

The Role of Operations Decisions in Achieving Customer Satisfaction - An Analytical Study in a Sample of Iraqi Banks

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Abstract:

The research seeks to determine the role of operations decisions in achieving customer satisfaction in a sample of Iraqi banks by adopting operations decisions as an independent variable and customer satisfaction as a dependent variable. The important role of service operations decisions in the surveyed banks, and the research problem was represented in the decline or fluctuation that occurs to customers in the weak relationship with the banks that deals with them, as a number of private Iraqi banks were selected as a community for research, and then an intentional sample was chosen that represents managers, assistants and heads of departments in the banks The respondents, and then a questionnaire was distributed to the sample, and by (60) forms were fully retrieved, and after analyzing and confirming the results of the analysis, the research reached a number of conclusions and recommendations, and the most prominent conclusion was “there is a weakness in the use of modern technological techniques for the purpose of supporting the decision design services.” As for the most prominent recommendation, it was represented by “the necessity of achieving consistency in providing services at the same level of quality by focusing on the quality decision.”

key words: Operations decisions, service operations decisions, customer satisfaction dimensions, the importance of customer loyalty

introduction

Due The importance of operational decisions , the its application It requires consideration, One of the most important is to achieve customer satisfaction and share it in Preparing the decision in a way that fulfills his renewed desires, The main decisions of the Operations Department are taken under the umbrella of the organization's strategy that contribute to the development of the organization's ability to compete successfully in the field Achieving customer satisfaction And it must conform to his mental image of the service, no matter how Service Operations Decision Design by the organization.

Therefore, the aim of the research is to clarify the role that Hillplay a decisionoperations in investigation Satisfaction The customer in the banking organizations surveyed by Through the most important decisions affecting customer satisfaction (Service design decision, quality decision, energy decision, human resource design decision), And because of her Great importance through customer satisfaction through effective design for operational decisionsAnd the research problem was represented in the decline or fluctuation that occurs to customers in the continuation of the relationship with the banks that deals with them, as a number of private Iraqi banks were selected as a community for research, and then an intentional sample representing managers, assistants and heads of departments in the surveyed banks was chosen by distributing a questionnaire form to the sample. (60) forms, fully retrieved, and after analyzing and confirming the results of the analysis, the research reached a number of conclusions and recommendations, and the most prominent conclusion was There is a weakness in the use of modern technological techniques for the purpose of supporting the design decision of servicesAs for the most prominent recommendation, it was represented by necessity Investigation Consistency in presenting Services at the same level of quality by focusing on quality decision.

The research included four sections, the first section included presenting the research methodology, which included the problem, importance and objectives of the research, as well as the hypothesis and research hypotheses, while the second topic included providing the theoretical side that expresses the philosophy and thought of the topic, while the third topic included the field side in which the data analysis and access were done To the results, while the fourth topic included providing the conclusions and recommendations reached by the research.

The first topic: Research Methodology

The Introduction

Production and operations decisions are of great importance in service-oriented organizations and are affected by the nature of these decisions and because they are of great interest by the management in the organization. The decisions with the greatest impact were chosen to be the research sample as the field of study: service design decision, quality decision, energy decision and human resource design decision, due to their importance Because of its role in enhancing the presence of the organization and achieving customer satisfaction and loyalty, which contributes to gaining confidence as well as contributing to improving operations decisions in general, and given the lack of local studies that dealt with the relationship and influence between these variables, the researcher found it necessary to study the impact of operations decisions on customer satisfaction in A sample of Iraqi banks, and the study was framed according to the following axes:

The Study Problem

The ten operations decisions are considered among the main decisions in the service organizations and are included in the decisions of marketing, financing and promotion for what has a role in improving the service continuously in the desire of the customer, which requires attention and care in order to make the decision in the right way, and through the theoretical vision and practical application in the Iraqi environment, the researcher sees There is a need to show the relationship and

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impact of a decision operations in a satisfaction The customer in the organization, and in general, the contents of the problem can be developed through the following:

- 1- Is there a clear understanding by the directors of departments and departments in Iraqi banks about the importance of operational decisions?
- 2- Is there a clear perception of the impact of operations decisions on customer satisfaction?
- 3- What role will affect service improvement by highlighting operational decisions in customer satisfaction?

Objectives of The Study

The study aims to:

- 1- Description and analysis of operational decisions in Iraqi banks.
- 2- Description and analysis of the concept of customer satisfaction in Iraqi banks.
- 3- Determine the correlation and influence between operations decisions and customer satisfaction.

Research Hypothesis

It was completed Specify chart default Search from During audit literature self Relationship With the requirements of operations decisions and customer engagement, the following figure shows the hypothetical scheme of the research:

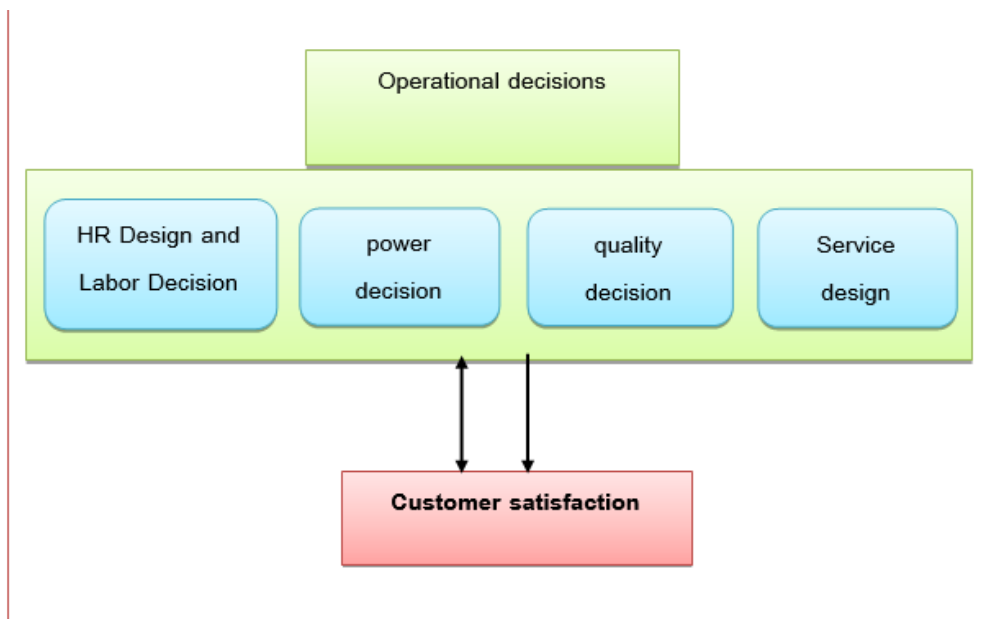


figure no 1

research community

The community will be the number of Iraqi banks, and a sample of employees who occupy management positions in them have been selected.

research assumes

In light of the importance of the research and for the purpose of achieving its goals and objectives, the researcher relied on a set of main and secondary hypotheses emanating from it, as follows:

a. The first main hypothesis: - "There is a statistically significant correlation between the decisions of operations with their dimensions and the relationship of the customer." The following hypotheses are derived from it:

- 1- There is a significant correlation between the service design decision and customer satisfaction.
- 2- There is a significant correlation between the quality decision and customer satisfaction.
- 3- There is a significant correlation between energy decision and customer satisfaction.
- 4- There is a significant correlation between human resource design decision, work and customer satisfaction.

b. The second main hypothesis: - "There is a statistically significant relationship between operational decisions with its dimensions and customer satisfaction." The following hypotheses are derived from it:

- 1- There is a significant effect relationship between the service design decision and customer satisfaction.
- 2- There is a significant effect relationship between the quality decision and customer satisfaction.
- 3- There is a significant effect relationship between energy decision and customer satisfaction.
- 4- There is a significant effect relationship between human resources design decision and work And Customer satisfaction.

Resolution Tests

- 1- The apparent validity of the questionnaire** This test aims to demonstrate the ability of the questionnaire to measure the research variables that were designed to measure it, and comprehensiveness was taken into account in its absorption of research variables and avoidance of duplication, and in order to verify the apparent validity of the questionnaire form, the researcher presented it to a number of arbitrators with competence in the field of business administration To explore their views about the validity of the tool in relation to the validity of its paragraphs and its suitability to the research hypotheses and objectives and its ability to measure the research variables in a manner that ensures clarity and accuracy of its paragraphs from a scientific point of view. Observations that would correct and modify some of the expressions and reformulate some of them to become more appropriate and in harmony with the directions and objectives of the research and to represent its variables in a more comprehensive manner.
- 2- Test validity and reliability of the resolution:** The content validity test shows us the validity and affiliation of each paragraph of the questionnaire to the field for which it was designed. The validity of the content can be verified through the reliability coefficient by using the following

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equation (honesty = square root of the reliability coefficient), and it is intended by the stability that the scale if applied to a group The same individuals after a period of time will give the same results, and to achieve this the coefficient ((Cronbach Alpha(To determine the stability coefficient, the value of the stability coefficient is (0.97) which is much higher than the minimum acceptable amount of (60%), and this indicates that the research questionnaire with its different scales has high stability and can be adopted at different times for the individuals themselves and gives the same results.Cronbach Alpha) = (0.97), the validity of the questionnaire = (0.97), which is an excellent percentage and a reassuring coefficient that confirms the validity of the scale.

The second topic: Theoretical aspect: Operational decisions

Preamble:

The mission of operations decisions is the essence of the functions of operations within the organization and its tool to achieve the dimensions and thus help the organization's management in continuing activities and achieving goals in survival and expansion, which requires making correct decisions in the field of operations (Al-Taweel and Al-Dabbagh,2005:15). Operations management is one of the main functions in the organization, and it is important to identify the main decisions in it to provide better performance for the organization and invest opportunities to achieve the objectives of the operations management function.

The concept of operational decisions:

Operations decisions represent a flexible field of knowledge with a wide variety of areas of interest to the businessorganisation. It has been specified (Mohsen and Al-Najjar,2012:12) First direct responsibilityNSOperations management is knowing what it is trying to achieve, and this realization includes two types of decisions: the first necessitates developing a clear perspective on the role that operations management should play in the organization, in other words, how operations management contributes to achieving the organization's long-term goals,The second type involves translating the organization's objectives and placing them within the framework of performance objectives. and see (Schroeder, et.al,2018:5) Decision making is one of the most important dimensions in operations management and emphasizes that operations decisions are those decisions related to the products/services they offer in the market and thus affect on the growth, profitability and future status of the organization. mentioned (Heizer & Render,2017:39) Production and operations decisions are a set of decisions taken by managers related to the basic functions of operations management such as planning, organizing, controlling and others. As for(.Krajewski ,et al,2016:11) They emphasized that theYerinProduction and operations take many strategic and tactical decisions that may be taken jointly with other decision makers within the organization, and the decision is to choose the alternative or the best solution from among the alternatives or solutions available in the organization, and it shows the operations manager what he is doing. mentioned(Stevenson,2013:12) The decision-making process is the main function of the production and operations manager in order to direct the production system to produce products/Services, The researcher refers to the concept of operational decisions as the final decisionsNSThe strategy and principal of the organization which is issued by managers Operations in organizations, in coordination and arrangement with other departments, divisions and branches within the same organization, so that the tasks and

responsibilities of the administrative, financial, marketing, etc. departments are the feedback to the operations manager so that he can take the right and appropriate decision, each according to the different circumstances the organization is going through.

On the other hand, the major decisions of operations management are taken under the umbrella of the organization's strategy that contributes to developing the organization's ability to compete successfully in the market. Reducing by way of strategy, and effective decisions to manage operations. (Krajewski & et al,2016:35). And achieving coherence and integration between the strategy of the business unit, and the strategy of the organization depends on making operations decisions according to the operations strategy that should lead to the establishment of a consistent model of decisions that are made and taken within the framework of the operations function in order to achieve the competitive advantage of the organization (Mohsen and Al-Najjar, 2012: 61) . Intense competition requires operations management to evaluate various activities and events, and to take appropriate decisions aimed at directing and operating production resources, And other available resources in the direction that achieves the goals of the organization, solve various issues related to the production system, and find effective alternatives in order to take the appropriate decision to choose the best alternatives that fall within the responsibility of operations management (Al-Ali, 2000: 61). (Schroeder,2018) Operations decisions as a whole represent operations management, as they may be studied by operations managers who have the responsibility to produce goods and services pThrough those decisions and making them in the operations function (Schroeder, 1982:19). while counting (Dilworth, 1996: 71) as the process of choosing the best way to work from among a group of alternatives, it may become one of the responsibilities of operations managers and their activities in planning, organizing, controlling and directing workers to implement operations decisions. and pointed out (Heizer & Render,2017:38-39). That operations decisions are made by managers, and implemented by operations management to determine the essential factors for success in the operations function. From the foregoing, the researcher believes that “the concept of operations decisions is embodied in the main decisions that make up the operations function that fall under the responsibility of operations managers in order to achieve the basic success factors in providing services and achieving growth and profitability in a way that enhances the competitive position of the organization.”

Operations Decision Classifications:

Through the search from various sources, the researcher reached the table below, which shows both the authors and the degree of interest in the decisions of operations and their classifications:

Table No. (1) Operations Decision Classifications

scheduling	supply chain	Work design and human resources	internal arrangement	the s	Management the quality	Planning energy	design the operation	service design	Author and year	NS
1	1	1	1	1	1	1	1	1	(Robert, 2018)	1
1	1	-	-	-	1	1	1	1	(Schroeder, 2018)	2
1	1	1	1	1	1	1	1	1	(Heizer,2017)	3
1	1	-	-	-	1	1	-	-	(Krajewski, 2016)	4
-	1	1	1	-	1	1	1	-	(Slack,2013)	5
1	1	1	-	-	1	1	1	1	(Mohsen and Al-Najjar, 2012)	6
1	1	-	1	1	1	1	1	1	(Stevenson,2012)	7
1	-	-	1	1	-	1	-	-	(Al Fayhan, 2011)	8
1	-	1	1	1	-	1	-	1	(Al-Mansour, 2011)	9
1	1	1	1	1	1	1	1	1	(Russell & Taylor, 2011)	10
1	1	1	1	1	1	1	-	1	(Reid & Sanders, 2011)	11
1	-	-	1	1	1	1	1	1	(Kumar & Suresh, 2009)	12
92	75	58	75	66	83	100	66	75	Percentages	

- The table was prepared by the researcher to review the relevant literature

By looking at the different sources and research, we find that there is a discrepancy in dealing with the topics of operations decisions in different proportions, where it was in the first place and the highest percentage is the energy planning decision, which reached 100%, and the second place in terms of importance was the scheduling decision, which amounted to 92%, and the third place was the quality decision It reached 83%, and the fourth, fifth and sixth rank were found for three decisions with the same importance, where they were (the internal arrangement decision, the supply chain decision, and the service design decision, with a percentage of 75%). The ninth place for the work design and human resources decision.

(Heizer & Render, 2017), (Stevenson, 2018), (Schroeder, 2018), (Krajawiski, 2016) identified the main set of decisions and dimensions in the operations decisions in detail, which will be taken into account what fits this study sample:

The first Decision: Designing products and services

The design of products and services lies in continuous interdependence and good support from other areas or other decisions such as cost, quality and human resources. The design is usually determined within the limits of the lowest cost and the highest quality.

(Heizer&Render,2017:38)

The design of products and services usually have strategic implications for the success and prosperity of the organization. Moreover, it has an impact on future activities. Thus, decisions in this area are some of the most important decisions that managers have to take.

Organizations engage in the design or redesign of products and services for a variety of reasons. The main forces that initiate design or redesign are market opportunities and threats.

The factors that lead to the emergence of market opportunities and threats can be one or more changes:

Economical (eg low demand, excessive warranty claims, need to cut costs)

- Socio-demographic (eg aging baby boomers, population shifts)
- Political, liability or legal (eg, government changes, safety issues, new regulations)
- Competitive (eg, new or changed products or services, new advertisements/promotions)
- Cost or availability (eg raw materials, components, labor, water, energy)
- Technological (eg, in product components and processes)

While each of these factors may seem obvious, we take the example of technological changes, which can create a need for product or service design changes in many different ways. The obvious way is new technology that can be used directly in a product or service (for example, a faster and smaller microprocessor that produces a new generation of PDAs or mobile phones). Technology can also indirectly affect product and service design and advances in process technology may require changing the existing design to make it compatible with the new process technology. Yet another way technology can affect product design is illustrated by new digital recording technology that allows television viewers to skip commercials when they're watching a recorded programmed. This means that advertisers (who support a TV show) cannot get their message across to viewers. To get around this, some advertisers have adopted a strategy to make their products an integral part of a TV show, for example by having their products featured prominently and/or mentioned by actors as a way to draw viewers' attention to their products without the need for it. for commercial advertisements.

(Stevenson,2018:139)

And from the point of view of other researchers, where (Stevenson, 2018: 165) described the similarities between product and service design. However, there are some important differences as well, due to the nature of the services. One of the main differences is that manufacturing, where production and delivery are usually separated in a timely manner, services are usually created and delivered simultaneously.

Service refers to an act or thing that is done to or for the customer (customer, patient, etc.). It is provided by the service delivery system, which includes the processes and skills needed to deliver the service. And many services are not purely services, but are part of a product package - the set of goods and services offered to the customer. As the service component of products is increasing, the

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ability to create and deliver reliable customer-oriented service is often a major competitive differentiator. Successful organizations combine customer-oriented service with their products.

The second decision: quality management

It is necessary to define the expectations and desires of customers, and then build policies and operations procedures to draw the quality to be achieved for customers. (Hiezer&Render2017:41)

Looking at other literature, (Stevenson, 2018: 378) identified dimensions of quality by defining one of the ways of thinking about quality in the degree to which the performance of the product or service meets or exceeds the expectations of customers. The difference between these two things, ie performance - expectations, is of great importance. If these two scales are equal, the difference is zero, so the expectation is met. If the difference is negative, it did not meet the expectations, while if the difference is positive, then this indicates that the performance has exceeded the expectations of customers.

Customer expectations can be divided into a number of categories or dimensions that customers use to judge the quality of a product or service. It helps organizations understand their efforts to meet or exceed customer expectations. The dimensions used for goods are somewhat different from those used for services.

Product Quality: Product quality is often judged on the basis of nine dimensions of quality:

- 1- Performance - the main characteristics of the product.
- 2- Luxuries - appearance, feeling, smell and taste.
- 3- Special Features - Additional features.
- 4- Conformity - the extent to which the product conforms to design specifications.
- 5- Reliability - reliable performance.
- 6- Durability - the ability to perform over time.
- 7- Perceived quality - the indirect evaluation of quality (eg reputation).
- 8- Serviceability - Handling complaints or repairs.
- 9- Conformity - There is no difference in quality.

Service Quality: The dimensions of product quality do not adequately describe service quality. Therefore, dimensions were developed to describe the quality of service using the following dimensions:

- 1- Convenience - the availability and accessibility of the service.
- 2- Reliability - the ability to perform a service reliably, consistently and accurately.
- 3- Responsiveness - the willingness of service providers to help customers in unusual situations and deal with problems. (Example: Customer service / counter in banking organizations)
- 4- Time - the speed with which the service is provided.
- 5- Affirmation - the knowledge demonstrated by employees who they deal with the customer and their ability to convey trust.
- 6- Courtesy - the way customers are treated by the employees who deal with them.

- 7- Tangibles - the physical appearance of facilities, equipment, people, and communication materials.
- 8- Consistency - the ability to deliver the same level of quality repeatedly.
- 9- Expectations - meet (or exceed) the expectations of customers.

These dimensions (service quality) meet the existing study in this study in terms of benefiting from the decisions of service operations provided to the customer in banking organizations, and they also affect the degree of the customer's commitment and loyalty to the organization in the long run.

Service Quality Rating:

(Stevenson, 2018: 380) has developed a widely used service quality assessment tool designed to obtain feedback on an organization's ability to provide quality service to customers. It focuses on five of the previously mentioned service dimensions that influence customers' perceptions of service quality: tactility, reliability, responsiveness, assurance, and empathy. The results of this QoS audit help management identify the strengths and weaknesses of the service. Of particular importance are any gaps or inconsistencies in the quality of service. There may be differences between:

- 1- Actual customers' expectations and management's perceptions of those expectations.
- 2- Management's perceptions of customers' expectations and service quality specifications.
- 3- The quality of the service and the service already provided.
- 4- The service actually provided and what is communicated about the service to the customers.
- 5- Customers' expectations of the service provider and their perceptions of the service provider's provision.

If gaps are found, they can be linked to concrete dimensions or other QoS dimensions to address inconsistencies.

Third Decision: Capacity Design:

There are several alternatives available for products and services. In operations decisions, management is left to select the desired technology, quality, and human resources appropriate for use and maintenance. These expenses and financial obligations resulting from these requirements are determined more precisely by the basic cost structure of the organization. (Hiezer&Render: 2017:35)

(Hiezer & Render: 2017:309) defined design power as the theoretical maximum output of a system in a given period under ideal conditions. It is usually expressed as an average, such as the number of tons of steel that can be produced per week, per month, or per year. For many organizations, energy can be measured by the maximum number of units an organization can produce at a given time.

However, for some organizations, defining energy may be more difficult. Energy can be measured in terms of beds (hospitals), or production lines in laboratories, and energy can be measured in service organizations through some of the machines used and through the staff and also the space available to the organization for its ability to accommodate customers in exceptional circumstances.

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The same applies to banking organizations, where energy is measured by the available capacity of human resources, in addition to the machines used to provide service to the customer in the available time.

Effective Capacity Limiters:

(Stevenson, 2018: 193) identified factors that influence many energy-related system design decisions. The same is true for many operating decisions. Some of these factors are mainly related to facilities, products or services, processes, human considerations, operational factors, supply chain and external forces.

- A- **Facilities:** The design of facilities, including size and energy savings, is essential. Local factors, such as transportation costs, labor supply, energy sources, and scope for expansion, are also important. Likewise, work area planning often determines how smoothly work will be performed, and environmental factors such as heating, lighting, and ventilation play an important role in determining whether employees can perform effectively or they have to struggle to overcome poor design characteristics.
- B- **Product and service factors:** The design of a product or service can have an enormous impact on energy. For example, when the elements are the same, the system's ability to produce these elements is generally greater than when the successive elements are different. Thus, a restaurant with a limited menu can prepare and serve meals at a faster rate than a restaurant with an extensive menu. In general, the more uniform the output, the more opportunities there are to standardize methods and materials, resulting in higher energy. The particular mix of products or services offered must also be considered since different items will have different production rates.
- C- **Process factors:** The quantitative capacity of the process is a clear determinant of capacity. The most accurate determinant is the effect of production quality. For example, if the quality of the output does not meet the standards, the rate of production will slow down due to the need for inspection and rework activities. Productivity also affects capacity. Process improvements that increase quality and productivity can lead to increased energy. Also, if several products or multiple services are processed in batches, the time to change on equipment settings should be considered.
- D- **human factors:** The tasks that make up the job, the set of activities involved, the training, the skill, and the experience required to perform a job, all affect the potential and actual outputs. Additionally, employee motivation has a very basic relationship to ability, as does absenteeism and labor turnover.
- E- **Policy factors:** Administration policy can affect energy by allowing or disallowing energy options such as overtime or other shifts.

Fourth Decision: Human Resources and Work Design

The human being is considered a vital, essential and precious (costly) part in the overall structure of the organization. Therefore, the quality of work life that must be equipped, the talents, skills and abilities required, and the costs of acquiring human resources must be clearly drawn with not compatible with the requirements of the work of the organization.

An HR strategy for an excellent competitive advantage is difficult to achieve, and difficult to maintain. But, like the NASCAR team, many organizations, from Hard Rock Cafe to Alaska Airlines, have demonstrated that a sustainable competitive advantage can be built through HR strategy. The payoff can be significant and difficult for others to replicate. In fact, as the manager at Four Seasons Hotel London noted, "We've identified that our main competitive difference is our people." By mapping out some of the tools available to operations managers to achieve a competitive advantage through human resource management. The goal of a human resource strategy is to manage work and design jobs so that people are used effectively and efficiently. Via:

- a. They are used efficacy within the constraints of other process management decisions.
- b. Enjoy a reasonable quality of work life in an atmosphere of mutual commitment and trust.

By quality of reasonable working life, we mean a job that is not only reasonably secure and for which the pay is fair, but also fulfills an adequate level of physical and psychological requirements. Mutual commitment means that both management and employee pursue common goals. Mutual trust is reflected in reasonable and documented employment policies that are implemented honestly and fairly to the satisfaction of both management and employees. When management has genuine respect for its employees and their contributions to the organization, creating a reasonable quality of working life and mutual trust is not so difficult. (Heizer,2017:400)

Job design involves defining the content and methods of jobs. Job designers focus on what will be done on the job, who will do the job, how the job will be done, and where the job will be done. Job design objectives include productivity, safety and quality of working life. Current practice in job design contains elements from two basic schools of thought. One of them can be called the competency school because it emphasizes a logical and organized approach to job design, and the other is called the behavioral school because it emphasizes the satisfaction of wants and needs. The competency curriculum, a revision of Frederick Winslow Taylor's scientific management concepts, has received great emphasis in the past. Follow the behavioral approach and continue to make progress in many aspects of job design.

The term specialization describes jobs that have a very narrow scope. Examples range from assembly lines to medical specialties. College professors often specialize in teaching certain courses, some auto mechanics specialize in transmission repair, and some bakers specialize in wedding cakes. The main rationale for specialization is the ability to focus one's efforts and thus become skilled in this type of work.

Sometimes the amount of knowledge or training required from a specialist and the complexity of the work indicate that individuals who choose this work are very happy with their job. This seems to be especially true in "professions" (for example, doctors, lawyers, professors). At the other end of the scale are the assembly line workers, who are also specialists, although less concerned. The advantage of these highly specialized jobs is that they produce high productivity and relatively low responsible unit costs, and are largely for the high standard of living that exists today in industrialized nations.

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Unfortunately, many lower level jobs can be described as completely monotonous or boring, and they are the source of much dissatisfaction among many industrial workers. While some workers undoubtedly prefer a job with limited requirements and responsibility for decision-making, others are unable to handle jobs with greater scopes. However, many workers feel frustrated, which is manifested in employee turnover and absenteeism. In the auto industry, for example, absenteeism is as high as 20 percent. Workers may also let go of their frustration through disruptive tactics such as deliberate slowing down. (Stevenson,2018:300)

Customer satisfaction

Concept:

Scientists, marketing specialists and service providers have long discussed the importance of customer satisfaction, as it contributes to increasing the market share of any business organization, and to the return on investment. Customer satisfaction has been defined by many scholars. A lot of research was conducted on it based on the theory of (Disconfirmation) of expectations, which indicates that knowing the customer or when he feels that the performance of the product or service is equal to or more than what was expected of him, there was customer satisfaction. But if the performance is less than the expectations of (Disconfirmation), the result is the lack of customer satisfaction (Oliver, 1980: 462) and satisfaction is those efforts undertaken by the organization to determine the extent of its customers' satisfaction with the services and programs it provides them with in order to make the necessary institutional adjustments and programs so that they become more in response to the needs and Aspirations of the members of society and the group it serves, while (Howard & Fheth) described satisfaction as the impression of reward or lack thereof in exchange for the sacrifices that the customer bears when purchasing. Customer expectations of service and actual performance (Monique, 1999:73) defined by (Hunt) an evaluation that proves that the experience was at least as perceptive as it was supposed to be. (Christian, Jole, 2000: 505) Fheth) described satisfaction as the impression of reward or lack thereof in exchange for the sacrifices that the customer bears when purchasing. Customer expectations of service and actual performance (Monique, 1999:73) defined by (Hunt) an evaluation that proves that the experience was at least as perceptive as it was supposed to be. (Christian, Jole, 2000: 505) Fheth) described satisfaction as the impression of reward or lack thereof in exchange for the sacrifices that the customer bears when purchasing. Customer expectations of service and actual performance (Monique, 1999:73) defined by (Hunt) an evaluation that proves that the experience was at least as perceptive as it was supposed to be. (Christian, Jole, 2000: 505)

While other authors indicated that through the quality of service, the customer shows his satisfaction or not by relying on his accumulated experience in dealing with organizations working in the same sector, for example banks (Rahmani,. al et, 2011:1) which increases the characteristics that he obtains and the degree of his expectation (Al-Manawi, 1998:122).

Concept Satisfaction the customer

One of the requirements for the success of any organization, whether production or service, depends on the strength of the relationship with loyal customers. (Kotler,2003:40)Customer satisfaction It is

the measure of the customer and his desire for a reciprocal participation in the organization's activities (Sparks., al et,2001) Sergeant comprehensive for customer satisfaction With its various dimensions, it is a permanent psychological connection of customers towards service providers, which leads as a result to the non-transformation of the organization's customers towards competitors, with great compatibility with the service provider, with a preference for the service provider over competitors. others. (sparks,2001:311). as known (De Primis 1997) Satisfaction The customer represents a group of customers who hold positive attitudes towards any organization that commits to repurchasing the physical product or service, and recommending it to others. (Akaber, et al., 2009: 28) Highlights the importance of Satisfaction the customer Through costs, as the cost of retaining loyal customers is lower compared to the costs of attracting new customers, a decrease in customer loss by 5% leads to an increase in profits from 25% to 85% (Kotler, 2003: 42) The marketing thought is concerned with a topic Satisfaction Customer in business and service (Patterson abd Berry,1998:18) knows Satisfaction The customer is the intended behavior resulting from theSatisfaction About A particular service or product as the intent to repurchase, and the customer's willingness to provide positive word of mouth toward the service, product, or organization. Moreover, I have found (Sasser, Jones,1995) Also, customer satisfaction is a major component of our guarantee Satisfaction customers (Pezeshki,2009:34) while pointing (Reichheld, Sasser, 1990 & Hallowell, 1996) in description Satisfaction Customers in service management or marketing. omenSatisfaction It is behavior that can be seen in various forms such as continuing the relationship, across sales, and even subsequent sales, and word of mouth customer recommendation. Or to new customers or acquaintances. This type of behavior leads to increased profitability by enhancing revenue and reducing costs to acquire new customers and retain existing customers, and the price level does not cause sensitivity to loyal customers. While all of the (Fornier, 1994) (Jacoby, Kyner, 1973) There are two types ofSatisfaction two andSatisfaction The customer is towards the product or service and is for the organization or the commodity and the second is behavioral, the first is towards the organization or Theorganisation means his loyalty toServices TheorganisationAnd he constantly re-purchased from them, while not accepting the purchase from competitors, despite their attempts to attract him. andSatisfactionTowards the commodity and it means their preference for the acquisition of a specific commodity or service during a specific period, and their compliment to it, for example, and insisting on its acquisition and not accepting a substitute for it. As for the second typeSatisfaction My behavior is a form of repurchase, such as a positive word towards a product or service, or a recommendation to acquaintances, etc. (Pezeshki,2009:35) Customer Relations Departments are not concerned with achievingSatisfaction It is only interested in bringing joy to the same customer, because then the customers will talk to others in the interest of the organization and its products. Studies have shown significant differences in Satisfaction Customers, who are less satisfied, somewhat satisfied, fully satisfied, and even a small drop from complete satisfaction can lead to a significant decrease in customer satisfaction.Satisfaction It is more likely that satisfied customers are loyal and give the organization a greater stake in its business (Kotler, 2003:89) What is known? (Lindestad, Andreassen, 1998) TheSatisfaction It is the intended behavior resulting from the service, activation, loyalty, repurchase intent and willingness to provide positive word of mouth (Pezeshki,2009:34) Now more than ever, the challenge of retailers to establish relationships withSatisfaction With customers with the aim of increasing sales and profit growth of the same store

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year after year else. (National Retail Federation- NRF, 2006a) As he mentioned all of (Topol, Chiagouris, 2005) and turn NS The efforts of retailers towards retaining customers and building relationships through which it always aims to build Satisfactionthe customer. Underlying this shift in focus are two factors

- 1- The ability to expand markets and increase sales, which is constrained by the cost of customer acquisition.
- 2- Rising retail value.The latter may contribute to a clear decline in Satisfaction NSfor customers In the long run, if you do not maintain theSatisfaction (National Retail Federation- NRF, 2006a) (Gable et, al., 2008: 33).

The importance of measuring customer satisfaction:

Customer satisfaction is of great importance, so all organizations wishing to achieve continuity and growth in the market need to measure it, as customer satisfaction is a very important topic to achieve success in any business, whether traditional or online.(Rahmani, et al, 2011:4) The importance of measuring customer satisfaction is highlighted by the following:

- To determine the extent of customer satisfaction .
- Present results to partners in any organization, including all funders, for example.
- It helps in diagnosing the reasons for not achieving the goals of organizations .
- Find out if the target group has benefited from the service provided.
- Helps supervisors expand the organization's activities and services to other communities
- Avoid repeating the same mistakes in the activities and services that the organization will provide.
- Knowing whether the management style followed achieves customer satisfaction or needs a review.

Customer satisfaction challenges:

The challenges are as follows (Laurent,2004:11)

A. The view of quality internally and externally

The quality standard was previously based on what the organization possessed of engineering techniques, human resources and production resources, and the extent of their availability considered product quality. While the marketing studies provided a lot of products related to the development of the external view of quality and built from the customer to the customer. the customer

- #### B. Quality of service
- The organization undertakes the process of controlling the quality of the product or service provided, as the customer has no relationship only to obtaining the service, so it must take effective measures and means to provide the service in the required manner, and in the event of a defect in it, it must present the persuasion to the customer for the vinegar and alleviation of the situation.

C. Quality is profit After conducting many studies from organizations, it was confirmed that there is a relationship between quality and profit. Quality is a source of competitive advantage for the organization, which leads to:

- Pleasing the customer.
- increase the degree of Satisfaction
- Increasing the company's profitability in the medium and long term

This means that the following relationships are fulfilled::

Quality leads to satisfaction: Quality expresses the expectations of the customer, when the difference between the expected is greater than the actual, he will achieve great satisfaction.

Satisfaction leads to loyalty: the customer tends to re-purchase again from the services, which in the eighth year have achieved satisfaction, and thus he will not turn to other organizations or other competing services, and it is achieved Satisfaction the customer.

The Satisfaction Lead to profit: the customer who is Satisfaction It brings profits to the organization through the following:

- The customer is coming to the organization to repeat the purchase process, so you do not pay any amounts with the intention of attracting him
- He advertises by speaking positively in the environment in which he lives, so it is a free promotion for the organization
- The customer pays a higher price and is not allergic to it because from his point of view, he achieves his comfort and confidence in the brand. It seems reasonable to use customer satisfaction as a critical topic for success in any business, whether traditional or online (Rahmani, et al, 2011:4).

Dimensions of customer satisfaction

The research assumes that the quality of services consists of three main dimensions, and these dimensions directly affect the satisfaction of service recipients. These dimensions are: (Athanasopoulos, et al., 2001:964)

- 1- After the procedures for the progress of the transactions, it includes the completion of the transactions in a specific time without delay, the clarity and simplicity of the procedures and their distance from the routine.
- 2- After the efficiency of the workers and their good treatment, it includes the kindness of the workers in their dealings with the auditors, their response to their needs, their always being on top of their work, their implementation of transactions without discrimination, and their adherence to the deadlines for completing transactions..
- 3- After the services provided by the department: it includes the effectiveness of the public service office, the availability of parking spaces, the appropriateness of the directional signs indicating the locations of the directorates and departments, the presence of forms and documents related to the progress of the transaction at all times, the availability of health facilities, suitable waiting rooms,

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a document copying service, as well as the effectiveness of telephone contact with the department

The relationship between service quality and satisfaction customers

The customers of the service organization will remain loyal to the service organization if the value of what they receive is comparatively greater than what they expect to receive from the competitors. Satisfaction This reflects the customer's return and repetition of dealing with the service organization. This affects the extent of the customer's conviction in the services provided by the organization. Customers always prefer the organization that is characterized by quality, specifications and characteristics that match their needs and desires, and thus leads to building the Satisfaction for that organization (Al-Kurdi, 2011:24) It is clear that many organizations have realized that maintaining excellence depends on winning customers, especially since the quality of service is a necessary ingredient in order to convince customers to choose one organization over another. .

The results of several studies indicate a positive relationship between service quality and the degree of Satisfaction 'Especially Wan Satisfaction The customer is often one of the dependent variables in the service quality model; The results indicate (Khair al-Din, 2002:2) Which was applied to the supermarkets sector, indicates that there is a positive correlation between customer perceptions of service quality and the degree of loyalty, while a study (Mahran, 2003: 3) applied to the restaurant sector, indicates that there is a positive correlation between service quality and Satisfaction customer and study (Al-Mutairi, 2010:2) and a study (Sivadas et al., 2000:76).

The relationship between service quality and customer satisfaction

as he indicated (Sureshchandar et al, 2003) Over the past few years there has been a growing focus on service quality and customer satisfaction in both the business and academic sectors and the results of studies have been the existence of strong relationships between service quality and customer satisfaction. It was found in other studies (Mackoy, Spreng, 1996 & Ribbink, et al., 2004)

The relationship between service quality and satisfaction the customer

In various studies the relationship between service quality and customer preference has been done Conducting a customer satisfaction experience On the quality of service and repurchase and found a strong positive relationship, and recommending to others, and a study (Cronin, Taylor, 1992) There was a relationship, but not a high positive, with regard to repurchase intent and recommendation for others. (Akaber, et al., 2009: 28)

search the third

Description of the research sample and presentation and analysis of the results of the field research/ The first axis: Description of the research sample in the surveyed banks

This topic deals with two axes. The first axis included a description of the research sample of workers in Research sample banks In terms of their demographic variables as well as some

functional variables, while the second axis included description and diagnosis of research variables, analysis of sample answers and interpretation of results.

Table shows (2) A detailed presentation of the variables that were identified for the members of the research sample, which numbered (60) individuals according to the data obtained through their answers to the approved questionnaire forms:

TheTable number (2)

The results of the descriptive analysis of identifying information

percentage %	Repetition	Target group	identifying information
46.7	28	Male	Gender
53.3	32	feminine	
100%	60	Total	
13.3	8	year less than 30	Age
56.7	34	40 years to 31 years	
23.3	14	50 years to 41 years old	
1.7	1	60 year to 51	
5	3	year and over 61	
100%	60	Total	
15th	9	Years 5 less than	Years of service
28.3	17	10 years to 6 years old	
23.3	14	15 years to me 11 of	
20	12	20 to me year16 of	
8.3	5	from 21 years to 25	
3.3	2	year 30 to 26	
1.7	1	year and over 31	
100%	60	Total	
8.3	5	PhD	Academic achievement
8.3	5	Master's	
11.7	7	Higher Diploma	
66.7	40	Bachelor's	
5	3	diploma	
100%	60	Total	
6.7	4	Managing Director	Career Title
5	3	assistant manager	
21.7	13	Director of the Department	
66.7	40	Director of the Department	
100%	60	Total	

Source: The results of the statistical analysis of the questionnaire using the statistical program spss v.24.

The second axis: description and diagnosis of research variables and analysis aSample answers and interpretation its results.

First: Describing and diagnosing paragraphs of elements Operational decisions (independent variable):

**Table No. (3)
Statistical metrics for service design decision items**

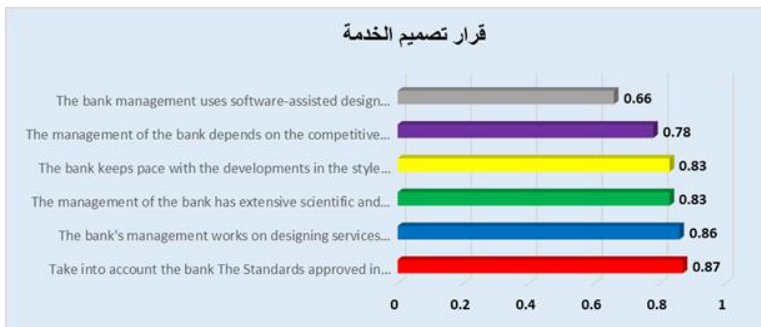
Relative importance %	standard deviation	weighted arithmetic mean	vertebrae
0.83	0.68	4.17	1- The management of the bank has extensive scientific and knowledge experience in designing the services provided.
0.86	0.66	4.30	2- The bank's management works on designing services according to the needs and desires of customers.
0.87	0.65	4.35	3- Take into account the bank The Standards approved in designing new services in accordance with the nature of Iraqi environment In general, customer service.
0.78	0.83	3.88	4- The management of the bank depends on the competitive priorities (cost, quality, flexibility, and delivery) in designing the service.
0.66	0.99	3.30	5- The bank management uses software-assisted design technology.(CAD)
0.83	0.99	4.13	6- The bank keeps pace with the developments in the style of designing banking services by constantly reconsidering the design of services to suit the aspirations of the customer.
0.81	0.80	4.02	total indicator

Source: The results of the statistical analysis using the statistical programs spss v.24.

1- Description and diagnosis of vertebrae (Service design decision):

This dimension was measured through the vertebrae (1-6), and by looking at the table (3) (which shows us the arithmetic means, standard deviations and the relative importance related to the point of view of the researched sample regarding the service design decision, as the mentioned table shows us a general arithmetic mean of (4.02) which is higher than the standard arithmetic mean of (3), and the standard deviation was (0.80), while the relative importance reached (0.81), which indicates that there is a high agreement in the answers of the sample members about the resolution items for this dimension, while the items of this dimension Paragraph (3), which stipulates (the bank takes into account the standards adopted in the design of new services and in accordance with the nature of the Iraqi environment in general in order to serve the customer), achieved the highest arithmetic circles by (4.35) and with a standard deviation of (0.65), with a relative importance of (87%). This indicates

that there is a high agreement in the answers of the sample members regarding this paragraph, and this indicates (the great interest of the bank’s management in designing services and in line with the needs of customers) based on the point of view of the sample surveyed, while paragraph (5), which states that (The bank administration uses computer aided design technology (CAD)) on the lowest arithmetic mean, which amounted to (3.30) and with a standard deviation of (0.99), with a relative importance of (66%), which reflects the presence of neutrality in the answers of the sample members regarding this paragraph, and this indicates (the reluctance to use modern technologies in designing services), and shape (2) Shows the order of the service design decision paragraphs from lowest to highest according to the relative importance of each paragraph.



The appearance number (2) ranking Service design decision paragraphs from lowest to highest according to relative importance.

2- Description and diagnosis of vertebrae (quality decision):

The Table number (4)
Statistical measures for quality decision items

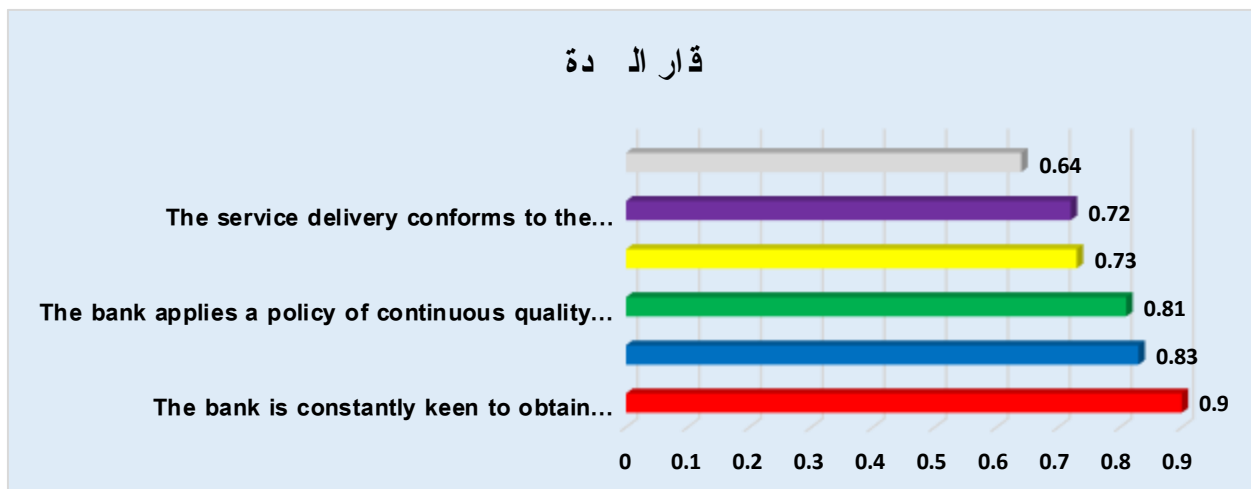
Relative importance %	standard deviation	weighted arithmetic mean	vertebrae
0.83	0.87	4.15	7- The bank is concerned with strategic planning processes to ensure the quality of services and operations.
0.90	0.86	4.48	8- The bank is constantly keen to obtain international certificates in ISOISO: 9001 as a measure of quality.
0.72	0.96	3.60	9 - The service delivery conforms to the expectations of customers.
0.73	1.01	3.63	10- The service is provided according to the specifications that the customer aspires to.
0.81	0.97	4.02	11- The bank applies a policy of continuous quality improvement in service to ensure the provision of high quality.
0.64	0.99	3.18	12- There is consistency in providing the service at the same level and quality on a recurring basis.
0.77	0.94	3.84	total indicator

Source: The results of the statistical analysis using the statistical program spss v.24. N=60

This dimension was measured through paragraphs (12-7), and the table (4) to the arithmetic means, standard deviations, and the relative importance related to the viewpoint of the researched sample regarding the quality decision, as Appears The aforementioned table has a general arithmetic mean of (3.84, which is higher than the standard arithmetic mean of (3), while the standard deviation was (0.94), the relative importance77%), and this indicates that there is agreement in the answers of the sample members. As for the paragraphs of this dimension, paragraph (8) achieved the highest arithmetic mean by (4.48) and with a standard deviation of (0.86), with a relative importance of

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(0.90), which reflects the presence of There was high agreement in the answers of the sample members regarding this paragraph, which stipulated (the bank is constantly keen to obtain international certificates in ISO: 9001 as a measure of quality), and this indicates (the administration's interest in the bank's achievement of international quality standards), while paragraph (12) has achieved On the lowest arithmetic circles at the level of this dimension, which amounted to (3.18), with a standard deviation of (0.99), and with a relative importance of (64%). In the answers of the sample members regarding this paragraph, and this indicates (the difficulty of achieving consistency in providing services at the same level and quality) , the figure shows (3) Arrange paragraphs Quality decision from lowest to highest according to the relative importance of each paragraph.



The appearance number (3)

Arrange the paragraphs of the quality decision from lowest to highest according to relative importance.

3- Description and diagnosis of vertebrae (power decision):

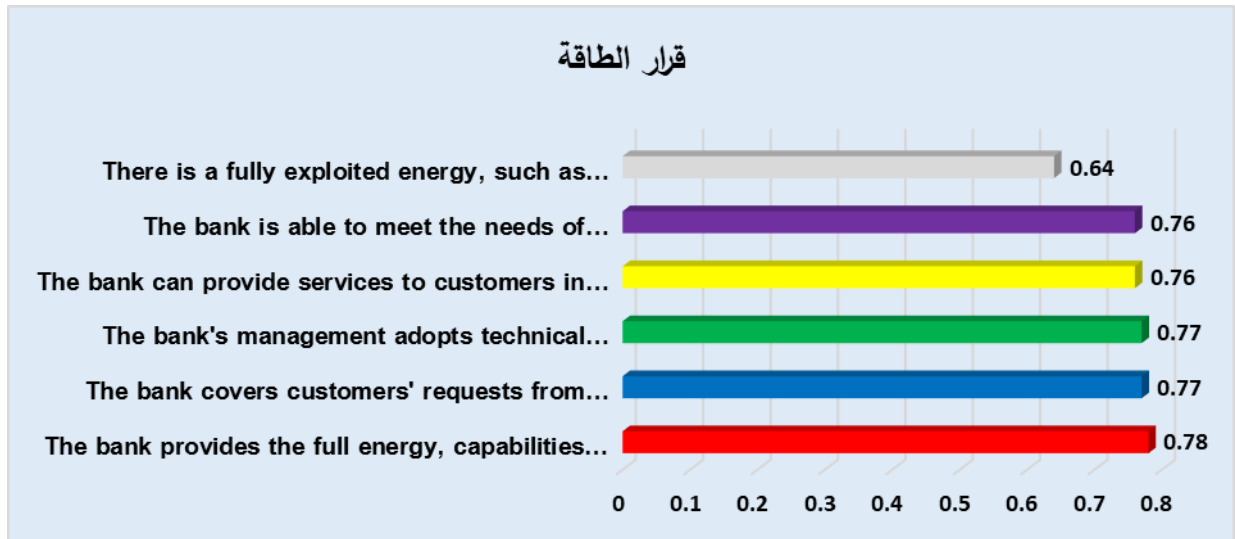
**The Table number (5)
Statistical metrics for paragraphs capacity decision**

Relative importance %	standard deviation	weighted arithmetic mean	vertebrae
0.76	1.13	3.78	13- The bank can provide services to customers in emergency cases.
0.76	1.15	3.77	14- The bank is able to meet the needs of customers by relying on electronic services and responding to customer inquiries around the clock.
0.78	1.20	3.88	15- The bank provides the full energy, capabilities and requirements to issue credit cards in record time to the customer.
0.77	1.18	3.82	16-The bank covers customers' requests from withdrawals through (ATM) and thoughtfully distributed within the capital and the Iraqi governorates as a whole.
0.77	0.91	3.82	17- The bank's management adopts technical innovations to keep pace with the world's leading banks.
0.64	0.98	3.18	18 - There is a fully exploited energy, such as being properly used machines or human resources.
0.74	1.09	3.71	total indicator

Source: Results of statistical analysis using the statistical program spss v.24. N=60

This dimension was measured through the vertebrae (18-13) shows us the table (5)(The arithmetic means, standard deviations, and the relative importance related to the researched sample's point of view on the energy decision, as the mentioned table shows us a general arithmetic mean of (3.71) which is higher than the standard arithmetic mean of (3) and the standard deviation reached (1.09), while the relative importance (74%), and this indicates that there is agreement in the answers of the members of the sample surveyed. As for the paragraphs of this dimension, Paragraph (15) which stipulates (the bank provides the full energy, capabilities and requirements for issuing credit cards in record time to the customer), is on the highest arithmetic circles by (3.88).), with a standard deviation of (1.20), and with a relative importance of (78%) which reflects the existence of a high agreement in the answers of the sample members, and this indicates (the bank's keenness to provide credit cards very quickly), while the paragraph (18), which stipulated that (there is a fully exploited energy, such as correctly machines or human resources) on the lowest arithmetic circles at the level of this dimension, which amounted to (3.18) and with a standard deviation of (0.98), and with a relative importance of (64%) and these results indicate There is neutrality in the answers of the sample members regarding this paragraph, but at the same time there is an acceptable level of their achievement because the arithmetic mean is slightly higher than the standard mean of (3), and this indicates (the lack of full energy utilization with regard to human resources and machines), and Fig. (4) shows the order of the energy decision from lowest to highest according to the relative importance of each paragraph .

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The appearance number (4)

Arrange the paragraphs of the energy decision from lowest to highest according to relative importance.

4- Description and Diagnostic Clauses (Human Resources Design and Labor Decision):

The Table number (6)

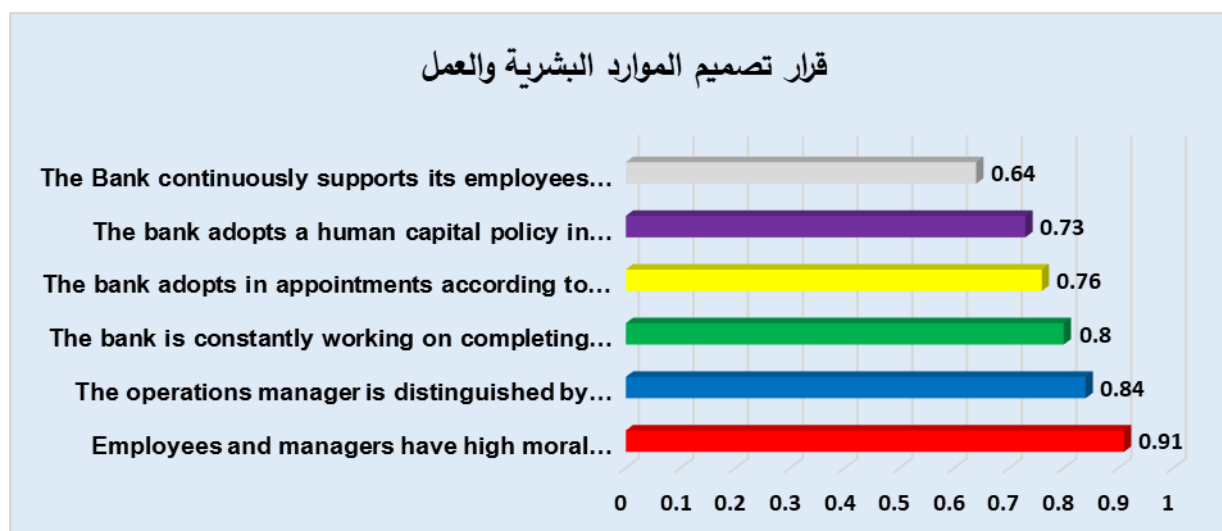
Statistical metrics for paragraphs resolution Human resource design and work

Relative importance %	standard deviation	weighted arithmetic mean	vertebrae
0.64	0.98	3.17	19- The Bank continuously supports its employees and provides them with moral and material support.
0.76	0.98	3.77	20- The bank adopts in appointments according to the principle of competence, professionalism and higher certificates.
0.91	0.69	4.52	21- Employees and managers have high moral values within the organization.
0.84	0.94	4.17	22 - The operations manager is distinguished by ethical values in making operations decisions.
0.73	1.16	3.63	23- The bank adopts a human capital policy in maintaining good staff.
0.80	1.20	4.00	24- The bank is constantly working on completing training workshops, seminars and courses in order to manage the work efficiently and effectively.
0.78	0.99	3.88	total indicator

Source: Results of statistical analysis using the statistical program spss v.24. N=60

This dimension was measured through the vertebrae (24-19), as the table shows us (6Arithmetic means, standard deviations, and relative importance related to the point of view of the researched sample on the decision to design human resources and work, as the mentioned table shows us a general arithmetic mean of (3.88), which is higher than the standard arithmetic mean of (3, and the standard deviation was (0.99), while the relative importance reached (78%), and this indicates that there is agreement in the answers of the members of the researched sample. As for the paragraphs of

this dimension, paragraph (21) has been achieved. Which stipulated (employees and managers have high moral values within the organization), on the highest arithmetic circles by (4.52) and with a standard deviation of (0.69), with a relative importance of (91%) which reflects the presence of a high agreement in the answers of the sample members, and this indicates (the administration's keenness on the ethical side in selecting and appointing employees), while the paragraph achieved (19), which stipulated (the bank supports its employees on a continuous basis and provides them with moral and material support) on the lowest arithmetic circles at the level of this dimension, which amounted to (3.17) and with a standard deviation of (0.98), and with a relative importance of (64%) and these results indicate the existence of impartiality In the answers of the sample members regarding this paragraph, but at the same time there is an acceptable level of its achievement because the arithmetic mean is slightly higher than the standard mean of (3), and this indicates (that there is insufficient attention to employees from the administration with regard to material and moral support), and the figure (5) Clarifies the order of the human resources design decision and work from lowest to highest according to the relative importance of each paragraph .



The appearance number(5)

Arrange the paragraphs of a decision Human resource design and work From lowest to highest, according to relative importance.

As for the description of the independent variable: Operational decisions On the total level, the table shows us (7) that the level of answers about Operational decisions He was as follows:

The Table number (7)

The level of answers about the dimensions of operations decisions

Dimensional order	standard deviation	Weighted arithmetic mean	Dimensions of operational decisions
the first	0.80	4.02	Service design decision
the third	0.94	3.84	quality decision
the fourth	1.09	3.71	power decision

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The second	0.99	3.88	HR Design and Labor Decision
	0.96	3.86	Total operational decisions

1- By looking at the table (7) And based on the values of the arithmetic means of the dimensions of the independent variable (Operational decisions) The achievement of this variable shows an arithmetic mean at the level of (3.86) and with a standard deviation (0.96), and this indicates agreement in the answers of the sample members about paragraphs Operational decisions.

2- Achieve Service design decision The highest arithmetic mean between two dimensions Operational decisions According to the opinions of the following research sample The decision to design human resources and work, then the quality decision, and the energy decision came in last place.

**Secondly: Description and diagnosis of vertebrae Customer satisfaction (variable subordinate):
The Table number (8)**

Statistical metrics for parzgraphs Customer satisfaction

Relative importance %	standard deviation	weighted arithmetic mean	vertebrae
0.84	0.72	4.20	25-The customer builds a strong relationship with the bank because of the bank's quality of service.
0.81	0.87	4.03	26-The customer repeats his dealings with the bank because he is responsive to his tendencies and tendencies.
0.90	0.90	4.48	27-The customer is characterized by high flexibility in dealing with the bank.
0.79	1.01	3.92	28-The customer wants to try new services offered by the bank.
0.80	0.82	3.98	29-The customer spreads behavioral awareness in the light of his dealings by speaking positively about the bank and its services.
0.83	0.76	4.13	30-The customer feels satisfied with the bank's quality, high capabilities and streamlining of work.
0.82	0.77	4.08	31-Customers trust all the service or assistance provided by the bank's employees.
0.98	0.34	4.87	32-The Bank maintains the privacy of customers and their banking transactions.
0.92	0.49	4.60	33-The bank is keen to develop the principle of trust between the organization and the customer.
0.86	0.77	4.28	34-The customer obtains information from the employees that is accurate and truthful.
0.89	0.61	4.42	35-The bank is based on ethical and legal frameworks, which have a primary role for trust in the customer's relationship.
0.82	1.02	4.07	36-The bank receives all the needs of customers in the form of informational feedback.
0.85	0.76	4.26	

Source: The results of the statistical analysis using the statistical program spss v.24. N=60

been measured Customer satisfaction (Responsive variable) through the paragraphs (36-25) The table indicates (8) to the arithmetic means, standard deviations, and the relative importance related to the point of view of the researched sample regarding Customer satisfaction, as the mentioned table reflects a general arithmetic mean that is higher than the standard arithmetic mean (3) NSy reached (4.26), the standard deviation was (0.76), and the relative importance was (85%), and this indicates that there is agreement in the answers of the sample members about the items related to customer satisfaction. As for the paragraphs of this dimension, it is lost Paragraph (32) which states (The bank maintains the privacy of customers and their banking transactions) highest arithmetic mean which reached (0.87), with a standard deviation of (0.34), respectively, while the relative importance was (0.98), and These numbers reflect a high agreement in the answers of the sample members, and this indicates (The high attention and care of banks in maintaining the confidentiality of transactions with their customers because of this of great importance to customers), while achieving poverty at (29,28) on the lowest arithmetic mean and a similar level of results at the level of these paragraphs, which amounted to (3.98,3.92), respectively, with a standard deviation of (0.82,1.01), respectively, and with a relative importance of (0.80,0.79), which reflects the presence of neutrality Somewhat in the answers of the sample members regarding these paragraphs, and this indicates (Some customers hesitate to Experiment The Services The New provided by banks, as well as the poor awareness of some customers of the importance of publishing and talking about the positive aspects of banks).

far . test lose are you searching NS

First: To test the correlation between the research variables

The analysis of the hypothesis scheme of the research requires testing its main and sub-hypotheses as they appear in the research methodology. In this paragraph, the nature of the relationship between the independent variable (operations decisions) and the dependent variable (customer satisfaction) will be determined and knowing the extent to which the first main hypothesis is accepted or rejected, and its branches, using the correlation coefficient. simple (Spearman), which is one of the statistical methods used to measure the strength and direction of the relationship between two variables using the ready-made statistical program (SPSS) version 24.

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In order to analyze the nature of the relationships between those variables, the Spearman rank correlation coefficients were calculated to check the existence of the relationship, as in the

The Table number (9)
Evaluate the Spearman correlation coefficients between its dimensions of operations decisions and customer satisfaction

The strength and direction of the relationship	Indication level Sig. (2-tailed)	Spearman's Simple Correlation Coefficient	Variables		Hypothesis	
			transponder	independent		
medium and centrifugal	(0.00)	0.46**	NS the customer	Service design decision	first	high school
medium and centrifugal	(0.00)	0.61**		quality decision	the second	
strong and repulsive	(0.00)	0.73**		power decision	the third	
strong and repulsive	(0.00)	0.84**		HR Design and Labor Decision	the fourth	
strong and repulsive	(0.00)	0.80**	Customer satisfaction	Operational decisions	first principal	
Five moral hypotheses out of five hypotheses			the number			Accepted hypotheses

Source: The results of the statistical analysis using the statistical program spss v.24 N=60

Note: The symbol ** means that the value of the correlation coefficient is significant at the level of significance (0.01).

table (9) the following:

table points (9) to the existence of a strong direct positive correlation relationship at a significant level Sig. (2-tailed) (0.01) i.e. with a confidence limit of 99%) between Operations decisions and customer satisfaction. The value of Spearman's rank correlation coefficient (0.80**) This result indicates that there is a strong and direct correlation between Operations decisions and customer satisfaction. On The overall level, then accepts the first main hypothesis, which states that (There is a significant statistically significant correlation between Operations decisions and customer satisfaction).

In the following, an analysis of the sub-relationships between dimensions Operations decisions and customer satisfaction Each separately at the sub-hypotheses level.

1-1 Relationship Analysis between decision service design and satisfaction the customer.

in the table (9), nNS Note that the value of the correlation coefficient between Service design decision and customer satisfaction has reached (0.46) It is a medium significant and direct correlation relationship at a significant level Sig. (2-tailed) (0.01), i.e. with a confidence interval of 99%, and this result indicates the existence of a medium-strength relationship between Service design decision And customer satisfaction, and this indicates that the higher the level of the service design decision, the higher the level of customer satisfaction. Service and customer satisfaction.

1-2 analysis of the relationship between Quality decision and customer satisfaction.

in the table (9), note that the value of the correlation coefficient between Quality decision and customer satisfaction have reached (0.61), which is a mean significant and direct correlation at the level of significance Sig. (2-tailed) (0.01), i.e. with a confidence interval of 99%, and this result indicates the existence of a medium-strength relationship between Quality decision and customer satisfaction. This indicates that the higher the level quality decision This led to an increase in the level Customer satisfaction. And this result supports the second sub-hypothesis of research that emanates from the first main hypothesis, and this means that this hypothesis is accepted, that is, there is a significant correlation between Quality decision and customer satisfaction.

1-3 Analysis of the relationship between Energy decision and customer satisfaction.

in the table (9), we note that the value of the correlation coefficient between Energy decision and customer satisfaction have reached (0.73), which is a strong significant and direct correlation at the level of significance Sig. (2-tailed) (0.01), i.e. with a confidence interval of 99%, and this result indicates that there is a strong relationship between Energy decision and customer satisfaction. This indicates that the higher the level power decision This led to an increase in the level Customer satisfaction. And this result supports the fourth sub-hypothesis of the research emanating from the first main hypothesis, and this means that this hypothesis is accepted, that is, there is a significant correlation between Energy decision and customer satisfaction.

4-1 Analysis of the relationship between HR design decision, labor and customer satisfaction.

in the table (9), we note that the value of the correlation coefficient between HR design decision, labor and customer satisfaction have reached (0.84), which is a strong significant and direct correlation at the level of significance Sig. (2-tailed) (0.01), i.e. with a confidence interval of 99%, and this result indicates that there is a strong relationship between HR design decision, labor and customer satisfaction. This indicates that the higher the level HR Design and Labor Decision This led to an increase in the level Customer satisfaction. And this result supports the fourth sub-hypothesis of the research emanating from the first main hypothesis, and this means that this hypothesis is accepted, that is, there is a significant correlation between Energy decision and customer satisfaction.

Secondly : Test the effect between variables search :

This paragraph seeks to test the second main research hypothesis related to testing the effect between research variables, operations decisions (the independent variable) and customer satisfaction (the responsive variable) and the hypotheses subordinate to them using simple linear regression analysis.

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To test the validity of the second main hypothesis, whether there is an effect of operations decisions on customer satisfaction or not, simple linear regression analysis was used, and the results are as in the table (10)below.

Table No. (10)

Variance analysis of the regression equation between operations decisions and customer satisfaction

The coefficient of determination R2 % Interpretation ratio	beta regression coefficient β	Indication level Sig. (2-tailed)	F-test	Variables		Hypothesis	
				transponder	independent		
0.24	0.52	(0.00)	18.102	Customer satisfaction	Service design decision	first	high school
0.40	0.55	(0.00)	38.828		quality decision	the second	
0.48	0.41	(0.00)	52.722		power decision	the third	
0.66	0.58	(0.00)	113.072		HR Design and Labor Decision	the fourth	
0.67	0.72	(0.00)	117.038	Customer satisfaction	Operational decisions	second principal	
Four moral hypotheses out of the four hypotheses			the number	Accepted hypotheses			

Source: The results of the statistical analysis using the statistical program spss v.24 N=60

shows the table (10) Test values - F for the model as a whole, and the value of the (F-test) in relation to the impact of operations decisions on customer satisfaction was (117.038), and at the level of significance Sig. (2-tailed) * (0.00), which means that there is a significant effect of operations decisions on customer satisfaction, and the value of coefficient β which represents the value of the slope of the regression line (0.72), which is interpreted as the amount of change in the value of the responsive variable when there is a change of one unit in the value of the independent variable, that is, an increase in the value of the operations decisions variable by one unit will lead to a change of (0.72) (In customer satisfaction, the value of the coefficient of determination indicated) R2 of (67%), which means that the amount of (67%) of the variance in customer satisfaction is explained by the decisions of the operations that entered the model, and that (33%) is a variance explained by factors that did not enter the regression model, so accept The second main hypothesis, that is, there is a significant, statistically significant effect of operations decisions on customer satisfaction.

The following is an analysis of the sub-effects of the dimensions of operations decisions in customer satisfaction at the level of sub-hypotheses.

1.2 Analyzing the impact of a service design decision on customer satisfaction

To test the validity of the first sub-hypothesis emanating from the second main hypothesis, the table shows (10) test values F-test of the service design decision in customer satisfaction, which amounted to (18.102), and at the level of significance Sig. (2-tailed) (0.00), which means that there is a significant effect of the service design decision on customer satisfaction, and the value of

coefficient β (0.52), meaning that an increase in the value of the service design decision by one unit will lead to a change of (0.52) in customer satisfaction. The customer is a variance explained by the decision to design the service that entered the model, and that (76%) is a variance explained by factors that did not enter the regression model, so the first sub-hypothesis is accepted within the second main hypothesis, that is, there is a significant and statistically significant effect of the service design decision in satisfaction the customer.

2-2 Impact analysis Quality decision in customer satisfaction

To test the validity of the second sub-hypothesis emanating from the second main hypothesis, the table shows (10) test values- test FQuality decision in customer satisfaction which reached (38.828), and at the level of significance Sig. (2-tailed) (0.00), meaning there is a significant effectFor quality decision in customer satisfaction, The coefficient value was β (0.55), that is, an increase in the value of quality decision by one unit will result in a change of (0.55) in a Customer satisfaction, the value of the coefficient of determination (R^2) of (40%), which means that the amount of (40%) from the variance in Customer satisfaction It is a variance explained by quality decision that entered the model, and that (60%) is a variance explained by factors that did not enter the regression model, so the second sub-hypothesis is accepted within the second main hypothesis, that is, there is a significant effect with statistical significance Quality decision in customer satisfaction.

2-3 Analysis of the impact of energy decision on customer satisfaction.

To test the validity of the third sub-hypothesis emanating from the second main hypothesis, the table shows (10) test valuesF-test of the energy decision in customer satisfaction, which reached (52.722), and at the level of significance Sig. (2-tailed) (0.00), which means that there is a significant effect of the energy decision on customer satisfaction, and the value of coefficient β (0.41), that is, an increase in the value of the energy decision by one unit will lead to a change of (0.41) (In customer satisfaction, the value of the coefficient of determination indicated) R^2 and the extreme (48%) which means that the amount of (48%) One of the variances in customer satisfaction is explained by the energy decision that entered the model, and that (52%) is a variance explained by factors that did not enter the regression model, so the third sub-hypothesis is accepted within the second main hypothesis, that is, there is a significant and statistically significant effect of the energy decision on customer satisfaction.

2-4 effect analysis Human resource design and work in customer satisfaction

To test the validity of the fourth sub-hypothesis emanating from the second main hypothesis, the table shows (10) test values- test FTo design human resources and work in customer satisfaction which reached (113.072), and at the level of significance Sig. (2-tailed) (0.00), meaning there is a significant effectTo design human resources and work in customer satisfaction , the coefficient value was β (0.58), that is, an increase in the value of Human resource design and work by one unit will result in a change of (0.58) in customer satisfaction, the value of the coefficient of determination (R^2) and the extreme (66%) which means that the amount of (66%) From the discrepancy in Customer satisfaction It is a variance explained by factors that entered the model, and that (34%) is a variance explained by factors that did not enter the regression model, so the fourth sub-hypothesis

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is accepted within the second main hypothesis, that is, there is a significant significant effect Statistics for human resource design and work in customer satisfaction.

search Fourth: conclusions and recommendations

First, the conclusions:

1. There is a moderately strong relationship between the service design decision and customer satisfaction, which is a significant and direct correlation medium. This indicates that the higher the level of service design decision, the higher the level of customer satisfaction.
2. There is a moderately strong relationship between the quality decision and customer satisfaction, which is a medium and direct correlation relationship. This indicates that the higher the level of the quality decision, the higher the level of customer satisfaction.
3. The results showed a strong relationship between energy decision and customer satisfaction, which is a strong positive and positive correlation. This indicates that the higher the level of energy decision, the higher the level of customer satisfaction.
4. After analyzing the results, it was found that there is a strong relationship between the human resources design decision, work and customer satisfaction, which is a strong positive and positive correlation. This indicates that the higher the level of human resource design and work decision, the higher the level of customer satisfaction. Presence Attention from the management of the supplier Show sample search Designing services to meet the needs of customers.
5. The research sample banks are keen to obtain international certificates for quality standards.
6. The research sample banks face difficulty in providing services of the same quality and required level on an ongoing basis.
7. The research sample banks are keen to provide banking services represented in providing credit cards quickly to the customer.
8. The results of the research showed that energy is not fully exploited in the banks of the research sample, whether the energy is represented by human resources or machinery and equipment.
9. NSManagement's keenness on the ethical side in selecting and appointing employees.
10. The results of the research showed that there is a weakness on the part of the administration in paying attention to what motivates the employee to work better in order to achieve operational decisions and gain customer satisfaction.
11. The results showed the high interest and keenness of banks in maintaining the confidentiality of dealings with their customers because of this of great importance to customers.
12. There is a significant impact of the service design decision on customer satisfaction That is, an increase in the value of the service design decision by one unit will lead to a change of (%52)in customer satisfaction.
13. There is a significant effect For quality decision in customer satisfaction, That is, an increase in value quality decision by one unit will result in a change of (%55) in a Customer satisfaction.

14. There is a significant effect of the energy decision on customer satisfaction, that is, an increase in the value of the energy decision by one unit will lead to a change of (%41) in customer satisfaction.
15. There is a significant effect To design human resources and work in customer satisfaction , that is, an increase in the value of Human resource design and work by one unit will result in a change of (%58) in customer satisfaction.

Second: Recommendations:

1. The necessity of upgradingService design decision level Because as a result, it leads to High level of customer satisfaction.
2. Focus on Quality decision level more by keeping pace with global developments because it leads To increase the level of customer satisfaction.
3. Increased interest in energy decision because there is a strong relationship between energy decision and customer satisfaction.
4. Paying attention to the staffing in the sample surveyed and providing material and moral support, which helps in implementing the decision to design human resources and work, and in turn leads to customer satisfaction and loyalty to the organization.
5. focus on decision service design Because of the aspirations of the customer's future desires and achieve his satisfaction.
6. Increased interest in obtaining international quality certificates.
7. Directing the necessary support and capabilities for the purpose of providing services of the same quality and the required level on an ongoing basis.
8. Increased interest in providing credit card services with the same speed and capabilities available to achieve customer satisfaction.
9. It is necessary to work on the optimal utilization of the available energy, whether it is machinery, equipment or human resources.
10. Attention to the ethical and professional aspect of bank employees, the research sample.
11. Attention to technological developments and electronic methods in support of the decision to design services.
12. Providing support and awareness guidance by the management to the customer regarding banking culture, as this contributes to spreading banking awareness among customers.

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