



The Impact of Service Quality in Achieving Customer Loyalty in Oman Investment and Finance Company Ltd. Saog in Buraimi Governorate, □Sultanate of Oman



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Abstract

This study aimed to identify the impact of Service Quality provided on customer loyalty in Oman Investment and Finance Company in Buraimi Governorate. To achieve this objective; the researcher used the dimensions of service quality represented in: (i.e. response, confirmation, reliability, tangibility, and sympathy), and the dimensions of customer loyalty represented in: (i.e. word of mouth, price, consumer attitude, and complaints). The study adopted the analytical descriptive approach, and the questionnaire as a study tool. The study sample consisted of (390) customers of Oman Investment and Finance Company (OIFC). The study concluded that the Service Quality provided by OIFC was high from the customers' perspectives. The study also showed that the level of loyalty to OIFC was moderate from the customers' perspectives. The study results also showed a strong positive correlation of high degree for the dimensions of service quality over the customers' loyalty at OIFC in Al-Buraimi Governorate. The study recommended that the company has to give the proper care and invest in developing its services to support the dimensions of (response, reliability, tangibility, Assurance, and sympathy), as they are the most important dimension for the customers' and remarkably affect their loyalty

Keywords: Service Quality, Customer Loyalty, Sultanate of Oman

Introduction

The last decades witnessed important changes in service field, which have great important in countries economy, and created fierce competitions between service provider. According to these circumstances, many researchers cared about service activities be aware of the importance of quality while providing a service and its effect on customer satisfaction, to create competitive advantage, and increase the profit for service organization; for growing and development, Quality Management and achieving customer satisfaction became an obsession for service organization, as the customer satisfaction has been their focus, continuous searching, customer needs and expectations detection, and providing service that achieve customer loyalty and satisfaction, especially under the empowerment of information technology and Communication revolution for the customer to choose the service according to his desires and choices.

Because of fierce competition between service providers, and the consider the customer as one part of service, without him the service couldn't be provided, and if the service provided it would be according to his needs and expectations, so the organization should be close to the customer as much as possible, and be aware with his expectations, and meet his needs, and provide high service quality for achieving customer satisfactions, and earn their trust, and assure their loyalty to keep growing in business, enhance the competition position, as the organization has been realizing that customer keeping is better the looking for new customers, Notably, the service organizations and companies seek to develop the way of providing and showing the service and its diversity, also enhance the quality by using technology affect the customers, in addition to, utilizing tools to measure the provided service level to customers for general promotion sake (Saad-Allah, 2017).

Study Problem:

The service organizations seek to provide excellent service with high quality, for assuring existing and continuity through achieving customer loyalty, and having competitive advantage, which need continuous improving for Service Quality provided to customers, and react with external environment to meet the current and potential customers' needs and expectations, and earn their loyalty.

The studies diverged about the level of Customer Loyalty, given the fact that one study revealed that the level of customer loyalty for the service provided by the Commercial Bank of Syria in Latakia Governorate was very low, so the researcher recommended the necessity of building deep relation with customers in the market, and concentrate on customer keeping (Kassem& Gebely, 2015). Moreover, there was drop in the customer loyalty levels more than the sum of commercial banks in Saïda Province in Algeria (Soar& Mahy, 2016). In addition, the level of customer loyalty to provided banking services in some Sudanese banks (Bank Faisal, Bank of Khartoum, Social Development Bank and Sudanese Islamic Bank and Savings) was average (Abdul-Kader, 2016). Moreover, the level of the beneficiaries' loyalty from Algeria Post was average, as the study confirmed that the service quality provided did not affect the customer loyalty unless with in direct way (Bo-Youssef& Taleb, 2021).

The most of previous studies approved that service quality has effect on improving customer loyalty. As the previous studied declared that there was positive relation with high level between service quality provided in Telecom Egypt with customer loyalty, as the customer realized service quality provided creates the feeling of loyalty, then earned their loyal and made them loyal customer (Faheem, 2020). In addition, there was partial Support to the relation between service quality and customer loyalty, given the fact that the Assurance had great effect on customers at Sudanese banks, through the analysis results, the reliability and response did not affect the Sudanese banks' customer loyalty (Abdul-Kader, 2016). In addition, there was correlation relationship between all service quality dimensions in Syriatel (response, reliability, tangibility, Assurance, and sympathy) and customer loyalty, but in different degree (Al-Masry, 2019). In addition, the study of (Al-Rashdy& Al-Kasmy, 2012) proved low service quality provided level.

The study of (Ismael, 2017) revealed that there was partial relationship between the realized service quality dimensions and customer loyalty in the Sudanese Telecom Companies.

Based on the afore mentioned, it can be conducted that there is relation between service quality provided and customer loyalty, but what about this relation in Oman Investment and Finance Company? So the study problem could be expressed through the follow question: What is the role of Service Quality in Achieving Customer Loyalty in Oman Investment and Finance Company? Moreover, from this question, the follow sub questions generated and represented the study questions:

1. What is the level of Service Quality provided in Oman Investment and Finance Company from employees' standpoint in Buraimi Governorate?
2. What is the level of Customer loyalty in Oman Investment and Finance Company from customers' standpoint?

Study Objectives

The study aims to identify the next:

1. The level of Service Quality provided in Oman Investment and Finance Company from Customers' standpoint in Buraimi Governorate.
2. The level of Customer loyalty in Oman Investment and Finance Company from customers' standpoint.
3. Determine the role of Service Quality provided in Achieving Customer Loyalty in Oman Investment and Finance Company.

The study importance

The theoretical importance:

- 1- The study earned its important from the lack of local studies about the effect of Service Quality provided on Customer Loyalty in Oman, as the study revealed the level of Service Quality provided for customers, and the level of coping with their needs and desires; To knew their attitudes, and provide the practical and scientific solutions the targeted organization, for enhancing the level of Service Quality provided, and earn the customer loyalty, and develop the organization to level at which the organization can achieve the customer needs and desires, and earn the customers' satisfaction then their loyalty.

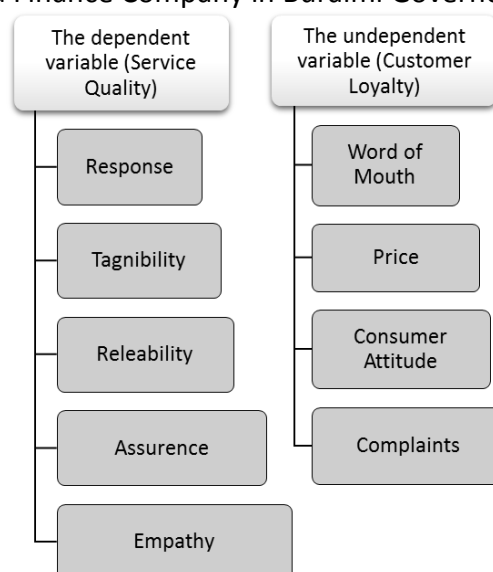
- 2- Providing the university of Buraimi library with more studies about the Service Quality in Oman.

The practical importance:

1. It is expected from this study to achieve practical advantage to develop Service Quality field, and the results and recommendations conducted by researcher will help the responsible to counsel him, also provide the ability to conduct results help in improving Service Quality, moreover, providing recommendations help in increasing customer loyalty.
2. The study will help service providers to determine which is the most services able to affect the customer loyalty, especially with the increasing in Service companies in Oman. In addition, determine the motivates of this manner to keep it.

Study Hypotheses:

- **The main hypotheses H1:** There is significance effect for Service Quality provided on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate, at significance level (0.005). moreover, the followed hypotheses derived from the main hypotheses:
- **H1₁:** There is effect for Response on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate
- **H1₂:** There is significance effect for Reliability on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.
- **H1₃:** There is significance effect for Assurance on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.
- **H1₄:** There is significance effect for Tangibility on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.
- **H1₅:** There is significance effect for Empathy on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.



**Figure (1): Source: From researcher preparation based on previous studies
The terminological and procedural definitions of the study variables**

The procedural definition of the study is the definition that is within the limits of study and research; therefore, this definition includes the actual procedures that will be used in the research and must be detailed. The importance of the procedural definition lies in the fact that it allows the transition from the level of structural and theoretical concepts to the level of observation.

The procedural concepts of the study are as follows:

The dependent variable: Service Quality

The term quality used to indicate that a service is good, but it is a mistake to believe that service high quality depend on its cost, but it is the services that meet customers' needs and expectations, based on high performance, low cost, and the availability of products or services in the required quantity, appropriate time. The quality of services can be defined as follows: It is a concept that reflects the actual suitability of the service to the expectations of the people applying for this service, in the sense that the delivery of the service means conforming to the specifications of the service provided to the special expectations of these specifications. Therefore, the one who judges the quality of the service is the customer that benefiting from it (Kotler, 1997).

The independent variable: Customer loyalty

Customer loyalty is now more important than ever. Because of increasing global competition, this concept earned big importance in the service marketing literature, as it enables companies to build a long-term relationship with customers. Customer loyalty is a concept that characterized by bias towards a particular brand, and includes behavioral responses, through the purchase of that particular brand (Kotler, 1997).

Study limits

The study based on the follow limits:

- **Objective Limitations:** The effect of Service Quality on Customer loyalty in Oman Investment and Finance Company.
- **Spatial Limitations:** The study based only on the customers of Oman Investment and Finance Company in Buraimi Governorate.
- **Temporal Limitations:** The questionnaires were sent at (July 2022).

Theoretical Review

The quality importance

People frequently use the term "Quality" when talking about the performance of organizations and commercial companies. Every successful company seeks for the development and excellence in works to implement the concept of quality to achieve success in work, also quality has great importance at the level of organizations or at the level of the customer, and it could be represented in the following points (Omar& Murad, 2019):

- 1- **Reputation:** The organization earned its reputation from the level of products quality, and this is obvious through the relationships that link the organization with suppliers, the experience and skills of the employees, and the attempt to provide products that meet the desires and needs of the organizations' customers.

- 2- **Quality legal responsibility:** increase in the courts that deal with systems, and judge in the cases of organizations that design products or provide services that have problems in their production and distribution; Therefore, every production or service organization is legally responsible for any damage affecting the customer, because of using these features.
- 3- **Global competition:** Political and economic changes will greatly affect the procedures, timing and exchange of products in the competitive global market. Quality earned distinct importance, as all organizations and society seek to achieve it, to be able to survive in global competition (Al-Masrty, 2019).
- 4- **Customer protection:** The implementation of quality in the activities of the organization, and setting standards, contributes to protecting the customer from commercial fraud, and enhances trust in the organization's services.
- 5- **Costs and market share:** implementing the required quality to all production processes and stages will provide opportunities for error detection, to avoid additional costs, and made the most benefit from machine time, by reducing idle time in production, that result in reducing cost and increasing company profit.

Quality Criteria:

The concept of service quality specially related to the concept of customer loyalty and evaluation, therefore the service quality considered as indicator for the degree to which the service meets the expectations of customers, and what the customer hopes to achieve for him. The Customer loyalty could be achieved through the following characteristics (Nassar, 2017):

1. **Customer Focus:** Companies work on improving products and services, through getting feedbacks from customers after using its products, because customers are the core of the quality.
2. **The engaged employees:** The company realized the importance of employees participation through implementing total quality management for several reasons, the most important of which (Al-Masry, 2019):
 - Find procedures to improve the quality of work, and find solutions for problems.
 - Employees communicate with the customer to get feedback on products.
 - Determine the areas of benefit for the customers.
3. **Operational instructions:** The Company should study and monitor all stages of the production process, and use high-quality technologies to create a visual presentation of internal processes, in order to save time and money, by eliminating unnecessary procedures.
4. **Mutually approved systems:** Although there are many departments within the company, they all carry out the procedures necessary to obtain the final product, in addition to that, these companies that implement total quality management apply a certain culture to understand the quality concept and implementation, through increase the awareness of importance in the company and employees

5. **Strategic Approach:** Companies that implement the Total Quality Management model use a specific strategy to achieve their vision and mission, by implementing a strategic plan as a basis for decision-making and work quality.
6. **Continuous improvement:** Continuous improvement is a process undertaken by the company for several reasons, the most important of which is (Bo-Youssef& Taleb, 2021):
 - Enhance operations to improve the production of services and products.
 - Achieving a competitive advantage.
 - Meeting stakeholder expectations.
7. **Decisions based on Data:** TQM companies use a data collection and analysis tool; to make Decisions based on Data; to improve internal processes, the decisions aim to acquire business data relied on a consistent basis, in order to determine key success measures, by the nature of business data.
8. **Effective Communication:** The Company must have a promotional strategy for all stakeholders; since communication is the company's top priority for product improvement; there are communication mechanisms in place to notify employees of any internal changes (Nassar, 2017).

Dimensions of service quality

Previous literature varied in determining the dimensions of service quality. Therefore, we adopted the following table to clarify the various dimensions of service quality in some previous studies, and to benefit from them in determining the dimensions that will be addressed in the current study, as shown in the following table:

Reliability

Reliability means: building the trust and credibility for customers. It depends on the employee's technical knowledge, practical and communication skills, tact, credibility, efficiency, and professionalism; so, these skills will help the organization to earn the trust and credibility of customers (Al-Masry, 2019).

Tangibility

Tangibility includes material facilities, personal appearance, equipment, machines and information system. Also facilitating materials and facilities. For example: the organization keeps environment clean, and the employees follow the appropriate dress code (Al-Masry, 2019).

Empathy

Empathy Means focusing on customers carefully to assure the excellence of care service. It is an essential subject to serve customers individually in some countries in the world. It is also a great process to gain customer loyalty psychologically, and increase trust. A company may lose customers due to lack of empathy among employees, so they must assure sympathy (Deob& Al-Daly, 2015).

Response

Response refers to an eagerness of customers' assistance with respect; also provide a prompt service for their loyalty. This dimension focuses on two main factors, including willingness and readiness; therefore, you have to make sure that the customer gets their services quickly immediately, and make the customers feel that

you are very interested in helping them. Response will be determined by the length of time customers wait for an answer or solution. In brief, the response solves the customer's problem as quickly as possible, by providing the expected information or replacing the products (Ismael, 2017).

Assurance

The service performing its intended function without failure or indolence, which is the probability of performing satisfaction service in specific period, under normal circumstances; so, assurance related to quality, but it is more than that. Quality related to the initial performance of the service, while Assurance related to the continuous performance over a period (Deob& Al-Daly, 2015).

The importance of Customer loyalty

The word loyalty has a positive indication, as companies seek to obtain it, and loyalty could be viewed as a behavior, through repeated deals without choosing other alternatives or looking at loyalty as a direction. So the individual has formed judgments and feelings towards the service, and the matter has gone beyond mere repetition of deals to encourage others to deal with the company, and the efforts of organizations to earn customer loyalty due to the benefits resulting from it, and its direct impact on the profitability of organizations, and the benefit for the company when achieving customer loyalty is represented in (kalel& wadeh, 2021):

1. Loyalty status itself is an advantage for customers; because it expresses a state of psychological stability towards a particular subject.
2. Customer loyalty achieves a competitive advantage for the bank. Because it allows the stability of work programs and plans during a period Time, thus reducing the burdens and costs of the company.
3. High levels of loyalty motivate the customer to repeat the purchase process, which means repeating the transactions that link the company to the customer, so this process leads to permanent relationship and connection between them.
4. Loyalty creates an incentive for the customer to be loyal to the bank he deals with.

Customer Loyalty measurement tools

If the company does not work to achieve customer loyalty, then the work destiny is failure, given the fact that there are solid and reliable data that reveal the measuring importance of the level of customer loyalty, and there are several different methods for measuring the level of customer loyalty. While the organizations tools to measure customer, loyalty includes (Saad-Allah, 2017):

1. **The Complaints and Suggestions System:** refers to the system that most organizations relied on. That is to facilitate the submission of complaints and suggestions, by placing forms at the reception in the organizations or by allocating a telephone line, mail or website, and all this in order to receive all the complaints and suggestions submitted by the customer. That affect and reveal Weaknesses in the services or activities of the organization.
2. **Field survey of Customer loyalty:** it is periodic and field, where the organization surveys the customer through a questionnaire to measure their loyalty level by a set of phrases, and adopts specific measures.

3. **False marketing:** it refers to that the organization uses people to assume the role of the customer, in order to gain access to competitors’ products, and know their strengths and weaknesses. Managers and marketing employees play this role themselves or by contacting competitors, by phone or e-mail, and visiting sales retails.
4. **Analysis of customers who have stopped dealing with the organization:** through which contacted customers who have switched to deal with competitors, to discover the reason, and to monitor the rate of customers they are losing.

Customer loyalty Stages

In the competitive environment, it is no longer easy to achieve customer loyalty; therefore, companies do everything in their power to achieve customer loyalty though seeking to win their loyalty, and build a close relationship with them, by creating value for them and earning their loyalty, in addition meeting their needs and desires in distinct way. Moreover, customer loyalty consisted from three main stages as followed (Abu-Fazaa, 2015):

- a. **Understanding the needs of customers:** marketers must be in constant contact with current or potential customers, in order for them to know the factors that determine the purchasing behavior of these customers, as understanding the customer, and knowing his needs and desires, is one of the most important things for the organization.
- b. **Feedback to customers:** This step included the methods used by marketers to track customer standpoints about the organization, to see if they met the customer expectations through the response method.
- c. **Continuous measurement:** The last step to achieving loyalty is for the organization to create a special program to measure customer loyalty as a system (CSM), which provides a procedure for tracking customer loyalty permanently instead of determining the improvement of the organization at a certain time.

Customer loyalty dimensions

Previous literature varied in determining the customer loyalty dimensions. In light of many literatures such as (Abdul-Kader et al., 2016), (Al-Masry, 2019), the most important dimensions of customer loyalty can be addressed as follows:

Word of mouth

Refers to personal oral communication between caller and freelancer, who understands that the caller is not promoting the brand, product, or service. Spoken word also defined as post-purchase behaviors, including the passing of informal communications toward other customers about a property, use, special features or services and their providers.

Consumer's attitude

Studying the attitude of individuals or groups to identify and use products, services, experiences, or ideas to meet the customers' needs, and the impact of these processes on the customer and society. Therefore, this attitude because of exposure

to an internal or an external motivator that the individual faces, as the customer could achieve his environmental balance or satisfy his needs and desires. As for the customer, every natural or legal person who uses a good or service, and from the marketing standpoint, the consumer is the focus of everything produced or distributed.

Complaints

An indication for disloyalty on the part of the consumer to the responsible party. It can also describe in a positive sense as a report from the consumer, including documentation of a problem with a product or service. Consumer complaints are often formal and addressed directly to the address of the company or public service provider. In this way, most consumers are successful in solving problems with products and services, but sometimes perseverance is required.

The price

Price refers to the amount of cash that the buyer must bear in order to acquire the product or service, and this quantity directly related to the value that the customer perceives of the product he wants to buy. It is the commercial value of a commodity when its ownership movement from the seller to the buyer. Price is also defined as: the relationship between two quantities of two commodities offered for exchange, or it is: the quantity that would be given up of a given commodity in order to obtain a given quantity of another, whether it be an article of consumption or a production good or a particular service. Price is the amount of money that must be paid for a unit of goods or services exchanged.

The relationship between service quality and customer loyalty

Keeping the customers of service organization loyal to them relied on the value they obtain must be greater than what they expect to get from competitors, so loyalty expresses the return and repetition of the customer dealing with a service organization. That affects the extent of customer satisfaction with the services provided, as Customers always prefer service with quality, specifications, and criteria such as reliability with their needs and desires, and thus leads to building loyalty to the organization and neglect the others, as achieving high levels of the service quality provided give the service organization loyal customers, and the high vital artery quality service provided is considered the most effective method to assure the superiority of the service organization over its competitors, by keeping loyal customers, the results of many studies indicate a positive Relationship between service quality and the degree of loyalty, especially since customer loyalty is often one of the variables in the service quality model, also the result of the study applied in the supermarket trade field indicate positive correlation relationship between the customer perception about service quality and the level of loyalty, through encouraging others to deal with the service provider, conveying positive news about them to others, and not being ready to become a competitor, which is reflected in considering the service provider the first choice for marketing, and increasing dealing with it in the coming period (Abdul-Kader et al., 2016).

Arabic studies

1. Study (Bo-Youssef& Taleb, 2021). The relationship between service quality and customer loyalty.

The study aimed to determine the relationship between service quality and customer loyalty at Algeria Post Center. The study relied on empirical analysis by using the structural modeling methodology. The study population included all customers of El-Tarif State Post Center, while study sample was 100 customers. The study concluded that the level of service quality is high, the level of customer loyalty is average, and the quality of the services provided directly affects the customer's loyalty, and does not affect his loyalty except in an indirect way, so there is no relationship between the two variables.

2. Study (Kenju and Muhamed, 2021). Measuring the effect of the quality of traditional banking services on customer loyalty using the structural equations model.

The study aimed to know the effect of the traditional banking services quality on customer loyalty within government banks in Syria, and to achieve this, the researcher used the dimensions of the quality of banking services represented in: (material embodiment, behaviors, effectiveness and appropriateness). The study population consisted from customers of government banks in Syria; the study sample included 126 customers. The study concluded that the level of banking service quality is high, and the level of customer loyalty is high. Services quality increase customer loyalty, and vice versa if it decreases.

Foreign studies

3. Study (Mahmood et al., 2018). Relationship between Service Quality, Customer Loyalty and Customer Satisfaction.

This study examined the effect of service quality on customer loyalty, and aimed to determine whether customer loyalty mediated this relationship. The study relied on utilizing descriptive approach was used, the study population consisted of eight banks customer in Pakistan, and the study sample included 479 customers. The results of the study concluded that the level of service quality is high, the level of customer loyalty is high, and there is a significant impact of service quality on customer loyalty, that is: the relationship between quality and loyalty is a direct relationship with a high level.

4. Study (Adebisi, Lawal, 2017). The impact of service quality on customer loyalty

The study aimed to examine the effect of service quality dimensions on customer loyalty. In addition, to achieve this, Community pharmacy customers were surveyed using a questionnaire structured around five dimensions of service delivery: tangibility, reliability, responsiveness, assurance, and empathy. The study concluded that the level of service quality is high, and the level of customer loyalty is high. The results also show that all dimensions of service quality have a significant positive impact on customer loyalty, as there is a strong positive relationship between service quality and customer loyalty.

5. Study (Iddrisu et al., 2015). Assessing the impact of service quality on customer loyalty

The study investigated the relationship between quality of service and customer loyalty in the cellular industry in Ghana. The research was conducted after the introduction of the transportation system of Mobile Number Portability (MNP). The Service Quality model was used to measure the relationship between service quality and customer loyalty among cellular service providers with customer satisfaction that mediates these variables. The questionnaire was used to collect data from 311 mobile phone users, who are subscribers of 5 major cellular companies in Akrammetropolis, Ghana. The results revealed that service quality variables, such as: tangibility, responsiveness, reliability, assurance, and empathy, have a positive impact on customer loyalty through customer satisfaction. The result also showed that customer satisfaction has a direct relationship with customer loyalty. The study recommends that mobile operators seek to improve the quality of mobile services provided to customers.

Literature Review

The current study is similar to previous studies in most of the dimensions of Service quality and Customer loyalty dimensions, where the current study focused on the dimensions of service quality represented in: (responsiveness, assurance, reliability, tangibility and empathy), and the dimensions of customer loyalty represented in: (the word of mouth, consumer attitude, price and complaints). The most important characteristic of the study is the study population, which is Oman Investment and Finance Company in Buraimi Governorate.

The distinguishes points in this study

- The distinguishes points in this study that it was conducted in the Sultanate of Oman, and on customers' of Oman Investment and Finance Company?
- This study included different dimensions and areas from previous studies, as it dealt with the dimensions of service quality, represented in: responsiveness, assurance, reliability, tangibility and empathy. In addition, the dimensions of customer loyalty, represented in the word of mouth, consumer attitude, price and complaints.

Methodology

Study Population

The study population included all the customers of Oman Investment and Finance Company in Buraimi Governorate, the size of study population was very big which included (60000) customers, according to the Customer service department in Oman Investment and Finance Company in Buraimi Governorate.

Study sample

An available sample, included (390) customers of Oman Investment and Finance Company, was selected from the total study population, and the size of the drawn sample was determined based on the table (Sekaran, 2016)

Variable	Category	N	Percentage
Sex	Male	223	57%
	Female	167	43%
	Total	390	100%
Age	Under 30 years	121	31%
	From 30 to 39	157	40%
	From 40 to 49	89	23%
	50 years or above	23	6%
	Total	390	100%
Educational degree	General education diploma	159	41%
	Advanced diploma	91	23%
	Bachelor	101	26%
	Post graduate	39	10%
	Total	390	100%

Table (1) Distribution of the study sample according to demographic variables

Data collection tools

The questionnaire tool was used to study: "The effect of service quality on customer loyalty", the following steps were followed to build the questionnaire:

1. Reviewing literature related to the subject of the study, and benefiting from them in developing the study variables, preparing the axes of the questionnaire, and paraphrasing its paragraphs.
2. Designing the questionnaire and presenting it to the arbitrators, In order to test the level of suitability of collecting the necessary data for the research.
3. Distribution of the questionnaire to a sample of the study population; In order to collect the necessary data for the research, the questionnaire was divided into three main sections: the first section to identify the demographic characteristics of individuals, the second section: (Service quality), and it consists of 20 items, and the third section: (customer loyalty) and it consists of 16 items.

The validity and reliability of the study

The validity of the study tool was verified by applying it to a survey sample, which included (30) customers of the company from the study population, and from outside the basic sample. The validity was calculated using Cronbach's Alpha coefficient. For the axes of services quality provided, it ranged between (0.91-0.96), and the total validity reached (0.98), and the validity coefficients for the axes of customer loyalty ranged between (0.91-0.97), and the total validity reached (0.98),

and these values are all considered high; this indicates that the study tool has a high level of validity.

First: The validity of the internal consistency of the service quality provided questionnaire

The internal consistency of the service quality questionnaire was verified by calculating the Pearson correlation coefficient between the degree of each paragraph and the total degree of the axis to which it belongs is (0.74-0.95). All of them are positive and statistically significant at a level of significance less than or equal to ($\alpha = 0.01$), which indicates that the questionnaire has the quality of service provided with appropriate validity indications to achieve the objectives of the current study.

The questionnaire construct validity to determine the service quality provided

To verify the questionnaire Structural validity; the correlation coefficient was calculated between the degree of each axis of the service quality provided and the total degree of service quality. and it was found that the correlation coefficients between the degree of each axis and the total degree ranged between (0.94-0.97), and these correlations were high or equal and statistically significant at the level ($\alpha = 0.01$), which indicates the contribution of the axes to the total degree, and this indicates that the questionnaire is characterized by Structural validity.

Second: customer loyalty questionnaire

To validate the internal consistency of the customer loyalty questionnaire; The Pearson correlation coefficient was calculated between the degree of each paragraph, and the total degree of the axis to which it belongs ranged between (0.96-0.80). While correlations were high or equal and statistically significant at the level of ($\alpha = 0.01$), which indicates that the customer loyalty questionnaire has appropriate validity indications.

The customer loyalty questionnaire Structural validity

To verify Structural validity; the correlation coefficient was calculated between the degree of each axis of the customer loyalty and the total degree of customer loyalty. It was found that the correlation coefficients between the degree of each axis and the total degree ranged between (0.95-0.97). While correlations were high or equal and statistically significant at the level of ($\alpha = 0.01$), which indicates the contribution of the axes to the total score, and this indicates that the questionnaire has Structural validity.

Study design and statistical processing

To process the data using the SPSS software, the study relied on the following statistical methods:

1. Cronbach's Alpha Coefficient to calculate the validity of the study tool.
2. Means and standard deviations to know the level of services quality provided and customer loyalty.
3. Simple linear regression analysis to explore the effect of the services quality provided on customer loyalty.

Study Results

First question: What is the level of Service Quality provided in Oman Investment and Finance Company from Customers' standpoint in Buraimi Governorate?

To find out the level of service quality provided by Oman Investment and Finance Company “Service” from customers' standpoint in Al Buraimi Governorate. The means and standard deviations of the participant response were calculated on the axes of services quality provided according to the study tool, and Table (2) shows these results.

Table (2) Means and standard deviations for the axes of the level of service quality provided

#	Rank	Questionnaire axes	Mean	Standard Deviation	Level
1	3	Response	3.56	1.02	High
2	4	Tangibility	3.55	0.96	High
3	5	Reliability	3.37	1.09	Average
4	1	Assurance	3.69	0.98	High
5	2	Empathy	3.62	0.99	High
Total Mean			3.56	0.94	High

It is obvious from table (2) that the means of the participants' responses to the axes of the level of services quality provided by Oman Investment and Finance Company ranged between (3.37-3.69), where the Assurance axis in the first place with mean (3.69) and a high level. While Empathy in the second place with mean (3.62) and a high level. In addition, the Response axis in the third place with mean (3.56) and a high level. In the fourth rank, the Tangibility axis with mean (3.55) and a high level, and the Reliability axis came in the last place with mean (3.37). Moreover, the total average mean was (3.56); this indicates that the level of services quality provided by Oman Investment and Finance Company "Service" is high from the customers' standpoint in Al Buraimi Governorate.

The second question: What is the level of Customer loyalty in Oman Investment and Finance Company from customers' standpoint?

To identify the level of customer loyalty in Oman Investment and Finance Company; means and standard deviations were calculated for the participants' responses to the customer loyalty axes in the study tool, results showed in table (3).

Table (3) means and standard deviations for the level of customer loyalty in Oman Investment and Finance Company

#	Rank	Questionnaire axes	Mean	Standard Deviation	Level
1	1	Word of mouth	3.50	1.01	High
2	3	Attitude	3.38	1.07	Average
3	4	Price	3.19	1.12	Average
4	2	Complaints	3.48	1.03	High
Total Mean			3.39	0.98	Average

It is obvious from Table (3) that the means of the participants' responses to the customer loyalty axes of Oman Investment and Finance “Service” in Al Buraimi Governorate ranged between (3.19 – 3.50), as the word of mouth came in first place, with mean (3.50) and a high level. The complaints came in second place with mean (3.48) and a high level. While in the third place was the attitude with mean (3.38) and an average level. Moreover, price came in the last place, with mean (3.19) and average level. The total mean was (3.39); this indicates that the level of customer loyalty is average for Oman Investment and Finance “Service” from the point of view of customers in Al Buraimi Governorate.

Hypotheses:

The main hypotheses H1: There is significance effect for Service Quality provided on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate, at significance level (0.005).

To verify the hypothesis, multiple linear regression analysis was used. Table (4) shows the results of variance analysis to find out the significance of the regression model to explain the relationship between the quality of services provided and customer loyalty in government institutions in Buraimi Governorate.

Table (4) Results of variance analysis for the significance of the relationship between the services quality provided and customer loyalty in Oman Investment and Finance “Service”

Variation source	Sum of squares	df	mean Squares	F value	Sig.
regression	293.93	5	58.79	292.42	.000
Residual	77.20	384	0.20		
Total	371.13	389	-		

It is obvious in Table (4) that the value of "F" probability is less than the level of significance ($\alpha = 0.05$), which indicates that the regression model is suitable for explaining the relationship between the services quality provided and customer loyalty in Oman Investment and Finance "Service". Table (5) shows a summary of the results of the multiple linear regression analysis.

Table (5) the results of the multiple linear regression analysis conclusion to indicate the effect of services quality

Dependent variable	Independent variable	Unstandardized B	standardized B	T value	Sig.	r	R ²	Constant
Response	Customer loyalty	0.12	0.13	2.43	0.015	0.89	0.79	0.14
Tangibility		0.13	0.13	2.59	0.010			
Reliability		0.25	0.28	5.19	0.000			
Assurance		0.22	0.22	3.97	0.000			
Empathy		0.20	0.20	3.58	0.000			

It is obvious from Table (5) that there is a statistically significant effect for services quality provided by Oman Investment and Finance Company “Service” on customer loyalty in Buraimi Governorate, where the value of “T” was less than the significance level ($\alpha= 0.05$) for all dimensions of service quality. Thus, the researcher accepted the previous hypothesis, which states, "There is a significant effect of the services quality provided by Oman Investment and Finance Company “Service” on customer loyalty in Buraimi Governorate at a significant level (0.05)". While the value of the correlation coefficient was ($r = 0.89$), which indicated the existence of a direct relationship between service quality provided and customer loyalty, as the higher level of service quality provided, the higher level of customer loyalty, and this relationship is classified strong based on Cohen’s classification which Nolan& Heinzen (2011) declared that the correlation coefficient is strong when its value is higher than (0.05). The value of the calculated coefficient was ($R^2 = 0.79$), which means that 79% of the variation in customer loyalty to Oman Investment and Finance Company is attributed to service quality provided. The multiple linear regression equation for the relationship between the independent variable and the dependent variable expressed as follows:

$Y= B_1 x_1+ B_2 x_2+ B_3 x_3+..... B_k X_k+ a$ (Gravetter et al., 2020), so the linear equation for the relationship between the dimension of service quality provided (x) and customer loyalty (Y):

$$Y= 0.12 x_1+ 0.13 x_2+ 0.25x_3+ 0.22 x_4+ + 0.20 x_5+0.14$$

The previous equation indicated that the high level of services quality provided resulted high customer loyalty. Through the equation, it is also possible to identify the level of customer loyalty by knowing the level of services quality provided.

The results of the sub-hypotheses:

H1₁: There is effect for Response on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate

To validate the hypothesis, simple linear regression analysis was used. Table (6) shows a summary of the results of the regression analysis to indicate the effect of Response on customer loyalty in Oman Investment and Finance Company.

Table (6) the results of the multiple linear regression analysis conclusion to indicate the effect of services quality (Response Dimension) on customer loyalty

Dependent variable	Independent variable	Unstandardized B	Standardized B	T value	Sig.	r	R ²	Con.
Response (X)	Customer loyalty (Y)	0.78	0.82	28.29	0.000	0.82	0.67	0.60

It is obvious from Table (6) that there is a statistically significant effect for services quality provided (Response Dimension) in Oman Investment and Finance Company “Service” on customer loyalty in Buraimi Governorate, where the value of “T” was less than the significance level ($\alpha= 0.05$) for Response dimension of service quality. Therefore, the researcher accepts the previous hypothesis, which stated, "There is effect for Response on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate". While the value of the correlation coefficient was ($r = 0.82$), which indicated the existence of a direct relationship between services quality

provided (Response Dimension) and customer loyalty. as the higher level of services quality provided (Response Dimension), the higher level of customer loyalty, and this relationship is classified strong based on Cohen’s classification which Nolan& Heinzen, (2011) declared that the correlation coefficient is strong when its value is higher than (0.05). The value of the calculated coefficient was (R2 = 0.67), which means that 67% of the variation in customer loyalty to Oman Investment and Finance Company is attributed to service quality provided.

H1₂: There is significance effect for Reliability on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.

To validate the hypothesis, simple linear regression analysis was used. Table (7) shows a summary of the results of the regression analysis to indicate the effect of Reliability on customer loyalty in Oman Investment and Finance Company.

Table (7) the results of the multiple linear regression analysis conclusion to indicate the effect of services quality (Reliability Dimension) on customer loyalty

Dependent variable	Independent variable	Unstandardized B	standardized B	T value	Sig.	r	R ²	Con.
Reliability (X)	Customer loyalty (Y)	0.81	0.80	26.38	0.000	0.80	0.64	0.50

It is obvious from Table (7) that there is a statistically significant effect for services quality provided (Reliability Dimension) in Oman Investment and Finance Company “Service” on customer loyalty in Buraimi Governorate, where the value of “T” was less than the significance level ($\alpha = 0.05$) for Reliability dimension of service quality. Therefore, the researcher accepts the previous hypothesis, which stated, "There is effect for Reliability on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate". While the value of the correlation coefficient was ($r = 0.80$), which indicated the existence of a direct relationship between services quality provided (Reliability Dimension) and customer loyalty. as the higher level of services quality provided (Reliability Dimension), the higher level of customer loyalty, and this relationship is classified strong based on Cohen’s classification which Nolan& Heinzen, (2011) declared that the correlation coefficient is strong when its value is higher than (0.05). The value of the calculated coefficient was (R2 = 0.64), which means that 64% of the variation in customer loyalty to Oman Investment and Finance Company is attributed to service quality provided.

H1₃: There is significance effect for Assurance on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.

To validate the hypothesis, simple linear regression analysis was used. Table (8) shows a summary of the results of the regression analysis to indicate the effect of Assurance on customer loyalty in Oman Investment and Finance Company.

Table (8) the results of the multiple linear regression analysis conclusion to indicate the effect of services quality (Assurance Dimension) on customer loyalty

Dependent variable	Independent variable	Unstandardized B	standardized B	T value	Sig.	r	R ²	Con.
Reliability (X)	Customer loyalty (Y)	0.81	0.80	26.38	0.000	0.80	0.64	0.50

It is obvious from Table (7) that there is a statistically significant effect for services quality provided (Assurance Dimension) in Oman Investment and Finance Company “Service” on customer loyalty in Buraimi Governorate, where the value of “T” was less than the significance level ($\alpha= 0.05$) for Assurance dimension of service quality. Therefore, the researcher accepts the previous hypothesis, which stated, "There is effect for Assurance on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate". While the value of the correlation coefficient was ($r = 0.85$), which indicated the existence of a direct relationship between services quality provided (Assurance Dimension) and customer loyalty. as the higher level of services quality provided (Assurance Dimension), the higher level of customer loyalty, and this relationship is classified strong based on Cohen’s classification which Nolan& Heinzen, (2011) declared that the correlation coefficient is strong when its value is higher than (0.05). The value of the calculated coefficient was ($R^2 = 0.72$), which means that 72% of the variation in customer loyalty to Oman Investment and Finance Company is attributed to service quality provided.

H1₄: There is significance effect for Tangibility on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.

To validate the hypothesis, simple linear regression analysis was used. Table (9) shows a summary of the results of the regression analysis to indicate the effect of Tangibility on customer loyalty in Oman Investment and Finance Company.

Table (8) the results of the multiple linear regression analysis conclusion to indicate the effect of services quality (Tangibility Dimension) on customer loyalty

Dependent variable	Independent variable	Unstandardized B	Standardized B	T value	Sig.	r	R ²	Con.
Reliability (X)	Customer loyalty (Y)	0.84	0.84	30.01	0.000	0.84	0.70	0.31

It is obvious from Table (9) that there is a statistically significant effect for services quality provided (Tangibility Dimension) in Oman Investment and Finance Company “Service” on customer loyalty in Buraimi Governorate, where the value of “T” was less than the significance level ($\alpha= 0.05$) for Tangibility dimension of service quality. Therefore, the researcher accepts the previous hypothesis, which stated, "There is effect for Tangibility on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate". While the value of the correlation coefficient was ($r = 0.85$), which indicated the existence of a direct relationship between services quality provided (Tangibility Dimension) and customer loyalty. as the higher level of services quality provided (Tangibility Dimension), the higher level of customer loyalty, and this relationship is classified strong based on Cohen’s classification which Nolan& Heinzen, (2011) declared that the correlation coefficient is strong when its value is higher than (0.05). The value of the calculated coefficient was ($R^2 = 0.70$), which means that 70% of the variation in customer loyalty to Oman Investment and Finance Company is attributed to service quality provided.

H1₅: There is significance effect for Empathy on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate.

To validate the hypothesis, simple linear regression analysis was used. Table (10) showed a summary of the results of the regression analysis to indicate the effect of Empathy on customer loyalty in Oman Investment and Finance Company.

Table (10) the results of the multiple linear regression analysis conclusion to indicate the effect of services quality (Empathy Dimension) on customer loyalty

Dependent variable	Independent variable	Unstandardized B	Standardized B	T value	Sig.	r	R ²	Con.
Reliability (X)	Customer loyalty (Y)	0.83	0.84	29.94	0.000	0.84	0.70	0.40

It is obvious from Table (10) that there is a statistically significant effect for services quality provided (Empathy Dimension) in Oman Investment and Finance Company “Service” on customer loyalty in Buraimi Governorate, where the value of “T” was less than the significance level ($\alpha = 0.05$) for Empathy dimension of service quality. Therefore, the researcher accepts the previous hypothesis, which stated, "There is effect for Empathy on Customer Loyalty in Oman Investment and Finance Company in Buraimi Governorate". While the value of the correlation coefficient was ($r = 0.84$), which indicated the existence of a direct relationship between services quality provided (Empathy Dimension) and customer loyalty. as the higher level of services quality provided (Empathy Dimension), the higher level of customer loyalty, and this relationship is classified strong based on Cohen’s classification which Nolan & Heinzen, (2011) declared that the correlation coefficient is strong when its value is higher than (0.05). The value of the Calculated coefficient was ($R^2 = 0.70$), which means that 70% of the variation in customer loyalty to Oman Investment and Finance Company is attributed to service quality provided.

Conclusions

The researcher concluded the results as followed:

1. **The level of Service Quality provided in Oman Investment and Finance Company from Customers' standpoint in Buraimi Governorate is high, thus the next results were derived:**
 - The level of response was high, which contributed to increasing customer confidence. The main reference is the speed of the employees in providing services to the auditors, in addition to the sufficient number of employees to cover the demands of the auditors and their transactions in Oman Investment and Finance Company.
 - The level of tangibility was high, and it helped to complete customer transactions in a simple way, through the electronic programs and applications of Oman Investment and Finance Company.
 - As for the level of reliability, it turned out that it was average from the customer’s standpoint. Duo to the delaying that occurs to customers while requesting services that are not immediately available from Oman Investment and Finance Company.
 - The assurance level was high; this is due to the technical support, and the strength of the programs and systems used in the Oman Investment and Finance Company, according to the customer dealing with the company.

- The level of empathy in the Oman Investment and Finance Company, as reported by customers, was high; this is due to the unique way of dealing with auditors, and the company provides employees with some rehabilitation programs to deal with customers.
- 2. **What is the level of Customer loyalty in Oman Investment and Finance Company from customers' standpoint?**
 - The level of word of mouth was high at the Oman Investment and Finance Company, according to the customers' standpoint, due to the tact of the staff in dealing with auditors, whether in Arabic or English. This is because Oman Investment and Finance Company has specialized training programs in communicating with customers in an understandable oral manner.
 - The level of customer attitude toward the services from Oman Investment and Finance Company was medium from the customers' standpoint, due to the limited availability of some online services and tools; which makes customers wait for a long time for the company to provide it.
 - The level of price is average in Oman Investment and Finance Company compared to other companies, according to Customers' reports; this is because the company has contracts with other service companies, which contribute to meeting the company's requirements at varying prices, depending on the type of service and tools.
 - The level of complaints is high in Oman Investment and Finance Company, as it appeared from the customers' standpoint due to the delay in the implementation of some services, and the failure to expedite the implementation

of the required maintenance during critical times or weather conditions.

Recommendations:

1. It is important for the company to raise the levels of dimensions (response, reliability, tangibility, assurance, and sympathy) so that it creates harmony with the services provided to customers; Which enhances customer loyalty to the company. On the other hand, the company can create a good reputation in the community; Which increases confidence in the services provided that they are of high quality.
2. Oman Investment and Finance Company should work on a systematic plan to increase the level of response, so that customers feel that they are the supreme value of the company. The company can make fundamental improvements to serve the auditors, through new programs that facilitate the service procedures, and the ease of their completion, through electronic programs, which enhances its position in competition with the rest of the companies.
3. Personnel appearance, machinery and equipment, centralized information systems should be developed for the better through cooperation with companies implementing in these areas. Interest in raising the level of tangibility is one of the most important reasons why the customer is loyal to the company.

4. The company should increase the rate of customer dependence on its services, and this is done by completing the work on time, and reducing the errors resulting from the employees, so that the employees are adequately trained in how to cooperate with customers, to take care of their transactions without discrimination, and at a high level.
5. Commitment to increase the level of security in the company, which achieves a positive balance between the company and its customers. The company can hire experts in cybersecurity or purchase anti-piracy software. Which keeps customer data completely confidential.

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