

# Mental image role in the relationship analyzing between the provision and safety customers service and between social responsibility and the viewpoint of government and private bank customers in Al- Muthanna Governorate

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## **Abstract**

*In order to identify the role that the perceived mental image plays among customers of government banks operating in Al-Muthanna Governorate, in analyzing the relationship between service provision and safety as an independent variable, and between social responsibility as an approved variable for those banks. The Exploratory Factor Analysis (EFA) and Descriptive Statistics (DS) were adopted in addition, ANOVA, Pearson Correlation, and Linear Regression, to test research hypotheses, and for analyzing the questionnaire form that was distributed to 220 customers of Al-Rafidain and Al-Rasheed Banks, the Iraqi Islamic Bank and the Bank of Baghdad, accreditation of the program SPSSV.24, on the main premise that (The perceived mental image of customers influences the analysis of the relationship between the provision and safety of service and the social responsibility of governmental and private banks), the study reached a main conclusion, indicates that there was a strong correlation between the level of service safety and its method and social responsibility, this connection increases when that relationship mediates the customer's perceived mental image, on the level of services of those banks and their safety, and the extent of achieving social responsibility standards by those banks*

**Keywords:** *mental image, provision and safety of banking services, social responsibility.*

## **I. Introduction**

The banking services sector was intense competition in attracting and retaining customers, by enhancing customer relationships and the bank, to achieve of banks work on adopting their social responsibility

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and serious presence by contributing to providing services, contribute to the development of the economic condition of society, would build mutual relationships between the bank and its customers on the one hand, and between him and the stakeholders together from another side. Modern concepts have emerged, help to create a work environment capable of dealing with the rapid developments in economic, technological and administrative aspects around the world. The most prominent of these concepts, the concepts of "corporate social responsibility" and "customer satisfaction". The role of private and public sector institutions has become pivotal in the development process, has been proven by the successes achieved by the advanced economies, public sector institutions have realized that, they were not isolated from society, the need to expand its activities to include more than productivity activities, such as the concerns of society and the environment, the need to take into account the basic concept, all organizations and companies seek to realize is customer satisfaction. Therefore, the current study will address these topics with some interest, it consists of four sections. The first topic deals with the methodology that the study will take to reach the required results. The second topic dealt with a theoretical review of the study variables. The third topic interested on the field side of the study and the results and their interpretations. Finally, the fourth topic presented a set of conclusions and recommendations, will be in the interest of the banks, the study sample, which will serve as suggestions to improve its performance in the aspects covered by the study.

## **II. Research methodology**

### **First: The research problem:**

Search and preliminary survey of the current study, the banks in the study sample had a clear weakness in the performance of service provision and the level of customer safety, weakened the mental image of the banks, the customer's study sample. This idea raised a number of basic questions, which needs research and scrutiny to answer it in the practical side of the research, these questions were as follows:

- Is there a statistically significant correlation between the provision of banking service, and achieving safety for the customer from the point of view of customers of government and private banks in the province?
- What is the level of influence of the perceived mental image on customers, on the level of commitment of government and private banks to social responsibility?
- Is there a statistically significant relationship between providing the service provided to the customer and social responsibility, during the mediating role of the mental image from the customers' point of view?
- Is there a statistically significant relationship between service safety and social responsibility, during the mediating role of the mental image from the customers' point of view?

### **Second: Research objectives:**

The research seeks to achieve a set of goals, which would assist banks in increasing their efficiency and effectiveness, and these objectives are as follows:-

•Preparing a theoretical framework and making a modest contribution regarding the study variables, especially since it includes two types of variables. **The first:** It relates to providing banking services and achieving safety for the customer. **The second:** It relates to social responsibility through the mediating role of the customer's mental image.

- Knowing the relative importance of study variables for clients in the banking sector.
- Knowing the mediating role played by the customer's mental image of banks, diagnose the pattern of the relationship between:

- Providing banking services and achieving safety for the customer and showing the mental image of banks with the customer as an intermediate variable.

- mental image and social responsibility.

- Providing banking service and achieving safety for the customer and between social responsibility.

- Providing the Iraqi and Arab library with a knowledge contribution in the field of indicators for diagnosing the provision of banking service and achieving customer safety, mechanisms for forming the mental image of bank customers, cognitive interests are still limited.

#### **Third: The importance of research:**

The importance of the study lies in building a knowledge base, to get acquainted with the Iraqi banking activity, its services and social responsibility practices by those banks, and here lies the importance of:

- The novelty of the study that deals with the linkage between the variables of providing banking service, and achieve customer safety and social responsibility, during the mediating role of the mental image of the client's government and private banks, the study will bring together different topics, and how to interact between its variables, to devise new concepts and data. Personalize the provision of banking services and achieve security for the customer and focus on it, while defining the social responsibility features of the banking sectors, should be accessed through the mediating role played by the mental image.

- Attention to the issue of the absence of studies, concerned with studying the relationship between providing banking services, and achieve safety for the customer and between the mental image and the social responsibility of banks, by taking them together in one study and examining the links and influences between them.

- The study was applied in one of the important and active sectors in the country, which is the banking sector.

#### **Fourth: Research hypotheses:**

- The first main hypothesis: affects the perceived mental image of customers, on the relationship between the provision and safety of banking service and the social responsibility of public and private sector banks in Muthanna.

- The second main hypothesis: There is a statistically significant correlation, between providing banking service and achieving customer safety and social responsibility.
- The third main hypothesis: There is a statistically significant impact relationship between customers 'perceived mental image and the provision of service security.
- There is a statistically significant relationship between the perceived mental image of customers, between the social responsibility of governmental and private banks in Muthanna.

### **III. The theoretical side**

#### **The first axis: Service Delivery**

##### **First: The concept of service delivery:**

From a banking point of view, the service is defined as, a comprehensive process to ensure the comprehensive implementation of the financial services provided through the bank, carried out within a specific time frame (Scholten, 2016: 2). Some see that the service "the extent to which the service meets the client's needs and expectations". The service is excellent" experiences were surpassed and when customers feel that they have received this unexpected additional amount in the form of additional effort", sometimes this extra, unexpected amount can come, of different types and shapes such as a smile, a positive note, a pleasant random act, or an extra effort, carried out by the service provider (Andersen & Ankerstjerne, 2014: 4). Also know "Taking care of customers by providing the best service to facilitate satisfying needs", so that they will always be the property of the company "(Erlando, 2009: 14), we conclude from the above that the concept of providing service "It is the process of achieving and exceeding the expectations of the customers who are using the service, by presenting it in a different way from what competitors in the same industry and sector offer, by containing a set of characteristics that the customer considers highly valued.

##### **Second: Steps to provide the service:**

Bank managers (the top management of the bank) must, follow some steps to achieve the goals, it is to provide a distinguished service in a distinguished way, to achieve this, they should take care of the following steps (Key Business Advisors, 2017: 1; (Gangiah, 2010: 5 ; Gregory, 2019: 1):

- Let your customers know what you can do for them.
- Interest on the things that should be available in the service
- Be confident and have a positive attitude that can be done.
- Listen to your customers.
- Knowing how to read the customer and demonstrate initiative to control
- Understand every step of the sales process, including handling objections and finalizing the sale.
- Make your customers want to keep coming back to you
- Create defenders

- Follow up on your customers. 10. Take care of your employees

Source: prepared by researchers based on the previously mentioned sources.

### **Third: Obstacles to service delivery:**

There are many obstacles, leads without delivering the service to the customer in the required form, time and place, to provide outstanding service, when a customer's perception and experience of service exceeds their needs and expectations, it sounds very easy, but in reality it is difficult to present it, one of the reasons why it can be difficult to provide stems from the very nature of the service (Andersen & Ankerstjerne, 2014: 5-6). Customer evaluation of service is also a hindrance, this was far from the goal, they compare their perception of the service actually provided to what they think, the level of service should be (perception minus expectations) (Wilding, 2017: 3-5). The difference also lies between companies that were able to provide excellent service versus those who struggle, in order to do so in culture, leadership, people, and processes, these elements depend on each other, they must all be present at the same time (Andersen & Ankerstjerne, 2014: 5-6).

### **Fourth: Factors affecting service delivery**

The factors should be identified, which the study clarifies as follows:

- Employee motivation: The behavior of employees and their behaviors in any organization, it has an important role to play in shaping customer perceptions regarding the organization (Amukoya, 2013: 6).
- Training: The effect of training that employees receive on customer service training, get them to do things right for the customer, from this perspective, customer care training should be included, as part of a comprehensive approach to systematic improvement (MUNIUI, 2015: 15).
- Technology used: It can be said that technology is all software and hardware, the organization needs to use it to achieve its goals (Laudon and Laudon, 2010: 45-46).
- Customer interaction: The interaction between employees and customers affects customer satisfaction to a greater extent than marketing campaigns, companies launch to build a lasting impression of the brand or to attract customers (Aliyu, et al., 2013: 4).

### **The second axis: achieving in service security to the customer**

#### **First: the concept of achieving in service security to the customer**

Security was more than just the meaning of the word "bank and money are safe", being safe, feeling safe, or acting safe are examples of safety, depending on where the person uses or thinks about safety. Physical security is less important with fewer sub-branches of security, but customers can still have a virtual photo of a person ensuring their money is safe, means that banks need to understand what makes their customers feel safe, rather than assuming that all the solutions offered as a batch necessarily increase customers' sense of security, because there are such powerful solutions that customers do not use, it may actually lead to decreased security as long as easier system options are available. The critical and social insights of leaders can help identify psychological causes, which can form a defense for themselves within the team and which is based on emotions and threats (Birkeland 2015: 34). Security can be interpreted as a form of protection to secure the safety of customers, avoid hackers violating customers' privacy and intruding into personal information, therefore, the

concept of achieving customer safety refers to the safety and security of customers' transactions and information with the bank, including the privacy policy that the bank adopts with customers to achieve customer satisfaction and loyalty to the bank.

**Second: The importance of achieving in service security to the customer:**

Institutions, especially banks and other financial institutions, customer data is the most valuable information, because customers share their financial and personal information, by trusting their service provider, as securing customer information should be the highest priority for any institution, because failure to do so. It will result in losing customers as well as work, with the use of new technologies, several enterprise security products are available to secure valuable information for customers. Basically, these security products encrypt the information, so that bank employees with access to the decryption key can only read customer information (Malik, 2010: 64).

**Third: The foundations for achieving in service security to the customer:**

Achieving safety in banks has features or foundations, they should be available to ensure that the banking process is safe, it has achieved the purpose the customer is looking for, these principles are as follows:

No.	principles	the description	Sources
1	<b>Confidentiality</b>	The bank should ensure that communication is between the user or the customer and the service provider, it cannot be accessed by other parties, unauthorized access to information should also be prevented, must include confidentiality of information, that was passed over the network during communication, also the confidentiality of information that is stored in various sites.	(Suh & Han 2003, 136) (Knorr & Röhrig , 2000) (Maijala , 2004)
2	<b>integrity</b>	During and after the exchange of information, the content must remain the same and it must be free, covers accidental and intentional damage to information data. The bank guarantees the safety of messages that have not been created, modified, intercepted or deleted by unauthorized persons.	(Grandison & Sloman· 2000) Ally & Toleman (2005)
3	<b>Availability</b>	Access to the information requested by users should be essential, ensures that the system is reliable, certified personnel can access the services of an application within the required time frame.	(Hutchinson and Warren 2003, 68)
4	<b>Authentication</b>	Traditional authentication deals with verifying the parties who communicate with the bank, to ensure	(Maijala , 2004)

		that the plaintiff is the same person concerned, in addition to specifying that the authentication must cover both the relevant person's authentication and data authentication, means that authentication of a person is verifying the entities or persons involved in the transaction, data authentication makes sure that data is correct at a given time	(Suh & Han 2003, 136) Claessens et al. (2002)
5	<b>Authorization</b>	This authorization aims to ensure that the user has access to the information, has the right to view or process this information, also includes ensuring that users of e-commerce applications have permission to submit requests and communicate with the system.	(Hutchinson & Warren 2003, 68)
6	<b>Non-rejection</b>	To ensure that the party initiating a transaction or sending any information, or receive any information that cannot be denied at a later time.	(Suh & Han 2003, 136)
7	<b>Privacy</b>	Some researchers consider privacy a separate issue from that of security, many have included it as part of Safety Foundations, from the customer's point of view, security and privacy may not be two separate concepts. In most cases, security may mean privacy. Privacy is defined as the need to ensure that unauthorized users do not access customer information and are not misused.	(Mukherjee & Nath, 2003) (Suh & Han 2003, 136)

Source: prepared by researchers based on the sources mentioned in it.

**Fourth: Factors affecting achieving in service security to the customer:**

(Lallmahamood, 2007) identified security and privacy as the main concerns that prevent customers from using banking services, customers in Saudi Arabia remain concerned about issues such as the lack of protection through government policy and legal regulations, including financial protection and privacy protection, besides the security concerns of the system itself, we can define the factors that affect the safety of potential and current customers at banks as follows (Parasuraman, et al., 1985: 47):

- **Physical factors:** which are expressed by the user's feeling towards the bank in his direct dealings with the bank (for example in the event of theft from an ATM).

- **Financial factors:** which are expressed with the confidence of the user towards the bank by holding on to his money deposited with the bank (for example, that the bank knows the location of the customer's share certificate).

- **Confidentiality factors:** which are expressed by the level of confidentiality that the bank possesses that relate to the customer's dealings with him (for example, the extent of the privacy of the bank's transactions and dealings with the customer).

### **The third axis: Corporate image**

#### **First: The concept of the mental image:**

Often describe a mental image, as "visualizing" and "seeing through the eye of the mind" and "hearing through the head" and "visualizing through feeling", or refers to a conscious experience that resembles a sensory experience, occurring in the absence of sensory input. Mental images are the "artistic work" of the brain, reconstructs the spatial geometry of an object in the absence of sensory input (Saad, 2015: 14). The mental image can be created in two ways, information stored in long-term memory can be activated, or the mental picture can be constructed from the newly provided visual information (Kosslyn et al, 2001: 635). Mental imagery also refers to "the representations and accompanying experience of sensory information without a direct external stimulus" (Blackwell, 2018: 4). Evident that the mental image reflects the customers' impressions of the organization, depends primarily on the quality of service, in addition to other less important elements, they were represented by external factors that include habits and ideologies, and the transmitted word. Internal factors include traditional marketing activities such as advertising, pricing and public relations.

#### **Second: Factors affecting the mental image:**

There are a many of fundamental factors, reflects intangible elements or features of the corporate image, contributes to building a mental image of the company, and these factors were as follows:

1. **Vision and leadership:** A vision can develop motivation, inspiration and mutual responsibility for success, while leadership and its role is the most important issue for entrepreneurs and institutions, leaders were "individuals who set direction for a working group of individuals.". They get commitment from this group of members with consistent direction, then they motivate the members to achieve results "(McWilliams & Siegel, 2001: 120).

2. **Products and services:** That reputable companies protect their images, by maintaining high standards of practice regardless of circumstances, the most admired companies use a commitment to quality products and services, to build and preserve its images (Carmeli & Tischler, 2005: 15).

3. **Management style:** An effective management style is range, which the leader performs continuously and gradually, to lead and direct followers to a pre-defined destination agreed upon by the entire group, it is the way to deal with managers' issues, towards achieving the goals of their organization, by transferring the various resources available to any company, to outputs through management functions (Lockwood, 2007: 4).

4. **The role of financial performance:** Reporting of non-financial performance is becoming more specific and measurable, and more subject to independent scrutiny and examination, some also pointed out



that the basic mechanism to achieve transparency, expressive communication with stakeholders, was organized around the identity of the organization, nevertheless, communication made the organization transparent, enables the shareholders to better appreciate the operations of the organization, facilitated by identifying a better picture (Davies & Chun, 2002: 145-147).

### **Third: Components the mental image:**

The mental image components were as follows:

**1. The component cognitive dimension:** means the information through which the customer perceives a subject or a person, the basis on which the mental image is built, an individual creates about others and about various topics and issues, and based on the accuracy of the information and knowledge we obtain from others. The accuracy of the mental image that we build about them, according to the component cognitive, the errors in the mental image formed in individuals. They are errors mainly resulting from the wrong information and knowledge obtained by these individuals (Al Sheikh, 2016: 7-8).

**2. The component affective:** Component affective means positive or negative tendency, towards a topic, issue, person, people, or country within the framework of mental images that individuals form, the affective side is formed with the cognitive side, with the passage of time the information and knowledge created by individuals component. The emotional aspects that represent the attitudes of individuals towards different persons, issues and topics, remain, the emotional dimension ranges between positive and negative, a set of factors affect this, the most important of which are the limits of the availability of knowledge resources, affects the construction of the emotional component the characteristics of peoples in terms of color, gender and language. The difference in these characteristics is one of the things that contribute to building negative trends, the homogeneity of these characteristics contributes to building positive trends (Ferdinand Belbezhuh, 2015: 68).

### **3. The component behavioral:**

The behavior of the individual reflects the nature of the mental image that he has in various affairs of life, the importance of the mental image is in one of its components, indicates that it enables to predict the behavior of individuals. The behavior of individuals is logically assumed, reflect their trends in life (Freihat, 2015: 26).

### **Fifth: Types of mental image:**

Researchers have classified mental images into five categories, it was as follows (Freihat, 2015: 25) (Sheikh, 2016: 9) (Mamari, 2015: 59):

- **Mirror image:** It is the image through which the institution sees itself.
- **The current image:** It is the one that others see the institution.
- **The desired image:** It is the one that the institution wants to be in the minds of celebrities.
- **The optimal image:** it is an image that can be achieved if we take into account the competition of other institutions and their efforts to influence the masses, and therefore it can harm the mental image.

•**Multiple picture:** It occurs when individuals are exposed to different representatives of the institution, as each of them gives a different impression.

#### **Fourth Axis: Social responsibility**

##### **First: the concept of social responsibility:**

The development of the concept of corporate social responsibility passed through many stages, as the starting point can be considered by (Howard Bowen), who published an article entitled "A Social Responsible Businessman", which was published in 1953, reflects the design meaning of the concept, as well as opportunities for a more detailed study of corporate social responsibility, this concept has faced many criticisms from many researchers, he received support from civil society organizations, international organizations, and other researchers, as well as society at large and the press, in order to work according to principles, social norms and human rights principles within the primary goal of maximizing value (Carroll & Shabana, 2010: 86 (Madrakhimova, 2013, 114), the social responsibility, the obligations that companies make to the environment and the society in which they operate, to achieve both its goals and the goals of society, development and increase societal well-being, the company has positive impacts on society and the environment, working as well as achieving economic value for them".

##### **Second: Social Responsibility Strategies:**

Companies seek to follow one of the strategies referred to below, which were as follows (Maani and others: 391,2011):

**1. Obstructionist strategy:** This strategy was concerned with the economic priorities of companies without adopting any social role.

**2. Accommodative strategy:** The company actively participates in social activities by focusing on the economic, legal and ethical aspects, the progress of the activity imposed on it to continue its economic activities (Abu Harbid, 2017, 46)

**3. Defensive strategy:** Playing a limited social role and as such, it focuses on meeting legal requirements, protecting the company from any criticism, meaning it has a limited role that matches legal requirements (Saleh, 2015,20)

**4. A Proactive Strategy:** The company adopts this strategy if it has a wide social role, interest of society and its aspirations in all the decisions taken by the company (Abu Harbeed, 2017, 46).

##### **Third: Components of social responsibility:**

Carroll defined social responsibility through a body of research that he presented, distinguished between four main aspects of the concept of social responsibility as follows (Carroll and Bucholtz, 2002, 40):

**The first aspect:** related to the economic affairs, the company carries out economic activities within the framework of efficiency and effectiveness, it uses resources properly and rationally, to produce high quality goods and services and fairly distribute the returns among the various factors of production, and they bear economic responsibility better than others.

**The second aspect:** it concerns legal liability, within this dimension falls the conscious and voluntary commitment to legislation and laws regulating the various aspects (competition, wages, investment, work, environment, etc.)

**The third aspect:**It concerns charitable responsibility, includes the bulk of donations, charity and grants to companies that provide service to society, it is not-for-profit and in this aspect the organization adopts one of the basic community issues and supports it continuously.

**The fourth aspect:** it includes social responsibility, which companies take into account ethics in every aspect of their decisions, it does what is right, right and just and avoids harming any segment of society.

### **The third topic / field side**

#### **Method of data collection and description of the study sample:**

The study relied mainly on a questionnaire prepared by the researcher specially for this purpose with a five-response scale, and where the most important steps were the following:

- Presenting the questionnaire to a group of experienced and competent arbitrators, to ensure that the paragraphs measure what they were intended for, and asked them to review the questionnaire and evaluate its paragraphs whether the dimensional measurement achieves the purpose and goal and assess and measure the comprehensiveness of each paragraph for the dimension to which it belongs, and who in turn amended and deleted what is necessary, the researcher responded to the opinions of the arbitrators, made the necessary deletion, amendment and merging of others in light of the proposals presented.

- 200 valid questionnaires were distributed, it was distributed to the employees working in the various disciplines in a systematic manner randomly to obtain an accurate description of the data.

- 180 valid questionnaires for statistical analysis were retrieved.

#### **Characterization of study variables:**

The questionnaire form consists of four variables and each variable contains several paragraphs distributed as follows:

**The first independent variable:** (providing banking service), which consists of 10 items on a five-point scale.

**The second independent variable:** (achieving safety for the customer), which consists of 10 items on a five-point scale.

**The intermediate variable:** (mental image), which consists of 10 items on a five-point scale.

**The dependent variable:** (social responsibility), which consists of 10 items on a five-point scale.

#### **Questionnaire analysis:**

This topic will deal with the practical side of the research, including a group of paragraphs, which will deal with the stability test of the scale, test the normal distribution of the data, exploratory factor analysis, and the descriptive statistics of the current research variables, as follows:

**First: Testing the stability of the scale**

This paragraph will be devoted to ensuring the reliability of the research measurement tool (questionnaire form), which will be verified by accrediting Cronbach's Alpha, value must be greater than 0.70, the current search scale is very stable, as shown in the table:

**Table (2) the results of the stability test scale**

No.	Variables	Cronbach's Alpha variable	Cronbach's Alpha research
1	Providing banking services	0.934	0.969
2	Achieving safety for the customer	0.942	
3	Mental image	0.947	
4	Social Responsibility	0.941	

Source: Researcher preparation based on (Spss. V. 25) (n = 180).

Table (2) show that , the value of Cronbach's Alpha, ranged between 0.934-0.969, this means that all the main current research variables were characterized by high stability,consistent with what each of the researchers reported (Sekaran & Bougie, 2016), which confirmed that the scale constancy of any variable must be greater than or equal to 0.70, was actually achieved in this research, while the amount of Cronbach's Alpha at the research level was 0.969, reflects a high stability of the measuring tool for this research.

**Research hypotheses test:**

This section aims to test the hypotheses of correlation between the main research variables, to ensure its accuracy,will be done according to the inclusion of this hypothesis in the research methodology, and it is as follows:

**Presentation and interpretation of the results of the first main hypothesis:**

The fifth main hypothesis benefited the research, the existence of a statistically significant impact relationship for the distinguished performance represented(Excellence in providing banking service and achieving customer safety), between social responsibility through the role of the mediating variable mental image, the following table shows the results:

**Table (3) the values of the effect factors.**

Sample	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	R-square	F	Sig.
	B	Std. Error	Beta					

<b>Constant</b>	0.404	0.316		1.279	0.206	0.510	147. 2	0.00
<b>Mental image</b>	0.907	0.075	0.431	12.136	0.00			

Source: Researcher preparation based on (Spss. V. 25) (n = 180).

Table (3) show that the existence of an influence relationship of 0.431 and T= 12.136, with a significant level of 0.00, the achieved level of significance is less than the suggested level of significance which was 0.05 and the value of  $T > 1.96$ , therefore, the fifth main hypothesis is accepted at the current research level, while the value of  $F = 147.2$  was a significant level of 0.00. the validity of the research model (the significance of the research model).

**Presentation and interpretation of the results of the second main hypothesis:**

According to this hypothesis, there is a positive correlation, significant statistical between excellence in providing banking service, and achieve customer safety and outstanding performance in the banking sector, the following table shows the results of the hypothesis test:

**Table (4) values of correlation coefficients.**

<b>Independent variables</b>		<b>Providing banking service</b>	<b>Achieving safety for the customer</b>
<b>Distinguish performance</b>	<b>Pearson Correlation</b>	0.620**	0.430**
	<b>Sig. (2-tailed)</b>	0.00	0.00
	<b>N</b>	180	180

Source: Researcher preparation based on (Spss. V. 25) (n = 180).

From the results of the previous table for hypothesis testing, we find the following:

A. There is a statistically significant correlation between outstanding performance and providing banking service, reviewing the data in Table (4), we note the existence of a positive correlation of 0.620\*\*, with a significant level of 0.00, the achieved level of significance is less than the suggested level of significance 0.05, therefore, this hypothesis is accepted at the research level.

B. There is a statistically significant correlation between social outstanding performance, to achieve safety for the customer and after reviewing the data in Table (4), we note the existence of a positive correlation of 0.430\*\* with a significant level of 0.00, the achieved level of significance is less than the suggested level of significance 0.05, therefore, this hypothesis is accepted at the research level.

**Presentation and interpretation of the results of the third main hypothesis:**

According to this hypothesis, there is a positive correlation, significant statistical between excellence in providing banking service and social responsibility in the banking sector, the following table shows the results of the above hypothesis test:

**Table (5) values of correlation coefficients.**

Independent variables		Providing banking service
Social Responsibility	Pearson correlation	0.310**
	Sig. (2-tailed)	0.00
	N	180

Source: Researcher preparation based on (Spss. V. 25) (n = 180).

From the results of the above table for hypothesis testing, we find the following: There was a statistically significant correlation between social responsibility and providing banking services, and after reviewing the table data (5), we note the existence of a positive correlation of 0.310\*\* with a significant level of 0.00, the achieved level of significance is less than the suggested level of significance 0.05, therefore, this hypothesis is accepted at the research level.

**Presentation and interpretation of the results of the fourth main hypothesis:**

This hypothesis stated that there is a positive statistically significant correlation between achieving customer safety and social responsibility in the banking sector, the following table shows the results of the above hypothesis test

**Table (6) values of correlation coefficients.**

Independent variables		Achieving safety for the customer
Social Responsibility	Pearson correlation	0.390**
	Sig. (2-tailed)	0.00
	N	180

Source: Researcher preparation based on (Spss. V. 25) (n = 180).

From the results of the above table for hypothesis testing, we find the following: There was a statistically significant correlation between social responsibility and achieving customer safety, after reviewing the table data (6), we note the existence of a positive correlation of 0.390\*\* with a significant level of 0.00, the achieved level of significance is less than the suggested level of significance 0.05, therefore, this hypothesis is accepted at the research level.

## IV. Conclusions and recommendations

### Conclusions

- There was a statistically significant correlation between social responsibility and outstanding performance represented by (excellence in providing banking service and achieving customer safety), which provides a positive boost in providing quality banking services.
- There is a positive correlation with statistical significance between excellence in providing banking service and social responsibility in the banking sector.
- There is a statistically significant correlation between social responsibility and achieving customer safety.
- The existence of a positive impact relationship for the distinguished performance represented by (excellence in providing banking service and achieving safety for the customer) and between social responsibility through the role of the mediating variable mental image.
- The existence of a positive impact relationship for excellence in providing banking service and achieving customer safety on the distinguished performance in the banking sector.
- The existence of a positive impact relationship to achieve customer safety in social responsibility in the banking sector.

### Recommendations

- To improve the perceived mental image of customers, it has a positive relationship with the social responsibility of government and private banks in Muthanna, which means that any increase and improvement in the development of the mental image, will positively impact social responsibility, the opposite is also true, considering that the relationship between them was mutual and positive.
- The researcher recommends operating banks to enhance the concepts of customer confidence, during the promotion of services and social responsibility as well as continuous improvement of performance.
- Through field work, we recommend the need to update the assessment of the status of services, periodically granted by banks, to achieve confidence in the customer and identify defect points, if any, to be addressed according to the strategies of quality services.

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