financial services that have been viewed positively by consumers and thus have achieved customer satisfaction [4]. Mobile banking is related to banking facilities that communicate via mobile phones. Mobile banking in Libya is proliferating because its services can provide practicality, flexibility, and convenience. Customers can use smartphones to address issues related to the bank without coming to the office [3-4].

Currently, banking competition is not only about marketing products that match customer desires and gaining profit alone, but also about good service. Because the existence of good service will be able to provide happiness to customers, it will also be able to retain old customers and attract potential new customers. Excellent service can ultimately improve the company's good name in customers' eyes, or the community will increase. By having a good view, everything the bank does will be considered good, too, and as a result, customers are satisfied with the services provided. Moreover, of course, this is a positive thing for the bank. There are also banks in Libya itself formed into 2, namely conventional banks by implementing an interest system [5].

There are nine leading financial institutions in Libya. According to the information in this report, as of the end of 2021, 20 banks were operating in Libya, including the Libyan Dinar unit at the Libyan Foreign Bank (LFB). These banks are connected to 580 banking branches and agencies. 90% of deposits and loans in the system are still made up of public banks, which the Central Bank primarily owns [5]. The Central Bank also acts as the industry's regulator. Like many other state banks, state-owned banks in Libya serve as a vehicle for maintaining artificial employment levels. It is crucial to apply pressure to maintain staffing levels, even in unprofitable divisions, to stop unemployment from rising. Most Libyan workers are in the public sector, which puts a great deal of strain on the budget.

One of the essential goals of the Libyan Foreign Bank (LFB) is to provide ease of transactions to customers by optimising the use of net banking and mobile banking to be more accessible, efficient, flexible, and comfortable. Therefore, a strategy is needed to measure the quality of service provided to its customers. The strategy of optimising services affects the increase in customers by informing them about the service. To provide sufficient insight to customers and reduce the level of complaints felt by customers, it is to strengthen the quality of service at LFB and then try to maximise the expertise of bank employees with various learning that is needed by regularly implementing the latest data

innovations, so that complaints that come from customers can be resolved with a more accurate interpretation and are easy to understand.

Definition of information and communication technologies: They allow access to information through telecommunications, including cell phones, the Internet, wireless networks, computers, and other means [6].

Definition of the concept of service quality: Service quality is based on knowledge of customer needs and exceeding the expectations or hopes that users have of a given service [7].

Definition of financial services: Degree to which a system or equipment is in operable condition when called at a given time.

Theories for Information and Communication Technologies: The theory called the technology acceptance model developed by Fred Davis [8] can be indicated is based on two fundamental ideas, namely, the usefulness and ease of using technology by a user. In this sense, when talking about usefulness and ease, we are talking about customer acceptance and, therefore, improving the attitude towards using ICTs, which allows companies to develop products and services directly focused on consumer satisfaction.

On the other hand, for Dosi (1997) [9], technological change can be seen as a constant evolution of organisations in developing solutions that allow improving existing ones to help strengthen the processes in the delivery of goods or services to the end user. It is necessary to specify that technology supports the company in changing and progressing since new and improved options can be generated daily.

Information and communication technologies are directly related to the strategies of companies, especially financial ones; this is due to the demands that clients permanently present. It is essential to specify that without technology, the financial sector would not have had the take-off and growth necessary to remain in financial intermediation.

Theories for service quality

In the analysis carried out on the Total Quality Theory (TQM) by Price (1994) [10], it is indicated that it is essential to establish leadership to achieve a change in the organisational culture that is directly related to obtaining a culture of quality of the members of the organisation and this then leads to the quality of the services and products that are offered, which generates a positive impact for the company.

Quality constitutes one of the most important organisational goals of any company since it allows obtaining greater satisfaction and acceptance from consumers, whatever the market served; it is pertinent to state that quality is a differentiating factor towards the competition, which positively impacts the acceptance of the company for the target market it serves.

Theory for financial services

Based on consumer needs, it is essential to develop products and services tailored to every organisation's strategic objectives, especially financial institutions. With proper monitoring and management of these, customer service is enhanced, becoming a differentiating factor in the market and making the company more competitive. It is necessary to state that innovation in the provision of services in the market substantially improves the quality of delivery of associated products [11].

Applied studies for information and communication technologies

The constant change in information and communication technologies has allowed the development of new network services that surpass traditional infrastructure using software. This guarantees quality of service. Bandwidth is improved, allowing traffic passing through the network to be prioritised efficiently and reducing response times, making it easier to expand coverage with the

implementation of new service points, becoming the most viable alternative to improve the interconnected services of an organisation, as demonstrated by a study carried out in Libya [5].

Applied studies that measure information and communication technologies vs. customer satisfaction

Magallanes (2020)[12] developed research on SME customer satisfaction and digital entrepreneurship. This study determined a positive relationship between "customer satisfaction" and "digital entrepreneurship." It should be noted that the study highlights the inclusion of Fintech technology that has served to retain its customers and expand its business base. It also shows that financial institutions are investing in the innovation of their services to maintain an adequate level of customer satisfaction.

It is essential to mention that financial institutions are aligning their mission and vision towards customer satisfaction, relying on technology, allowing for fast and efficient services, optimising the processes carried out, and creating new service channels. This has directly influenced customer satisfaction, which results in acceptance of the financial institution and experiencing a better relationship between the institution and the client.

Applied studies for service quality

In a study carried out by Chávez and Revolledo (2018) [13], service quality is defined as the set of elements that an organisation permanently seeks in its products and services to meet customer expectations and thus satisfy their needs, dimensions such as reliability, sensitivity, security, empathy, tangible elements are analysed; when all of these are met, service quality is given since they represent the ability to deliver the service, the willingness to help the customer, the knowledge of employees about what is offered, personalised attention, and the image provided to the consumer.

In the research conducted by Shanmugam and Chandran (2022) [14] on the service quality of banks in India, five critical factors are addressed: reliability, security, protection, technology and speed. Since most of the services are through the Internet, banks focus on establishing strategies that allow them to offer quality services through electronic banking since they are the ones that interest customers the most.

Applied studies on service quality vs. customer satisfaction

Chucarga (2016) [15] researched optimising customer satisfaction by implementing the Quality Management System guidelines of the ISO 9001:2018 standard in a company, which concluded that there was only 57.14% customer satisfaction before the study. After the implementation of said system, customer satisfaction increased to 84.58%.

In line with Arellano's thinking (2017) [16], customer service quality has become an indispensable need for every organisation, becoming a strategic factor for differentiation since service quality is directly related to customer satisfaction. Therefore, it is essential for companies always to be familiar with what customers say and think about their service.

Nadkarni and Harsolekar (2022) [17], in a study conducted for the city of Mumbai in India, applying the modified SERVQUAL model, analysed the dimensions of employee knowledge, security, responsiveness, and reliability; they concluded that these dimensions are relevantly related to customer satisfaction. By applying a correlation analysis, they admit that service quality has a great relationship with customer satisfaction.

Applied studies for financial services

According to the study by Anastasi (2010) [18], there are three types of essential financial services: means of payment, savings and credit, without it being necessary for a financial institution to

have all of them. Access to financial services will vary according to the geographic location of the service points and access to technology, regulations, and the economy of each locality.

Access to financial services is transcendental in the well-being, stability and economic growth of people and financial institutions. It should be noted that greater access to financial services and their use significantly helps a better distribution of resources and, therefore, generates economic growth rates over time, improving people's standard of living. (Anastasi, et al., 2010).

According to the study carried out by Hernández (2022) [19], implementing digital financial services helps financial institutions to reduce costs and have more excellent coverage; in turn, they become significant challenges of security, accessibility, privacy and end-user experience, as well as the control agencies must implement regulations that help an adequate implementation of digital services.

Applied studies financial services vs customer satisfaction

According to the study carried out by Khan et al. (2021) [20], the quality of the service is directly related to customer satisfaction, where it is said that the quality of services offered generates a better expectation towards consumers, which causes them to use said services again, in the same way, they help to create good references towards the institution that provides the service.

In research by Tolentino (2019) [21], a hypothesis was raised about the relationship between financial services and customer satisfaction in several financial entities. From the results obtained, it is concluded that the variables analysed have a positive correlation, thus achieving the objectives set out in the study carried out.

Customer satisfaction theory

The two-factor theory of customer satisfaction, analysed by Carmona and Leal (1998) [22], concluded that a relationship exists between customer satisfaction with specific dimensions of products and services and between other dimensions of dissatisfaction. Therefore, customer satisfaction is linked to each transaction and generates a shopping experience with the consumer.

To deal with customer complaints that must be faced by Frontliners who are the front guard of this banking. Based on the explanation of the case above, the author is considering conducting a study on the above-specified topic.

Applied studies on customer satisfaction

To improve their growth rates and be the best in the highly competitive market, companies are looking for alternatives that allow them to do so. One of them is to provide their services in a timely, quality manner and through the appropriate means, meeting the expectations and needs of customers and thus consolidating their satisfaction, which can be taken as a value proposition about their competitors [23].

METHODOLOGY

The type of research used in this research is field research with a qualitative descriptive research method. Descriptive research is research that intends to create a reflection of reality and character and is also related to the incident being investigated. On the other hand, qualitative research intends to define cases more realistically; this method is used to study natural subjects so that they can get used to and have many effects together on the patterns of numbers experienced by researchers.

The location of this study is determined at the Libyan Foreign Bank (LFB), Tripoli Branch Office, with a sample of 1,250 savings customers from the LFB Branch Office. This activity began with ratifying the research idea in May 2022 until it ended.

There is also a source of information from this research, namely primary and secondary data. Primary data is research obtained directly from the source by measuring through monitoring and

questions and answers. Primary data is obtained directly from LFB. Secondary data is obtained indirectly from deeds and literature that supports the primary information, such as books suitable for research, objective journals and the like. In this study, the secondary information used is document data from LFB.

Research informants include three types. The first is critical informants, who know and have the primary data needed in the research. The two regular informants directly participate in the supervised social interaction. The third bonus informant is those who can share data even though they do not directly participate in the supervised social interaction.

In this study, key informants consist of frontliners, whom researchers focus on when selecting customer service, tellers, and security, who become vital informants. Regular informants comprised of LFB customers directly participate in the supervised interaction. The third informant is a close resident who indirectly participates in the supervised interaction.

The paradigm that covers the present research is positivist because, as Ricoy (2006) wrote, it is quantitative, empirical-analytical, rationalist, systematic, managerial and scientific-technological. The positivist paradigm supports a study whose purpose is to verify an assumption through inferential statistics or the determination of parameters of a research variable with numerical expressions.

The quantitative method was appropriate for this type of research because scientific knowledge is based on being rational, objective, observable, manipulable and verifiable [24]. The empiricism of the research subject was attempted to be taken advantage of. The knowledge that emerged thanks to the experience and observation of the study phenomenon subject to verification was valid (Hernández et al., 2010). The research is quantitative because it applied data collection to test correlational hypotheses through statistical models based on a quantitative measurement that allowed the researcher to assume standards of behaviour and contrast with the established theoretical model (Hernández et al., 2010).

The quantitative research design was non-experimental and cross-sectional because the researcher did not deliberately manipulate the research variables studied in their natural behaviour. In addition, the field data were obtained in a single immersion of information gathering. The research was exploratory, descriptive and correlational. The exploration addressed scarcely studied phenomena to determine their etiological dimensions. The descriptive design characterised, exposed, described and identified the research variables from the specific study contexts. The correlational design allowed the study variables to be associated in a causal logic to measure the positive relationship between the predictor variables and the response variable.

The research was probabilistic. The phenomenon of the study was customer satisfaction. The research subject was a client member of a savings and credit cooperative at LFB. The object of the research was a Cooperative. The population was taken as finite because it was less than 100 thousand study subjects. The population was 360 client members of an LFB Tripoli branch. The sampling frame was the databases and lists of active client members. The criterion for the survey application was census. A branch in Tripoli, Libya, stratified the census type applied.

For the development of the instrument, the survey technique was used, and the instrument was the questionnaire that has two parts: in the first part, there are the variables and the items, and in the second, in the end, there are the control variables that allowed to characterise the study subjects. The opinion of 5 experts validated the instrument. Of (48) items, (32) remained. To measure the internal consistency of the instrument, a pilot test was applied with 30 study subjects and the *Cronbach's Alpha coefficient* for the general scale of (0.950) was calculated, leaving 30 items for the final survey [25] (table 1).

Table 1. Reliability of the theoretical model by Cronbach's Alpha coefficient

	Pilot test items	Alpha Final	Cronbach
Independent Variables			
X1 = Information and Communication Technologies	8	0.839	
X2 = Quality of service	4	0.904	
X3 = Availability of financial services	9	0.839	
Dependent Variables			
Y1 = Customer satisfaction	9	0.905	
Cronbach's alpha of the general scale	30	0.95	

Note. Adapted from SPSS outputs (2022)

RESULTS AND DISCUSSION

Tripoli Branch Office is one of the many branches established by LFB to expand its service reach to various regions in Libya. The opening of this branch office aims to bring banking services closer to the community in the Tripoli area and its surroundings.

Like other branch offices, the Tripoli Branch Office provides various banking services to customers, including savings, financing, investment, and other financial services. This branch office also functions as an education and socialisation centre regarding finance.

Over time, the Tripoli branch office has developed in increasing the number of customers and the service features offered. This branch office strives to provide high-quality services that follow customer desires and are always guided by standard principles.

This research is justified with 100 research subjects because, according to Rahman, et al [26], it meets the minimum sample size for a correlational model of less than five independent variables. Regarding the Parametric test, the Kolmogorov-Smirnov normality test was applied because $n > 50$. The distribution of the research variables was contrasted. The test determines that there is statistical evidence (Sig < 0.05) for a non-parametric distribution (table 2).

Table 2. Kolmogorov-Smirnov normality test

	Kolmogorov-Smirnov		
	Statistics	gl (n=100)	Sig.
<i>Avg_CustomerSatisfaction</i>	0.119	100	0.001
<i>Avg_ICT</i>	0.142	100	0
<i>yoAvg_ServiceQuality</i>	0.19	100	0
<i>Avg_FinancialServicesAvailability</i>	0.146	100	0

For the dependent variable *Avg_CustomerSatisfaction* the histogram shows a non-parametric distribution starting from a mean = 4.13 with a standard deviation = 0.499 (See Figure 1).

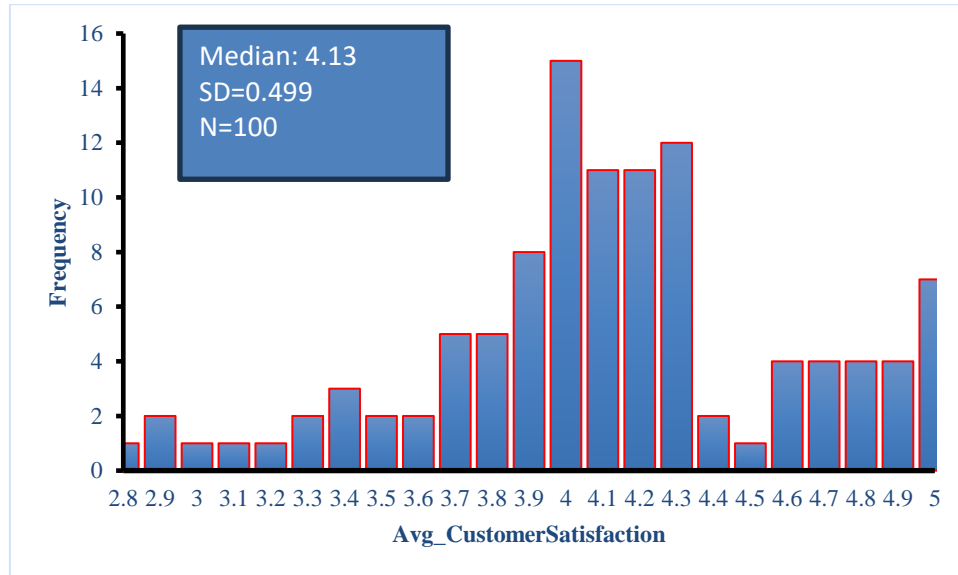


Figure 1. Histogram of the dependent variable *Avg_CustomerSatisfaction*

Correlations

The independent variables are statistically significant at a p-value <0.05 and show a positive correlation (two-sided, Spearman correlation) with the dependent variable: *Avg_CustomerSatisfaction*. Thus, *Avg_ICT* (0.000; 0.664**). *Avg_ServiceQuality* (0.000; 0.537**). *Avg_FinancialServicesAvailability* (0.000; 0.702**). There is a high correlation between the independent and dependent variables (table 3).

Table 3. Spearman correlations

			Avg_Custome rSatisfaction	Avg _ICT	Avg_Servi ceQuality	Avg_FinancialServ icesAvailability
Spearman's Rho	Avg_CustomerSati sfaction	Correlation Coefficient	1	0.664 **	0.529**	0.700**
		Sig. (bilateral)		0	0	0
	Avg_ICT	Correlation Coefficient	0.664**	1	0.686**	0.686**
		Sig. (bilateral)	0		0	0
	Avg_ServiceQualit y	Correlation Coefficient	0.529**	0.686 **	1,000	0.529**
		Sig. (bilateral)	0	0		0
	Avg_FinancialServ icesAvailability	Correlation Coefficient	0.700**	0.686 **	0.529**	1
		Sig. (bilateral)	0	0	0	

About the results obtained in the present research, there are studies carried out that present similar results regarding the direct correlation between each of the independent variables and the dependent variable analysed, which guarantees the veracity of the information studied, in addition to demonstrating the importance of the analysis and management of said variables.

Molinillo et al. (2022) [27] conducted a study on customers' experience with a mobile application and its impact on customer loyalty. The studies showed that there was a positive relationship between the variables analysed. From what can be concluded from this experience, it is indicated that the user experience is essential, with easy-to-use applications that have striking colours, a fresh and friendly presentation, and good technical conditions, with mobile applications being part of information and communication technologies.

In the research carried out by Arana et al. (2020) [28], from the results obtained, it was possible to validate that there is a considerable direct correlation between service quality and customer satisfaction through the applied correlation test ($r^2 = 0.785$, Sig. = 0.000), which allowed to demonstrate the existing relationship between the variables.

On the other hand, the availability of financial services through digital platforms has significantly improved customers' ease of access since it allows them to save time and use them at all times. Research carried out by Osorio and Zavala (2022) [29] determined that there is a statistically significant correlation between digital financial services and bank customer satisfaction, with a validity coefficient of 0.924 and 0.937 respectively, and a Cronbach's Alpha reliability level of 0.914 and 0.887. The results indicate a statistically significant correlation with a p-value of 0.000 and a Kendall Tau_b correlation strength of 0.711.

Obstacles: Not only the age aspect obstacle, but there are also other aspects, such as those that researchers have mentioned above, namely network obstacles, system errors, and cybercrime. Almost every business sector uses online media to run its business smoothly. However, from the results of the research related to network obstacles, it is not a significant problem for LFB Tripoli because most consumers live in areas that are currently covered by a decent network. as explained by customer service during the study when registering the signal or network from the customer was down or problematic.

Convenience: The convenience experienced by both the bank and customers is being able to do business anywhere, very efficient, comfortable, increased mobility, increased opportunities, easy and efficient, and friendly and discussing the benefits or profits if customers actively use the online application.

From the information obtained by researchers, the bank reported that with customers actively using the mobile application, there are certain benefits for the bank; the first is explained that with customers actively using this application, it will reduce the business capacity at the branch office, which will reduce customer management fees. This is because customer needs can be met through the mobile application. So, customers no longer need to come to the agent's office to carry out transactions, be it bills or other matters. The second is that a customer actively uses the mobile application, which mainly increases customer loyalty. After that, another benefit for the bank is that a customer will tend to increase the account balance. This is because the circulating budget will be more significant, so the incoming budget is more than someone whose funds are deposited in the account. Some other customer respondents also explained that the existence of the mobile application is beneficial, especially in controlling the difference in fund accounts, and can also make it easier to transfer funds, either within the bank or with other banks.

Let us look closely at the majority of obstacles or challenges that arise from customers who do not use the application and are not actively using the mobile application. It is an obstacle to competition to gain customer loyalty and satisfaction. It should be that by establishing various strategies to provide education about the mobile Application, customers will be more active in using it. However, it does not rule out the possibility that customers also do not use it because they do not recognise it and because of their large number of accounts.

The front liners of LFB try a service and sales strategy by practising the principles of service and marketing mix management. The results of the researcher regarding the marketing strategy implemented are related to the principle of service by using a service strategy, namely explaining the advantages of the features and the security of the mobile application itself. After that, from the marketing strategy, promotion or informing customers of this product is not only focused on the frontliners but also on all parties of LFB who participate in marketing or informing customers of this service product in the form of promotions such as direct marketing to customers, using print media, ATMs (Automated Teller Machines), Sales Calls and Mobile Banking.

The obstacles and conveniences experienced by customers are based on information obtained by researchers in the field. LFB reported that the obstacle to maximising mobile application use is the group of customers whose age has entered the elderly type. So many of them do not have smartphones, and not only do they have an age aspect, but they also face other obstacles, namely the network. However, this is not a critical case because the level of obstacles is trim, namely only when registering. After that, the customer, a customer who does not use it, does not know about it, and they are not focused on the application that is applied because of the many other bank accounts, so they do not want to focus on using mobile banking. Next, for convenience or profit obtained from both the bank and the customer, customers will reduce the transaction capacity at the branch office by actively using this application. After that, another profit for the bank is that a customer will tend to increase the account balance. This is because the circulating funds will be more significant, resulting in more funds coming in than someone whose funds are deposited in the account. From the customer side, it was also reported that the mobile application was beneficial, especially in controlling the balance of the fund account. It also made it easier to transfer funds, either between LFB or with other banks.

5. Conclusions

According to the study, customer satisfaction is negatively correlated with security but positively correlated with customer loyalty and service quality. According to this study, the main element influencing customer satisfaction levels in Libyan commercial banking is customer loyalty. It is essential to indicate that for adequate customer satisfaction within a company and especially in a financial institution, a set of factors must be combined to help meet the needs and demands of customers. It is necessary to generate positive customer experiences, allowing them to become brand ambassadors. In the studies analysed, the importance given to customer satisfaction can be seen since the positioning of companies in the market and the acceptance of the products and services they offer depend on it, and it also allowed us to highlight the main factors associated with consumer satisfaction.

Based on the research carried out and the results obtained in the surveys applied, it is possible to demonstrate the direct relationships that customer satisfaction has with information and communication technologies, quality of service and availability of financial services; these become significant factors in achieving customer loyalty, also becoming the main objectives of all areas of companies. It is also necessary to specify that, with the constant technological innovation that occurs day by day, the factors studied will continue to be essential and of permanent analysis since they constitute a fundamental pillar to maintain the expectations of customers, cover their needs and differentiate themselves from the competition, in addition to gaining a place in the mind of the consumer and consequently of the market. Financial entities, especially those belonging to the Popular and Solidarity Economy, must focus on providing quality service, with available, timely and dynamic financial services, accompanied by technological tools that are always at the forefront and, above all, that guarantee security and reliability towards users, in order to achieve true customer satisfaction. We conclude that the research answers the question and the general research objective to the extent that the factors associated with customer satisfaction with the financial entity of LFB, Tripoli branch are the application of information and communication technologies, the quality of service and the availability of financial services.

Therefore, the researcher concluded several answers to the formulation of the problem; namely, the researcher felt that it was necessary to cooperate on matters of Islamic financial literacy stakeholders and optimise coordination with stakeholders. So that it can conduct socialisation in various places, especially for stakeholder institutions, as well as introduce the products available at LFB so that all levels of society know the advantages of LFB so that many customers are interested in its products, which will later increase the number of savings accounts and again the many features obtained by opening an account, especially mobile, which will later increase customer satisfaction in transactions and be able to compete with other banks. So, mobile/ online banking applications have great potential to improve the quality of customer service at LFB. This will increase the number of customers and encourage them to use more banking services at LFB.

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