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**MODERN COMMUNICATION TECHNOLOGY AND ITS IMPACT ON
BANKING SERVICE
AN APPLIED STUDY ON AL-JUMHOURIA BANK IN LIBYA**

MASTERS THESIS

Prepared

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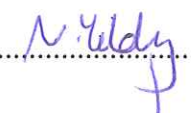

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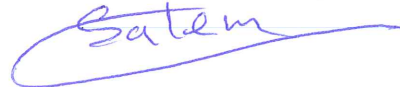
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INTRODUCTION

The world is witnessing an unprecedented accelerated development in the field of information technology and communications which forms great challenge for business organizations especially in financial and banking fields, therefore information technology is considered to achieve high performance, which is affecting and goes in the lines of banks targets. By focusing on some general concepts such as definition, components and stages of integration in banks, the aims and motives by using them as well as achieved opportunities and failures as a result of it in this field.

Communications is essentially the means and process of transferring informations from an individual to another, group or organization. The very common form of communication depends on the interaction between two parties: sender and receiver pragmatically, through language, symbols and signs, etc.

All of these acknowledges are to be the means of communication. There are new and techniques of communication that have been developed over the years as a response to the recent development of societies and changes in the world. Technically, effective communication at the individual and group level is a fundamental contributing factor and element to the cohesive and loyalty that exist among colleagues. Communication also plays a vital role in achieving common goals by combining efforts to solve internal and external problems. Effective communication is a key factor that could influence or ignite the possibility of a conflict between workers, It also develops a level of coordination and cooperation among them. These communication channels help to get various ideas and thoughts, to give access, to the exchange information, ideas and experiences that positively affect the performance of employees who are involved with the part of creativity in the workplace, specifically when dealing with difficult or complex issues, to encourage them to find the best solutions to their problems.

The influence of communication is not subjected to a working group, class or department. Empirical Works show that the high level of success in different organizations is owed to effective communication while raising morale, developing social relationships and expanding levels of work duties. Therefore focus on the implementation of the Groups within which they work. The proximity of current correspondence styles adds to a wide range of information, data, guidelines and basic leadership from the highest level of management to subordinates who provide important data through tailoring, investigation, observations, and recommendations for better choices. It concerns the work of these organizations. Communication is therefore vital to management and modern organizations, as it creates an impact on development.

Processes, methods, techniques and communication channels are considerably capital between the banks, its customers, whether it is local and foreign banks or the financial dealers. Because neglecting the developments in communication field will affect all levels of administration and banks are not an exception for reason that banking services depend on advanced mean of communication not the tradition ones. By studying and analysing the modern communication and its role in banking services, we will see its real dimensions on the domains. This study is divided into three chapters as explained below.

Chapter 1: This chapter focuses on the implications, objectives, assumptions, time limits of research; previous studies, the concept of communication, the importance of communications, the types of communication, its limitations and the tools for good communication skills.

Chapter 2: The role of communication in the banking sector, the concepts and prospects of banking services, the elements that affecting banking services, tools and methods for modern communication's trends and how the communication technology will impacts the banking services in the future.

Finally, chapter 3: Presents a brief presentation on the al-Jumhouria bank in Libya, as well as conclusions and recommendations.

CHAPTER ONE

THE GENERAL FRAMEWORK OF THE SEARCH

1.1. The Concept and Importance of Communications and Their Functions and Constraints

1.1.1. The Concept of Communications

The theory of communication is rooted on the transfer of ideas and conceptual thoughts from different forms, it focuses on the response to feedback. This conceptual framework creates opportunities for staffs and ideas among the various means of communication available in institutions to exchange their ideas related to official communications that provides the volume of informal communication. The success of the organization is to gather the consciousness of the people working to achieve some specific goals, and those goals can be achieved by communication, exchange of information and transfers through a multi-faceted interaction of ideas and suggestions.

There is a lot of important task and communication activities amongst staffs and authorities when 80% of the communicative party is usually from other parties within the organization (Fareed, 2009: 263) with ideas and transfer of information and activities from communication is confirmed to be inclined to the implementation process of modern communication. Many writers in the field of management assert that preparing the creation of primary responsibility is an efficient communicative system for the management of any organization. Performance traces in any organization, cannot be targeted through some specific objectives to operate effectively without a communication process. Gaelic scientist explains the concept of communication as it focuses on the topic of two persons: the exchange of information between two persons in small groups. Organizational communication's groups within and outside the organization using different tools that individual will develop to better use the system of information and communications. (Madani, 1985: 617).

Communication is therefore referred to as the administrative process by which information and data are transferred (Khalil and Khudir, 2005: 201). Communication is defined to be the exchange of ideas or information for the acknowledgements, modification and creation of new human relationships. Communication is known to be the transmission of messages to a private person, which is used to communicate signs (actions, meanings or concepts) (Al-Mahdi, 2005: 201). To motivate others and to engage them in a systematic process good attitudes and practices known as planned operations aimed at creating motivation, which requires two people to exchange their views, one of them been the sender and the other as reciver. As we previously stated communication has three main elements (Saleh and Tahir, 2014: 535).

- Sender (contractor) is intended to pass information to another recipient.
- The recipient (recipient) is intended to receive information from the sender and be aware of its meaning and respond in an appropriate manner.
- The message embodies the meaning of the implied and intended transfer from the sender to the receiver.

And figure 1. illustrates this reverse feeding.

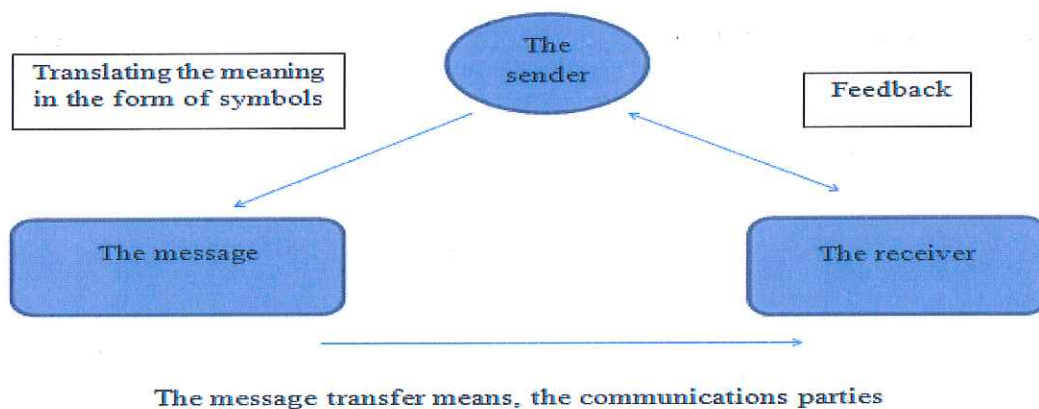


Figure 1. 1: Illustrates this reverse feeding(Al-Mahdi , 2005:230)

1.1.2. Objectives of the Development of Information and Communication

Technology: Information and communication technology has many benefits that can be achieved both for the government sector or private in various fields and sections of the institution, which aims to:

- Reducing the costs of production and eliminating the competitive advantage of economies of scale.
- Increased speed, efficiency and cost reduction.
- Providing accurate and renewable information in order to make the right decision.
- Simplifying and making the organization's procedures and operations more clear and effective.
- Transparency and reduction of fraud and errors.
- Providing better services to workers and thus better organization.
- Better time utilization and better utilization of resources and inventory.

1.1.3. Features of Modern Communication Technology

The modern means of communication produced by technology are characterized by a number of features that have cast a shadow over the human connection with modern means:

Interactive:

One of the most prominent characteristics is the exchange of roles between the sender and the receiver, there are common roles between them in the communication process and called the communicators the term participants instead of sources, and we find the use of new terms in the process of communication such as bilateral practice, exchange, control, as the use of the video system, which allows for clear interaction between the transmitter and the receiver. This system is one of the text-based systems.

Beneficiary Identification:

This feature means that the information exchanged will be specific. There is a degree of control over the real user's knowledge of particular information. This feature is provided by the communication technology of an e-mail system, which allows the subscriber to have a domain (The coordinator), which arranges this process by knowing the wishes of the beneficiaries and their needs of information and

processing them through (electronic Mailboxes) of each subscriber for a monthly or annual subscription Paid for these services.

Mobility or mobility

This feature allows the transmission and reception of information from any other location during the movement of the product and the future of the information, using a number of devices such as mobile TV, car phone, clock.

Connectivity

This feature is the possibility of using the devices manufactured by different companies that are governed by certain standards in the unification of the manufacture of different parts of these devices, allowing the possibility of the transfer of information between users and regardless of the manufacturers of different devices.

1.1.4. The Importance of Communications

- The ability to accomplish the desired goals depends on the efficiency of communications in any organisation. Communications are considered a way to unite the various efforts in the organisation.
- Communications brings about the execution of power and authority effortlessly and fiercely. They interpret the directions and orders from leaders to their subordinates.
- They administrate and the coordinate the various organisation's activities within the numerous departments and sectors.
- Transfer many types and groups of information to the board of senior management to help them make decisions and take action when needed. (Khalil, 2005: 118).

It is however referred to the sole that results to an ever changing pattern in the behavioural and the philosophical mindset of employees in the workplace through their policy reforms and adjustments. The levels of this relations are giving below:

- The large expansion in contemporary organizations and wide range of branches and broad results. The diversity and complexity of the functions requires a

sophisticated relationship or linkage system that allows a harmonious relationship between the branches and functions they carry out.

- The organization has the capacity to control its connection with its external environment and its world, its success and its prosperity, its failure and its defects. Every Organization is built from the general circles of the environment, from material and human resources, and from other subsidiary assets.
- The rates of competition between administrative bodies within the same community or counterparties in other communities. It is worthy of notice that in the contemporary level, first of all, each institution confirms the power of competition, depending on whether it can receive it in a timely and appropriate manner through the communication of the information expected and needed.
- It states that the acknowledgment of choices, which are the principle pivot on which every association is fabricated and in view of information, and the achievement or disappointment of choices relies on upon a win or disappointment in correspondence. (Abdulmuti, 2004: 183).

1.1.5. Objectives of Communication

The effective purpose of communications is to achieve:

- Aids all the levels of management within the organization to make decisions through data provision and necessary information.
- Motivating the subordinates to identify goals and objectives that must be achieved through programs, plans and policies that the organization has identified.
- Informing the subordinates of the instructions on the basis of the operator.

To be informed about how business is being implemented and the restrictions it confronts and the attitudes of subordinates to their problems and how to fix them (Mohamed, 2006: 286).

1.1.6. The Role of Information and Communication Technology to Improve the Quality of Services and to Achieve Satisfaction

The quality of service one of the most important solutions that the organization adopted by getting customers and keeping them, the growing interest in improving the quality and production services according to the wishes and needs of

customers, and good performance of the various functions of the enterprise (production, finance, marketing). As a result the best use of its resources, human and technological assets, leading to achieve greater level of satisfaction; the customers who feel satisfaction and loyalty will stay cooperating with the company. So, the banking institutions should work on innovation in order to improve the quality of its services and achieve customer satisfaction, and this can be achieved through the means of information and communication technologies as detailed below:

- **Providing free services:** by means of information and communication technology, the customer can perform the service himself directly without resorting to the physical location of the institution or the use of certain persons, for example resort to the Internet and enter the site of the institution and the search for inquiries or request a specific service.

- **Eliminate of loss:** Allows the use of Communications and Information by the enterprise and customers to create the interaction in a direct way, thus gaining time by meeting the enterprise to the wishes of a large number of customers simultaneously, the other, thus gaining time and eliminating waiting time

- **The elimination of centralization:** The use of information and communication technology to eliminate the central and stay in a fixed place and avoid the movements and queues and other things that displease the customer and increase the likelihood of leaving and abandon the services of the institution.

- **The development of remote information services for customers:** Thanks to digital means the institution can follow its customers remotely in order to know their views about their services, this is by sending messages via e-mail or over the phone etc, and all this to the customer is interested in and thus won satisfaction.

1.1.7. The Role of Communications and Information in Development

The Communications and Information have an important and vital role in achieving development goals and objectives, and directly and indirectly affect all regions and development areas. Its importance lies prominently in two main areas:

The first role: the communications and Information sector played an important source of increased domestic revenue in most developed and developing countries.

The communications and Information industry includes complex production

processes with high economic value added, highly skilled workforce, large-scale business and service operations including hardware, software, etc., making communications and Information an important sector in almost all countries, and even more so in countries Where the process of development depends directly on the ability to communicate. This sector has gained increasing importance as a result of the steady growth of the interne and community based as applications using the Internet, such as government applications, ecommerce, learning, health, est.

The second axis: refers to the positive effects of progress in Communications and Information in other economic sectors.

Communications and Information contributes to providing support for activities that benefit from targeted and reliable information, including improving community conditions and reducing poverty. For example, communications and information technology make health care more comprehensive; accessible to wider sectors through telemedicine, and the effectiveness of education is further channeled through e-learning and distance learning. The existence of reliable information systems is essential for effective management and for the operation of the public and private sectors. These systems cover many vital areas, such as internal government information, citizen services, trade, banking and international relations, highlighting the importance of ensuring information security Data and networks for the success of the information society.

In addition to these axes, communications and information, especially in the last few years, has become an important factor in social communication, exchange of information and knowledge, dissemination of the principles of dialogue and hearing of the other opinion, and has become a global media platform that does not rely on monopolistic boundaries or institutions.

The for communications and information technology has taken into account these rapid developments through the development of infrastructure, improving the level of services and facilitating access to them, training, rehabilitation and building individuals in the various educational stages to adapt to these variables with balanced efficiency and to contribute to creating a serious environment for dealing with developments. To access the information society and digital through its various projects emanating from its general objectives, and thus contributing to supporting

the important role of communications and information in managing the wheel of development; to achieve the ambitious national aspirations in the successive development plans

1.1.8. Good Connection Requirements

In order to accomplish an effective and successful communication it demands to take into account the following points.

- When the connection line between the contactor and the receiver is short, the deviation and confusion in the content of the message is less.
- It is easy for senders to understand when they are clear in sentence phrases, words and text.
- When the content of the message is not open to the interpretation or disclosure of more than one meaning, it helps to understand suddenly.
- When the sender follows the message after reaching the receiver, it ensures that the increase targets are fulfilled.
- When the destination of the message is clear for the sender, this communication (Al-Mahdi, 2005: 236) can confirm the degree of its realization.

1.1.9. The Obstacles to Communication

It is clear that there are barriers or constraints that are difficult to implement and achieve the planned objectives desired through the work and experiments on communication operations with organizations. These restrictions include.

- The message, in its expression, contains the inconsistencies and implications of the ideas that contains the inadequacies and poor handwriting in its written language and so on. It is also not clear; this does not reach its destination because the message is a Contractor.
- The increase in losses in the message content gets lost at many stages. That is communicated by the administrations at all levels because it causes the content of the message to lose a majority in messages sent from the senior management (above the organizational pyramid) to the lowest administrative level (bottom of the organization hierarchy). Sometimes this occurs, especially in verbal communication.

- The lack of attention; when other managers receive messages but lack of attention from "senders" it causes a lack of relevant information about what communication process, it is happening somehow in the meetings between managers and business owners.
- To understand the transmission, it should not have enough time relative to its content, for example, changes in the work pattern, time and effort, because the employee is resistant to change in the working environment.
- Lack of trust, through which the contractor can lead to failure in the job when the message contains a loss of confidence and it will be unwelcomed.
- Sometimes the contents of a message may be misleading and therefore, in some cases, it may result in other complications arising in some parts when decisions are made based on the misuse of messages from subordinates (Al-Mehdi, 2005: 238).

1.1.10. Types of Obstacles

Personal barriers and obstacles: These barriers are the most important.

- Differences in the cognition of the perceived individuals on the basis of differences.
- Where there is excessive contact, the information is exaggerated.
- Pressure on the subordinates of some managers who put their subordinates under pressure, leading to weakness.

Regulatory barriers and obstacles: the most important of these obstacles.

- The structure of the organization.
- Inadequate organizational structure.
- Privacy as a barrier to telecommunications.
- There is no valid information management.
- Lack of organizational stability and sudden change.

Environmental Disorders: These sanctions are affected by the environment.

- Language questions and words.
- Insufficient communication tools.
- Require data and information to prevent regulatory communication.

- The lack of social activity in the organization contributes to the spacing of social relationships between workers (Kamil, 2004: 239).

1.1.11. Determinants of the Communication Process

- **Technical framework:** The determination of this framework for communications is a technique used for contact which ought to be developed.
- **Psychological Framework:** This framework interacts with different, safest communication processes in recognizing a motive and self-service level.
- **Regulatory framework:** This framework recognizes and recognizes the nature and characteristics of the advanced management communication process through various diversified channels (Tarik, M. S., 2007).

1.1.12. Collective Skills

Communication is divided into four categories of concepts as follows:

A. Public communication is divided into the following categories.

- The communication from the boss to the employee (up and down). Through these communications, the staff understands the nature of the work, the procedures and the manner in which they are performed, and the methods of completing all the procedures and guidance that the employee should follow.
- Communicate and interact with employees about the plan, guidance, and activity-related information and data. Communicate to the boss (downstream communication). They usually address the difficulties, problems and complexities associated with activities and tasks, and the success of these communications is primarily enhanced by the relationship between employees and the boss, with a trustworthy relationship and a state of preparation.

B. The group's side ways and horizontal communication

Communication represents the relationship between individuals and teams in the scope of employee relations, that is, all relationships between employees (i.e. between the production line and the staff of the human and marketing resources department and the manager).

- All cooperation between individuals in all different sectors supports communication that is usually on the basis of trust and agreed collaboration between them.

- Communication at a high level of achievement contributes to the creation of many areas of cooperation and interaction that contribute to the achievement of organizational goals.

C. Contrary to the manager or the boss themselves and the axial communication, these communications help deepen the interaction between different organizational departments. These relationships are usually not present in the organizational structure of the institution or company, but they are widely used and may be adopted as constructive methods of communication and to achieve the success of the organization.

D. External communication includes communication between managers and other managers or officials outside the organization, such as the producers and industrial consumers.

These communications often aids to accomplish a lot and provide the best available opportunities for the organization, as well as the optimal investment in finance and human resources, and improve the efficiency and effectiveness of the achievement.

Informal communication For individuals and groups to complete these communications, there are no rules or organizational clearance and smart conditions. The characteristics of these communications are that they are significantly faster and have organizational conditions and explicit informal procedures.

Nonetheless, formal communication usually relies on communication, but indirect communication or indirect communication depends primarily on Formal and informal arena.

Direct and indirect communication

Direct communication is the link between the sender and the receiver, and the exchange between them is intended to be an eye to eye or interact over the phone. For indirect communication through different media, through the indirect

dissemination of magazines, periodicals and advertisements, use images and models that convey ideas and opinions between senders and the recipients (Kamil, 2004: 134).

- **Verbal communication** : as direct interviews, telephone, radio, news, conference, lecture, etc.that goes through the sender and receiver communication within a speed, the interaction between the two sides ensure that the level of Communication, but it takes a long time to understand, sometimes there are misunderstanding between each other.
- **Written communication**: A kind of Communication between the sender and the receiver by means of a private letter, a report photo, a painting, a logo, an instruction, an order, a newspaper, a magazine, a billboard, and an e-mail. And other information that contains the sender's ideas and thoughts, concept and imaginations are written in their own style. This communication is characterized by the ability to store messages, and requires good presentation and clarity to ensure understanding it. But, it needs to spend a long of time to prepare it.
- **Suggested communication**: this has no words, the sender depends on the movement of his body parts, such as the head, eyes, the rest of the body parts and can be used to achieve deaf language to face a variety of facial expressions, Communication; people always use motion to confirm their speech.

Communication types are divided into two

- Derived from used languages i.e. verbal and non-verbal communicate.
- Based on the level of communication (number of participants in the process, subjective, objective, personal. collective, general, moderate and public(Hassan,2004.:25).

1.1.13. Stages of Communications

A.The sender speaks to the essential wellspring of the readied message and sends it through the utilized channel. It ought to be evident that the message is impacted by the sender's identity, propensities, qualities and inclinations.

B. Drafting information: it transforms opinions, ideas, ideas and feelings in the form of expression words, chart flow charts and statistical data, so the process of drafting information and composting is one of the most important steps involved in

generating an effective communication success. Because it plays an important role in achieving the effectiveness and success of communication as listed below:

- The sender and its approval style in the preparation and development of information and their drafting.
- The recipient (receiver) and their accessibility view the message and its dimension.
- Degree of mutuality between theco operations as the base party of the sender and the receiver (Recipient)
- The mutuality intelligence background between both senders and recipients.

C. When an organization hopes to provide information, it should focus on the areas that are contributing to better services of the organization such as its commercial markets which is considered as cornerstone of the organisation. In order to be effective, the message should be familiar with the target group and resolved in a manner that satisfies and interprets their needs and expectations (Mohamed, 2004: 265).

The message can be as follows:

- Written information: Represent the concept and thoughts of opinion drawn up in clear and written form.
- Oral message: It represents information about feelings, unwritten feelings, such as intonation and changes in facial expressions.etc.

D. Communication channels: communication channels are one of the most important stages, because it is important to achieve effective and efficient communication with information. This can be done directly by both parties through telephone or the Internet, or through meetings and seminars, by writing or talking or through discussions between individuals or groups.

E. The recipient or recipient is the person who receives the message and may become the sender when he responds to the message. The recipients are characterized by the effective realization of the effectiveness of communication, as a responsibility, personal ability, the possibility of realization and absorption. He can absorb the ability and response to the information, in a mutual vision. The common intellectual background between the sender and the receiver is constructive for achieving the success of the communication process.

G.Communication Translation: The recipient's translation of information means that their ideas and intentions are in line to be completely absorbed by them, to be able to recognize the meaning and purpose. This effect depends on the recipient's ability.

H.Reverse feed (feedback). This process expresses the ability to understand and respond to messages, to replies, which are referred to as feedbacks. It includes the correct reading of the message and makes full use of its meaning. The process of responding to the message emphasizes that the concepts, opinions and feelings contained in the message that achieved the goal. The answer is consistent with the sender's argument in order to obtain a positive response by absorbing ideas and message meaning, so the need to answer is the common sense of sides, the sender and the recipient form a basic clear state and accurately to absorb the message.

Noise: - The function that indicates the effect of communication efficiency and its implementation objectives may also be associated to the following variables.

- The sender, his character, direction, consciousness and his ability to rewrite perfect information.
- The recipient (receiver) also intertwines with the role, consciousness, and his abilities, and translates the content of the application.
- Contact channel and its value to the success of communication efficiency.
- Variable and interface effects on the control of systems and existing communication approaches (Adrian Balmir, 2009: 783).

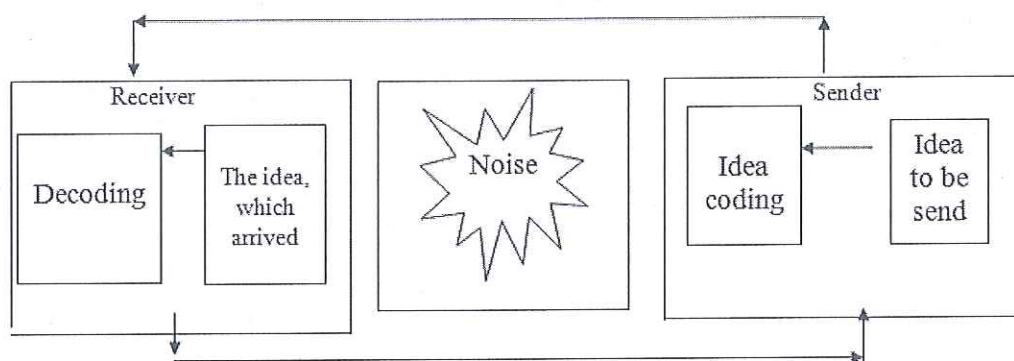


Figure 1. 2: The stages the process of communication (Gedd Gregory and Robert Baron is the ones that were mentioned before, 2011:147).

Likewise, the components of correspondence ought to be in an awesome condition of harmonytogether with the sender and the beneficiary. For example, (s) communicates

the position of the correspondence message as images. The image remains for unraveling the message of the correspondence message and the shaded territory communicates the as of now existed involvement of the sender and the beneficiary. The length of time that the comma space gets vast between the two circles. The correspondence procedure is simple and conceivable (Abubaker, 2011:146).

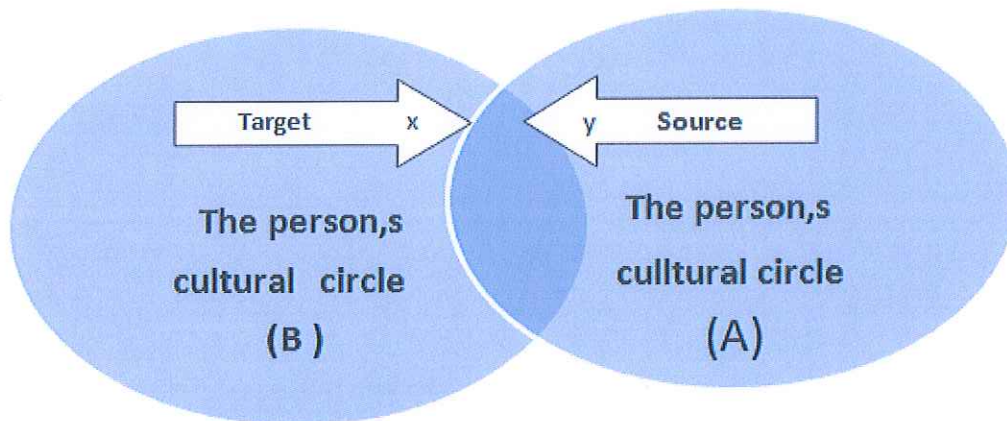


Figure 1. 3: The importance of joint experience in communication (Abubaker, 2011:146).

1.1.14. Means of Communications

Information dissemination, it plays a vital and important role for success, therefore, the choice of appropriate means of communication is an important part of the communication process. As this leads to decision-making and policy development, and get the solution to the problem and other communications challenges we may daily confront them in the organization (Hussein, 2006: 274).

- Written communication: Contains news, memos, brochures, reports, announcements, stickers, other sports information and statistics. The best to use this medium in the following cases.
 - It includes news, memoranda, leaflets, posters, posters, sports or statistics.
 - In this case, the message's information contains bold words and has digital data, such as tables, charts, and so on.
 - The written method allows the sender and the recipient to have enough time to plan the message to reclaim and reread the message so that the recipient can understand the message.

- Whether the written information is sent to the same person or sent to a different site is cheaper than the same message.
- Written communication has some features which includes the following characteristics:
 - It may be considered an official document and, if necessary, may be restored in the future. They can be kept in official records.
 - It is categorized by accuracy, clarity and high degree of confirmation of recorded information and data. In addition, written communication has the following shortcomings:
 - The sender may sometimes not present the idea well so that the recipient can not accurately understand the message's thoughts and opinions (misunderstandings).

Now as a result of the scale of modern economic organizations, individuals are on the move to protect their sense of responsibility or the feeling of investigation. This involves storing and submitting written documents, resulting in substantial costs.

Advantages of written communications

The Written form of communication has the following advantages.

- It may be considered an official document and, if necessary, may be restored in the future. They can be kept in official records.
- It is characterized by accuracy, clarity and a high degree of confirmation of recorded information and data.

Shortcomings and Disadvantages of written communications

In addition, written communication has the following shortcomings:

- The sender may not be able to present this idea very well, so that the recipient can not accurately understand the message of the ideas and opinions (misunderstanding).
- Due to the size of modern economic organizations, individuals ought to protect their own sense of responsibility or investigation of the future. This involves storing and submitting written documents, resulting in substantial costs
- Oral communication: Oral communication is information disseminated through the air (Hussein, 2006: 281).

Oral communication has the following advantages:

- It is characterized by the interaction between the sender and the receiver quickly through a face to face process.
- Establish a direct communication between the two dialogs.

There are other ways of communicating.

Telecommunications is a process of transitioning tangible means such as wires, wireless, cables, or computers used in one place.

Wireless communication: Depending on the electromagnetic wave, the data and information will be transmitted to the electromagnetic wave and sent to the air, converting it to the original shape, such as radio or satellite communication or using a laptop and mobile device to connect data and information exchange computer (Ibrahim, 2005: 193).

CHAPTER TWO

COMMUNICATIONS AND ITS ROLE IN THE BANKING SERVICES

2.1. The Concept, Importance and Features of Banking Services

2.1.1. Concept of Banking Services

Highly reputable and distinguished banks in the world are focused on the type and quality of the services they offer, not just the service but the reputation and integrity. All banks are similar in terms of the functions but differ by type of their service, they differ in the quality and method of providing a range of services, because successful banks have more competitive strategies, and concentrating more on customer expectations to meet their needs. They are the banks that provide quality service and outstanding bank performance. Based on informatics foundations and excellent quality staff, it is characterized by the ability to deal with customers and their ability to use modern banking technology to ensure that the goal, to increase loyalty and to achieve a certain degree of customer satisfaction. (Bashar, 2009: 413).

The concept of banking services is generally different according to type of service, the beneficiaries: individuals or organizations or the institutions.

Furthermore, the banking services are summarised below (Naji , 2007 : 42)

- The activities they provide to the beneficiaries.
- Services may be related to the goods, or no related. But the banks provide the information to the beneficiaries.
- The beneficiary's reception process and treatment are related to the individual, the beneficiary.
- The degree of satisfaction of beneficiaries is related to the efficiency of the staff and the level of development of second-hand machinery and equipment. These devices and equipment help to speed up the achievement and service performance, but also because of the development of the communication methods, the increase of Internet and its users, the development of banking services the concept of all the necessary banking procedures, the bank functions through a lot of services. So, that customers can enter their accounts through the assigned communication equipment to complete their customer needs and demand.

Service is defined as a product that is presented to the consumer or user's activity or provides a form of help (Saleh, 2008: 69). Bank services are also defined as intangible services designed to meet aspirations and needs, and when they are sold or presented to the meet the end of a consumer or user or industrial user, they are to be supplied in a way that is not mixed with other products (Abdulmutalib , 2005: 20).

A banking service is defined as an act or activity or performance provided by a party. These activities are considered to be invisible and has no need to transfer any of the contents of the service may be related to the material of the tangible product (Awad, 1999: 326).

2.1.2. The Importance of Banking Service

Bank services attach great importance to society and individuals, the importance of banking services are as follows:

- They act as mediators between the lender and the borrower; the bank collects the savings and transform them into economic project or investment.
- Banks are effectively involved in economic reforms and economic recession, depression, currency exposures and inflations.
- Banks are considered to be one of the pillars of the national economy and to ensure and provide the necessary financing for large projects, in particular the guarantees necessary for the issuance of rights.
- Banks play an important role in external commercial finance, particularly in ways that promote the process of foreign commercial transactions to protect the rights of exporters and importers (Sadiq, 2009: 44).

2.1.3. Objectives of Developing the Banking Service

The objectives of the development of banking services are as follows:

- Serving the customers outside the local market
- To increase the handling of the active and real workers, this can be achieved through three decisions. The bank seeks to take some of them or the whole. This includes an increase in cross-selling (alternating sales) and attracts important accounts of competitors and develops its banking products and their risk of selling to competitive more customers, independent or core accounts.

- Reduce the cost of providing similar or identical services.
- Increase the bank's business volume through the banking business (Abdulmutalib, 2010: 255).

The banking business development process can be presented in the following forms:

- Reduce the cost of providing the same or similar services. (Economics of Scale).
- Increase the size of bank transactions.

The service follows the different forms of the banking business development process.

- Add a new service or expand the ranges of service.
- Create integrate banking services to obtain new products.
- Change or expand existing services.
- Transfer the service to a new geographic area.
- Mix or combin previous operations and services (Ahmed 2012: 92)

2.1.4. The Function of Banking Services

The functions of banking services are as follows:

- The investment and financement for clients
- Selling and purchasing for the clients.
- Paying on behalf of the client.
- Depositing on behalf of the client.
- Renting (Abdulmutalib: 2005: 22)

In addition there is a modern banking services offered by banks:

- Provide consulting services to clients.
- Contribute to finance development projects.
- Collection and payment on behalf of others.
- Transform the travel and tourism travelers and personal checks, credit expenses.
- Business and property management for clients.
- Payments for special funds.

The banks, as well as the functions of the goods during the banking service are follows (Tyseer,2005: 199).

- Sale and display services. Such as informing customers about the service.

- Communicate with your customers through advertising and public relations offices.
- Collect the necessary information to plan service activities and support strategic decisions and product development (Khalid, 2005: 17)

2.1.5. The Characteristics of Banking Services

Banking services are facing many challenges to respond to the customer's demands and offer their services. It is important to notice that bank's staffs are not working at the factory with production line and immediate customer service. They are not producing a sample of its service and sent them to customers to criticize and assess the grade of their quality. So, the bank places a lot of attention on each customer, because the duty of the service is not a tangible item that can not be criticized in accordance with the fixed conditions for all customers. Criticizing the service is in connection with what is required and highly based on the expectations of customers of a service. Consequently, banking services are categorically characterised below: (HishamJabr, 2008: 14).

- Banking services are promptly functions; where an active employee starts working on the service according to the customer's request. Therefore, banking is neither manufactured nor stored in waiting for the customer who wishes to benefit from it.
- Customer-provided services are essentially based on the customer experience and transactions. Samples of this service cannot be sent, or delivered to the customer, and received prior to receipt or prior to an approval from the customer. The customer's advantages and approaches are different from one client to another. Each customer has a reception sensitivity associated. It is difficult to provide a conventional unified model for the customer.
- Bank services are not essentially physical things, and their norms can be asserted on the bases of absolute and constant criteria, by asserting that; they are related to the customer's request or desired service. Each customer has a special point of interest.
- They are providing invisible services to customers; the service is consumed when it is provided in order to be memorised. Many organizations benefit from the customer experience. But for banking services, the only thing left is the time to enjoy the service.

- The bank service can be recalled, and once it is obtained, we can not make any improvements on it, or if it does not meet the customer's expectations, the only alternative to the reform is an apology, providing that the customer's beliefs and needs will be protected in the future.
- There ought to be; a balance between growth and risk, because when the bank sells the loan, the risk will increase, so there must be a balance between the expansion of banking and prudence.
- Geographic expansion and the expansion of banks should be able to access existing and potential customers in order to achieve valuable success. Unless the bank has an integrated network of geographically dispersed items that meet the customer's wishes and the way the banking services and product requirements are met, otherwise it cannot be achieved.
- Bank services cannot be reviewed after preparation, provision or production services through interpersonal relationships between service providers and customers (Saleh, 2008: 70)
- The responsibility of the bank requires that quality be ensured before the service is provided.

2.1.6. Kinds of Banking Services

Banks of all types are employed in the following services

- Documentary
- Money notes
- Advertising paper service.
- Accounts after sale.
- Renewal of service
- Providing best customer service
- Leading financial services
- Insurance service
- Mortgages

2.1.7. Problems Facing Banking

There are some issues that prevent the application of electronic communication with the bank. They are listed as below:

- Security issues: the online penetration and the ability to steal money from depositors as well as the certainty of committing of an electronic fraud.
- Technically related problems: This can be encountered by troubleshooting for advanced computers and the weaknesses of communication systems and electronic coverage, as well as lack, or the lack of maintenance and updating.
- Legislative and legal issues, weaknesses of systematic, laws, laws restricting web oversupply and retaining other rights to provide security and security for existing and attracting new customers.

Organisational and Administrative Issues

The limitations of banking engineering and it's adjustment to a new working style as well as employee noncompliance to promote electronic style or method of marketing banking in the right approach.

- Problems connected with technical knowledge.
- The limitations of electronic knowledge and the customers to cope with this style.

To add to this, there are some other questions that can be raised:

- Financial issues: weak financial allocation. Purchase of electronic equipment and machines in addition to small-scale financial allocations to carry out training and development projects.
- Pricing issues: Bank services are difficult to host in the host account due to the lack of raw materials and the difficulty of accurately measuring the services required.
- The mediator: the employees working as a banker can face challenge while communicating with the customers; to meet the basic needs and pressing needs of each customer. Employee's contact with the customer has an important and difficult role, in the same time, he is originally representing and given to the customer the image of the bank. It ought to therefore convince the client of the banking services represents a real challenge.

- Production and distribution of service: good communication mechanisms lead customers to participate in the production services (Faris, 2013: 185)

2.1.8. Methods Means of Developing Banking Services

There are ways to develop banking services, as analyzed below.

- The attentions of customers outside of the current market.
- The Bank seeks to dispel all or some of them, which involves increasing illegal sales, attracting necessary accounts from competitors, developing bank products, and unveiling them for sale to competitors, customers and independent of the core of the account. Reduce costs that's resulted in providing the same service (Abdulmutalib, 200: 243)
- To decrease the cost of providing the same or similar services.
- Increase the size of the Bank's work through banking, and the other ways or methods of banking development are: -
- Practice the role of the negotiator by hiring client funds in different important economic areas, as well as preserving valuable assets such as gold, jewelry and documents.
- An analysis of economic and financial circumstances, laws and regulations, and proposals to encourage investment and the development of savings, exports, technological development and increase production.
- Purchase and sale of securities and collection of business documents to the benefit of customers and through, providing advices.
- Introduce and manage subscriptions and services and Proteus original details and negotiation (Rida Faik Gadduri, 2005: 42)

And the development of banking services can be through the:

- Added new services (extension of service line).
- Restructuring of banking services for new banking products.
- Modification or expansion of existing services.
- Transfer services to new countries.
- Usage of a mixture methods (Ahmed Azzami 2012: 45)

2.1.9. The Trend and Modernization of Banking Service Industry

Banks try through their policies in place to modernise the industry of their banking service:

- The platform of their banking services.
- Planning, management and development by dealing with a growth process through (merge).

An advance extension or expansion in the use of banking technology. The world nowadays is witnessing a progress and fasting change in the field of communication and computer technology, information systems. The world is also witnessing a peculiar qualitative development in the banking system, including the advancement of banking services.

This trend propels most banking operations to new heights of professionalism. As the banking system has demonstrated tangible progress nowadays, its scope is to allow banks' customers to handle and maintain banking via an electronic communication network. This activity is envisioned to spread to a widely extension of continuous development. Electronic banks create a broad room for customers to have a connection to their own account or any information they might desire and to receive different banking activities via the communication and on the web at all times. Beyond human factors, these banks have the following advantages (Abdulghafar, 2007: 347).

- Customer service, quality and speed.
- Develop faster service.
- Easy restructuring of banking systems.
- Automatic {mechanic} handling of all banking activities.

Conferring to the latest world, the financial methods of banking are limiting post-written reports in paper that provides the highest degree of control to guarantee security for privacy and the security of information.

2.2. The Role of Banking Communication

Modern organizations are no longer able to work unless they promise sufficient competitive advantage to gain the ability to maintain their (continuous job)

This is achieved through a comprehensive nature and strategic vision, providing organizational (banking services) organizational adeptness, effectiveness, and quality improvement.

As a result, the central banks and Libya's operating banks are embarking on an ambitious technology development program that includes the following areas: (Farhat, 2010: 7)

- Development of team's and human capacity.
- Run, maintain and support in the system.
- Update the banking business to respond to these systems.
- To develop the banking business to absorb the technical training effect of laws and regulations, to achieve electronic business.
- Develop a supervisory structure, rely on the system to check and modify the style, rather than the promotion and decision-making, direct tracking of sensitive banking business, the formation of the necessary data system, the risk of follow-up supervision.

Banking communication system

Banking problems and high cost of commercial banks depend on domestic communications business or any deficiencies in the telecommunications system, reflecting the negative impact of the banking system on the expansion and development of system creations and decision-making by different sectors, depending on the communication systems controlled by other agencies, not by banks, representatives. The following: Information technology equipment (computer network) is through the copper and cable or through wireless and other servers connected to the computer, and can exchange information around the world in other ways. The most important are listed below:

- Internet: This is a network that covers more than 300 million users and requires a provider for; modems and phone lines and server software to enable you to access web pages. It links more. It allows one to view other sites on the same site, or add other pages when you click the cursor on the target link. These are new technology applications. The most fundamental Internet applications are as follows: Internet, e-mail.

- Mobile phones: These devices depend on the use of radio technology (wireless communication, the geographic area is divided into small areas or communities, each cell spreads from one square mile to several square miles, each connected to other cells through radio antennas, dedicated computers and Other communication systems (devices) to tune and coordinate the movement of portable handsets from one area to another, and their modern telephony systems use digital technology to significantly increase their absorptive capacity and maintain digital technology to enable these systems to provide additional Services such as voice mail and display number services and other services, the development of such equipment continues to advance into the so-called third-generation mobile phone The development of mobile phones caused by the company and the increase in value-added services and low prices, on the other hand Will help to achieve the internal growth of the communications industry to protect the interests of citizens, which will lead to increased profits and to promote the economy to greater heights.

2.2.1. Impact of Information Technology in Development of Banking Business in Libya

Due to the important role that commercial banks play, whether economically or socially, there is a growing need to use the modern technology of electronic computers and basic and secondary electronic banking systems instead of traditional manual information systems. As a result, to find out scientific methods to study these systems and the possibility of their introduction and application in order to make them more efficient, effective, accuracy, speed, reliability and security in the creation of information to beneficiaries. In view of the technological progress in information and communications, many researchers, scholars and writers interested in banking have seen the need to follow up the technological developments in the global and local levels in the field of business and banking, which have changed from traditional practices to practices of using contemporary technology. As a result of the revolution of communication, we call the electronic management of business banks. Through the advantages and benefits that can be achieved through the use of electronic banking systems in commercial banks, the researcher highlighted the most important problems facing the branches of commercial banks. The case study, the most

important of which is the use of traditional systems in financial transactions and the inability of these banks to use modern technology what led to the evident decline in the level of banking services, and the profits of these banks, which in turn is due to the lack of technological infrastructure, and lack of information and communication technology that these banks are providing, in addition to the lack of qualified elements and Trained to deal with these systems. This study will show the impact of information technology in business and banking development. The aim of this study is to find out the extent to which information technology can be introduced and applied in the banking business and services and to identify the availability and use of electronic banking systems in the commercial banks for the case study in order to improve the level of banking services and to keep abreast of the latest developments in the banking information technology to create a technological infrastructure, and to get the banks stronger to face the global and local challenges, and to contribute to attracting and encouraging foreign investment. The descriptive approach was used in this study because it is considered to be the appropriate curriculum in this type of administrative phenomena. In the field study, the analytical method was used to show the results of the questionnaire which was distributed to employees of the banks in question. The sample of this study was consisted from bank managers, heads of departments and employees in order to test the research hypotheses. This research is estimanted to contribute to the development and modernization of business and banking services, and to increasing the income and resources of banks in general, and their contribution to the promotion of foreign investment in particular.

2.2.2. The Concept of Electronic Communication and Its Channels

Electronic communication is concerned with all the functions and means associated with the electronic exchange process of remote information. In the organization (banking services) or its external use of systems and information media and internal communication network (Internet, external electronic communication {Internet, through some channels of the exchange process) to convey information, ideas and feelings of communication short-wave copper, hub harness, man-made

Satellite and fiber bundles (Mustafa and Abdullah 2008: 619) in different (text, written, voice graphics, images, analog or digital media).

Electronic banking services

Numerous banking services are affected by the banking business that is currently taking place in the communications sector. Using of paper such as electronic tools and documentary credit cards and electronic bank transfers and direct manual signing of the bank, which carried out through; the Internet. These banking services are classified and grouped as follows. (Waseem, 2012: 55).

- **Information Services:** Banks deal with marketing services and banking products within the electronic websites.
- The communication service is provided to the bank through a system of communication and internal information with the network, such as a service account request statement and a request for access to credit facilities, and many more.
- **Administrative Services:** Banks permits customers to execute the required banking services through the Internet, enabling customers to operate money and pay bills for account financing, and many more.

The characteristics of electronic communication are as follows:

- **Transfer speed:** management of electronic communications is categorically classified by high-speed; once the channel transmission rate increases, the computer network efficiency is also improved.
- **Speed transmission:** electronic communication transmission of large amounts of data.

3. Type (kind): There are two types of electronic communication

Asynchronous transmission: Completion by sending a set of data in a batch all at once.(Hilal, 2007: 5).

Synchronous transmission: This is done through a batch of data transfer data sets. This is the fastest and the largest.

Direction of transfer:

There are three dimensional directions for electronic communication.

A. A single transmission (unit) is transmitted in one direction of the television broadcast.

B. Half duplex transmission. The data is verified in both directions, but is transmitted in one direction at a paired time instantly.

C. Both directions are transferred at a paired time.

Transfer sign: There are two kinds of transfer signs in electronic communication.

The digital signboard: this transmits the encoded (binary form of encoded data (zero) for the computer.

Analog signal: it conveys the data in the form of sound, such as by telephone.

Stages of electronic banking development

The world banking system has developed a scientific shift in the dimensions, objectives and strategies of banks in recent decades. This has been a logical result of the revolution of new technologies, which led banking institutions in general and the financial sector in general to provide a new type of services in line with what has become the market of banking. The use of technology by banks has gone through five main stages:

- The entry stage, the stage in which the technology entered the banking business in order to find solutions for back office work.
- The stage of spreading awareness of technology, which started by spreading awareness of technology to all employees of the bank through training programs dominated by technology at the expense of business knowledge..
- The stage of entering communications and saving the immediate customer services such as customer service center..
- The stage of control and control of costs, which is the stage of investment control technology.
- The stage of considering technology as part of the work of the bank, which was the stage where the strategic management of technology, which was based on the activation of productivity at the internal level and improve control in practice, and technology marketing on the outside

2.2.3. The Impact of Communication Technology on Banking Services

The technological revolution in the development of banking services enabled banks to communicate the banking services to customers. Through the ATM

network and modern electronic technology, so that individuals can through the following technical means; carry out all the banking business, that it's current account in the bank needs (Ahmed Safar, 2005: 22)

- ATM service. Banks provide work to reduce stress (stress), avoid management procedures, and carry out and use passwords for customers through their customers after working hours and holidays to meet customer needs. Magnetic plastic card: financial value pre-paid storage, used to pay through the Internet, divided into several cards, including credit card, and smart cards.
- Through the Internet (network services) for banking, is considered the most modern technology provided by banks. They allow customers to access their bank accounts and trade.
- Mobile service via the Internet is the most advanced modern technology because it relies on systems and technologies to deal with the development of e-commerce and information systems as well as contemporary communications; the Internet banking business is the relationship between banks and customers all the way.
- The largest technical approach is considered to be a very vital and fundamental step in the development of wireless networks that allows users to access the Internet and cover large areas of urban or rural areas as well as high communication speeds (Amrawi, 2008: 164)

2.2.4. Future trends in Communication Technology

Communication technology in the next few years can make a huge significant progress, below a summary of those trends:

- High speed and absorption: speed and absorption will reach a very high peak, unimaginably high. The speed may reach one trillion bits per second.
- High density and fusion up to the height: Envisioned to be achieved by limiting the electronic components and using complementary high-density circuits. Which includes the use of various redundant integrated circuits and the display of the progress of artificial intelligence: this directs to the use of computers to obtain the human estimates of logic when carryng out communication studies by using strategies and reasoning operations to advance from the benefits of computer services.

- The phone will automatically dial the appropriate number in response to the voice order and give the user the name or part of the information that it wants to access. However, the physical communication of the required number is managed by telephone dialing.
- Progress has been made in the development of the Office system to harmonize human engineering. This will make communication services a social thing and will be easy to apply in the near future. The development of optical communication (Shaaban, 2009: 252)

CHAPTER TREE

APPLIED STUDY ON AL-JUMHOUIA BANK – IN LIBYA

3.1 Problem of Research

Communication by all means is a vital element in the field and practice of management. It executes the fundamental role for directing employees according to the theories of management; because communication is viewed as the source through which we share information, ideas and experiences are disseminated. A director can communicate and provide instructions to workers in the organization as they receive instructions on their work in order to achieve organizational goals in accordance with the organization's plans, policies and regulations. However, communication goes beyond these parameters for a more meaningful and depth level of reasoning and functioning.

As for the banking sector, a new form of communication is extremely important for banks to communicate with other banks, both domestically and in abroad. In addition, the bankers are communicating with their customers to give compelling and proficient keeping money administrations without postponements in the organization's correspondence methods. The significant issue in the regulatory administration is the issue of correspondence, since it is a method for passing on data, information, thoughts and it influences the conduct of people and gatherings. Thus, the main question of this research is: what are the fundamental difficulties that we way confront while we are utilizing the contemporary methods for correspondence

3.2. Objectives of Research

The objective and aims of this research are:

- To analyze and to highlight the importance and value of modern communication technology in the banking sector.

- To analyze the impressions, insights and assertions of the administrative methods for using effectively the modern communication processes.
- To analyze the difficulties or challenges that managements and staff go through while using the modern means of communications.
- To publicize and introduce a high level of awareness for the management and staffs in the banking sector about the importance of the current means and strategic of communications through their operations in order to achieve high organisational outcomes.
- To present the high level of modern communication technology and its impact on banking service in Al-jumhouria bank in Libya.

3.3. The Importance of Research

The importance of this research can be summarized as follows:

- How the banking industry plays a great and influential role in the communities for developing the structures that advances the economy.
- How the analysis and evaluation of the findings and recommendations from this study will help the financial departments and other related sectors to develop the sector.
- How to maintain and follow up with great attention the evolution and changing conditions in the communication processes that aids organisations through the achievement of their goals.

3.4. Research Hypothesis

The research hypothesises are summarised below

- The insufficiencies, limitations and setbacks in the application of modern communications banking services transactions could result or bring the low level of ineffectiveness in communicative systems in the case study.
- The dominance of financial and administrative challenges or the barriers that poses a threat to the use of modern communications in banking services could potentially lead to lack of professionalism in the case study.

3.5. Methodology of the Research

The two methods have been used to test these research variables:

- An inductive method: it is focusing on the books, articles, theses, and other scientific and experimental articles in correlation to the current research topic.
- A descriptive and analytical approach: it is about the case study by using observation, interview and survey in order to assert whether the study's variables are correlated through the statistical software package.

3.6. Community and Sample of Search

The environmental study will be the Bank of the Al-jumhouria Tripoli Branch. The search society is the staff and workers in the entire bank. It is worth mentioning that the case study is not similar to other studies. The researcher focused on 400 employees as sample with 83% of data gathered from the participants. 160 questionnaires were distributed, and the researcher received 133. So, The losses were 27 newspapers.

3.7. Limits of Research

- The subject: great emphasizes on the current communication process and its influence on the banking functions.
- Place: the study was in Al-jumhouria Bank in the Branch Tripoli.
- Duration: This study will take place between 2015 and 2016.

3.8. Previous Studies

T. M. S. Study (2007):ICT survey and its impact on the implementation of the procurement office, the Libyan national pharmaceutical and medical supplies company.

Study Objectives

- to present the attention of the purchase department to the technological development in the area of information and communication.
- to determine the strengths and weaknesses of information and communication.

- An awareness from the relationship between the information and communication of the purchase performance.

Khalid, Al-Rabei study (2004). Title of study: The impact of communication techniques used in communication applications of the computer network. Install the impact of communication technologies within the bank.

The study found the following results.

- The influence of five bases could be adopted in computer network applications.
- This methodology had a notable impact and influence on the increase in user satisfaction.

3.9. Summary of Al-Jumhouria Bank – In Libya

Al-Jamhuriya Bank is a Libyan joint-stock company and one of the Libyan operative banks. It was basically established as a branch for Barclays British Bank in Libya. The fact that a decision was passed by the Libyan state on 13/11/1969 on increasing the ratio of national contributions in foreign banks operating in Libya to (51%) of the paid up capital, namely the possession ratio of the Libyans in such commercial banks. The All branches of foreign banks operating in Libya were abiding by the liberalization of all foreign bank branches at the time, but a bank due to delaying in the execution of the decision, the Barclays was in conditional circumstances in 22/12/1970 on the basis of the management of the fifty-fives, owned by the Libyan people, and to named to Al-Jamhouria Bank. As a result, the bank has become public ownership, and started its activities by (LD750.000) capital: seventy undred fifty thousand. Al-Jumhouria Bank is Libya's largest and leading bank. And has 150 branches of the country's largest network. Jumhouria Bank is the largest employer of staffs in the banking industry with 6,000 employees. Only Jumhouria Bank accounted for 38.8% of the total commercial bank assets of Libya, accounting for 42.7% of the total bank deposits in Libya and 40.7% of the total bank loans in Libya. Al-Jamhuriya Bank's capital reached (1 million) Libyan dinars, merged into the merger rate hike after increasing the Libyan dinar to raise the bank's financial situation. Jumhouria Bank aims to provide services to all shareholders, most importantly the present customers and potential customers, to enable them to acquire

quality products and services through quality. Banks strive to advance conventional and universal services, become commerce

3.10 Banks Provide a Set of Banking Services

- The Open current account, deposit and time deposit account and approval of all usable funds.
- Open a documentary account that accepts foreign documents collection, which encourages international trade business.
- Issuance of local and foreign guarantees.
- National and non-resident foreigners transfer business.
- Issued and insured ATM card.
- Provision of real estate, commercial and social loans and provision of credit facilities to all categories of customers
- Funding of real estate investment projects.
- Recruitment safety box.
- Sale and purchase of foreign currencies. (Foreign Exchange.
- Provision of technical and financial research and advice.

Because of the high need to provide some banking services in electronic form, in which a large number of automatic teller machines have been running and launched a service point sales through SMS service and remittances through the Western Union network, ensure a good scientific practice, the ability to match the technical requirements.

3.11. Islamic Banking System in the Bank

By strategic guidance from the National Transitional Council for reforming the banking system in Libya by the Banking Act of December 1, 2005 (Amrawi, 2008: 164) that permit the formation of Islamic banks and to switch the traditional banks to Islamic banks. Al-Jumhouria Bank opened branches for Islamic financial system. Similarly, the law No 1, 2013 issued by the National National Congress to prevent usury transactions through the supervision of the bank's governor board of directors to decide islamisation of the banking system. The Oceania Bank

Conference was starting point to approve the Islamic Banking system; the bank management began with these new activities, to adopt the conversion plans. In addition, banks provide opportunities for current and final customers to obtain high-standards of complex products and services and improve customer gratification proportionately.

This level of gratification is achieved through the high-increase and promotion of banking procedures and transactions, in addition to the use of highly-advanced technology to deal with the broader and wider local level network of branches and bankers who get better facts through open training prospects, given to manpower Resources as a major pillar of human resources with greater and speedy growth opportunities and encouraged their capacity to strengthen efforts and labor. Figure 4 highlights the organizational structure of the Al-Jumhouria bank.

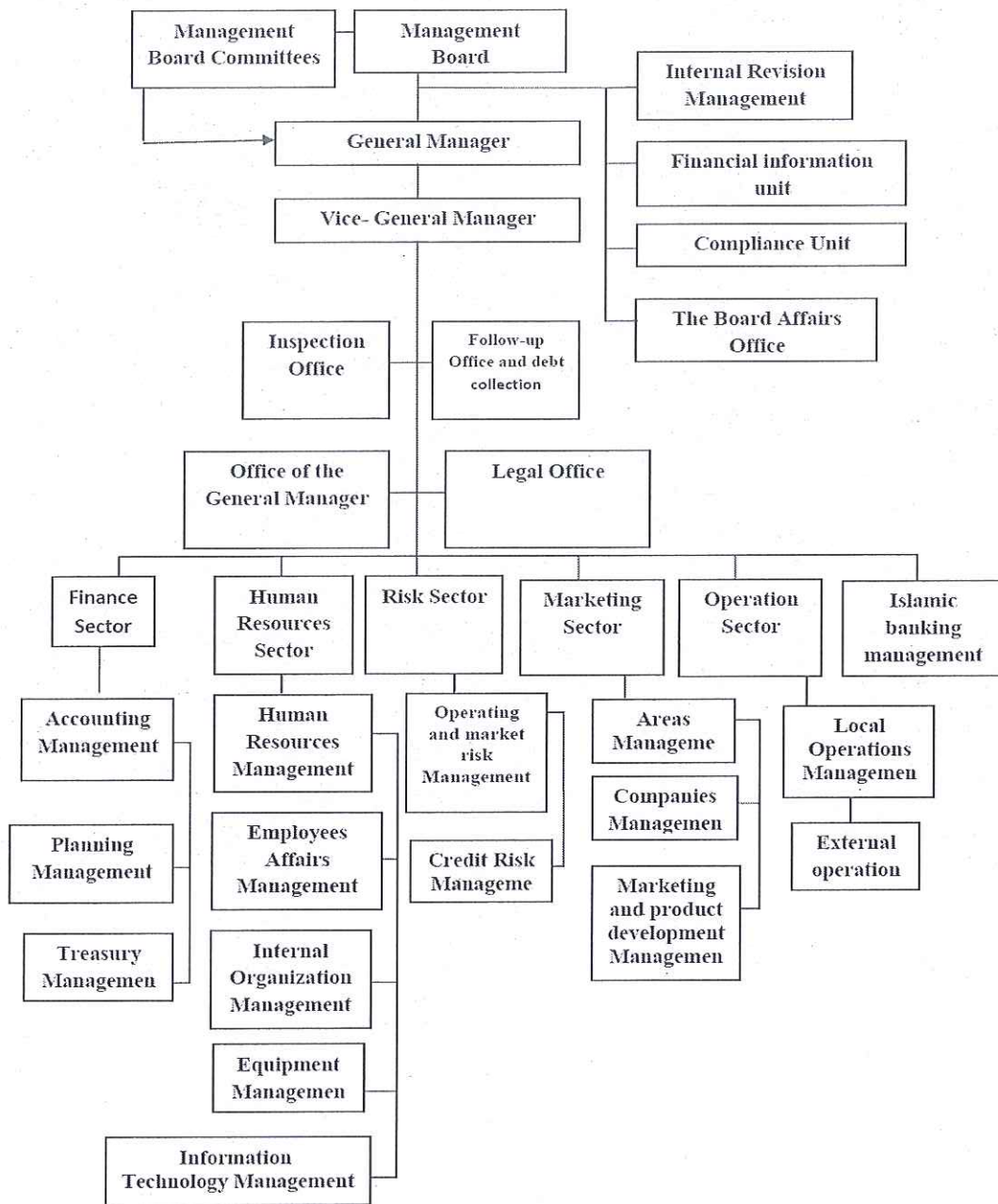


Figure 3. 1: Organisation chart of al-Jumhouria bank.

3.12. The General Framework of the Approach Used in the Study

This section is highlighting the approaches used by the researcher to conduct this study. Below a summary of these approaches:

3.12.1. Research Hypothesis

The research assumptions are as follows:

Assumptions (1): Top management is informed of the effective means of communication in Al-Jumhouria banks.

Hypothesis (2): Workers using modern means of communication are conscious in the bank.

Hypothesis (3): The good communication of banking services plays an important role.

3.12.2. Environment, Community and Research Samples

- Research Environment: Representing Al-Jumhouria Bank in Libya.
- Research Community: Research groups represent people at Al-Jumhouria Bank in Tripoli. A total of about 200 people

.Study sample: taking into account the difficulty of contacting all community individuals, selecting a simple random sample from the person.

Al-Jumhouria Bank In Tripoli, in order to make the sample amount suitable, use the following law to determine the amount of sample (Soleiman Mohamed Tashtush 2001. page 85)

$$N = NP(1-P)Z^2_{(1-a/2)} / (N-1)B^2 + P(1-P)Z^2_{(1-a/2)}$$

Where N is the sample size, B is the acceptable error, P is the assumed scale, $Z^2_{(1-a/2)}$ is the table from the normal distribution table, and a is the effective level.

Assuming $B = 0.06$, $P = 0.5$ makes the sample volume as large as possible, and the significance level $a = 0.05$, we found that:

$Z^2_{(1-a/2)} = Z(0.975) = 1.96$. Then, the volume of the sample is as follows:

$$\begin{aligned} N &= NP(1-P)Z^2_{(1-a/2)} / (N-1)B^2 + P(1-P)Z^2_{(1-a/2)} = \\ &400 \times 0.5 \times 0.5 \times (1.96)^2 / 399 \times (0.06)^2 + 0.5 \times 0.5 \times (1.96)^2 = \\ &384.16 / 2.3968 = 160 \end{aligned}$$

3.12.3. Data Collection Tool

The study relies on a questionnaire to obtain data to help to test the hypothesis of this study. In order to authenticate the correctness of the questionnaire, this study

presents the preliminary image of the questionnaire to the mediator group of management and statistics by means of the authenticity of the contents of the mediator's sincerity, and requests the judgment scope to apply to their respective subjects, And estimate the scope of the measurement paragraph for the items it contains. According to their remarks and suggestions, some changes have been made to the questionnaire project. After the mediation, the questionnaire has included the following main issues:

- Group (1): Includes six individual questions, including gender, scientific qualifications, work, years of experience, training courses, and whether they are in the field of expertise.
- Group (2): Include 20 remarks about the highest level of management awareness in the case of effective and effective means of communication.
- Group (3): includes 14 words on the degree of awareness of the use of effective and complex means of communication.
- Group (4): Includes 17 remarks for complex communication in banking services.

After the mediation proceedings, 160 questionnaires were distributed and 137 questionnaires were collected. Table 1 reveals the distribution of collected, delivered questionnaires and the percentage lost from them.

Table1 : the questionnaire sheets distributed, collected and the ratio of missing therefrom.

Distributed sheets	Sheets collected	Missed sheets	No. of incomplete sheets	No. of sheets liable to analysis	Total missing	Missing %
160	137	23	4	133	27	16.88

As can be seen from the table, the percentage of all questionnaires is 16.88%.

3.12.4. The Statistical Method Is Applied To Data Description and Analysis

- **Cronbach Alpha (a) Veracity & Constant Test** (Mahmud Bayani, 2005: 49)

The Cronbach Alpha (a) test is a test that shows the degree of correlation between the individual answers to the sample. Measure the problem with a single scale, and:

$$A = (N/N-1)(1-\sum\sigma_q^2/\sigma_t^2)$$

Alpha (A) is a constant coefficient, -N is whether or not. In the group of problems, σ_q^2 is the variance of the problem; σ_t^2 is the variance of all problems.

It is well known that the minimum acceptable value of the Cronbach Alpha (a) coefficient is 0.60 and the optimum range is between 0.70 and 0.80, which is the best value.

- **Relative distribution:** The relative distribution method is used to describe the nature of the sample individual for a given problem. If the ratio used is Likert's fivefold scale, it is described as follows:

- If the maximum number of samples (absolutely disagree) indicates that the protocol is too shallow.

- If the maximum proportion of the individual is (disagree), it means that the protocol is low.

- If the proportion of the sample is the largest (unknown), then the degree of agreement is medium.

- If the maximum number of samples is (agree), it indicates a higher degree of agreement.

- If the maximum proportion of individuals reaches (fully agree), it indicates that the agreement is too high (Aida Rizgallah, 2002: 158)

- **Wolkosin's mean test:** This test is used to assert the statistical assumptions associated with the study group's mean if the data for the study sample are descriptive and can be arranged in an array or quantum and do not belong to the distribution and the sample amount is small (Less than 30 people). Then, the test is applicable to the extent to which the protocol meaning of each questionnaire is tested.

- **Null hypothesis:** independent of the mean level of the expected mean (average μ_0), and there is no difference from the average of the degree of problem negotiation. Alternative Assumptions: The average (average μ_0) of the degree of consultation with the problem varies with the significance level of the expected mean (mean μ_0). And (μ_0) represents the community mean and Likart five times the default value, the average is equal to 3, and then for; (Z), we will have the following equation:

$$Z = \frac{R - n(n+1)/4}{\sqrt{n(n+1)(2n+1)/24}}$$

Rather than the pre-set average / average value, thus indicating a low degree of consistency, where R represents the total number of differences or the positive sign (+ R) of the negative sign (-R), whichever is the smallest. Thus, by applying a standard normal distribution, comparing it with the level of significance (usually 5%), the value of the metric can be found (the probability of rejecting the null hypothesis, which is true in reality). If the calculated value of the moral index is less than the meaning of the level of consideration, we will reject the null hypothesis and accept the alternative hypothesis. This proves that the degree of uniformity with the phrase is morally different from the expected mean (mean μ_0). To see if the degree of negotiation is high or low, we compare the average / average answers of the individuals of the sample with the preset mean (μ_0). If the average / average answer of the individuals of the study sample is greater than the expected mean / average, this indicates that the degree of average is morally exceeding the pre-set mean / average, thus indicating a high degree of consistency, whereas if the mean / average The individual sample of the study sample is less than the average / average of the premise, indicating that the average degree of consultation is less ethical (Samir et al, 1995: 29).

- **Z Test on Mean Z** If the sample data is a quantum (at least a deadline level) and is a normal distribution or a sample volume, the average Z test mean / mean Z test is applied to test the statistical assumptions associated with the community mean. Therefore:

$$Z = \frac{(\bar{x} - \mu_0) \sqrt{n}}{S}$$

Zero Hypothesis: There is no difference in the morality between the average and the expected average of the community in which the sample is withdrawn. **Alternative Hypothesis:** The average (average) of the community obtained from the sample is morally different from the expected average. If the sample size is large (greater than 30 individuals), then Z is:

$$Z = (\bar{x} - \mu_0) \sqrt{n} / S$$

Where: \bar{x} is the mean of the sample and S is the standard deviation of the sample. Thus, the value of the calculated moral index (usually 0.05) is found by applying a standard normal distribution and comparing it to the level of significance considered. If the value of the calculated moral index is below the level of interest considered, we reject the null assumption and accept the alternative assumption.

This indicates that the average of the phrase's degree of consent is morally different from the expected average. To understand whether the agreement is high or low, we compare the average of the individual answers to the sample with the pre-set average. If the average of the individual answers to the study sample is greater than the preset average, this indicates that the average degree of agreement is morally out of the pre-set average, thus indicating a high degree of consistency, and if the individual's answer is equal The study sample is less than the expected average, indicating that the average degree of agreement is less than the average, indicates that the agreement is not high (Abdulhamed Beldawi, 1997: 332)

3.13. Data Analysis and Research Testing

After the questionnaire was collected, the digitized method was used to characterize the individual answers to the sample, where the answer to the Likart five-fold scale is shown in Table 2.

Table 2: Symbols of answers related to Likart's fivefold scale

Answer	Absolutely Disagree	Disagree	Don't Know	Agree	Totally Agree
Symbol	1	2	3	4	5

From Table 2 we notice and acknowledge that; the average of these degrees is (3). If there is no difference between the average responses of individuals in the study sample at 3 degrees, then the degree of agreement is moderate, and if the individual sample of the study sample is: The answer degree then it is morally more than 3 points, which indicates a high degree of agreement. Moreover, if the individual average of the study sample is morally less than 3, the degree of agreement is low. Therefore, we will test whether the average degree of individual answers to the sample is different from 3. After completing the figuration of the answer, we will insert the data by applying the off-the-shelf package (SPSS). Data analysis using SPSS, as follows:

3.13.1. Kronbakh Alpha test results for Veracity and Constantancy

In order to test the reliability of the questionnaire, the alpha coefficients were used and the Kronbakh alpha coefficient values for each group of phrases and all phrases were shown in Table 3.

Table 3: Kronbach test results

NO:	Group of Phrases	Alpha Coefficient Value
1	Level and degree of alertness of top management to use of productive sophisticated means of communication	0.763
2	Extent of alertness of personnel to use of productive complex means of communication	0.940
3	role of sophisticated communicative banking services	0.940

From Table 3 we notice and acknowledge that the alpha coefficient values for each group of questionnaires are greater than 0.60, indicating that; there is a strong correlation between the individual answers to the study sample in each questionnaire phrase, which will increase the level of; confidence in the results we will get.

3.13.2. Study the Personal Characteristics of the Sample

1. Research sample: Gender Variable:

Table 4: Frequency Distribution and Gender Studies Sample Individual Percentage

Gender-specification	No.	Percentage %
Man	117	88.0
Woman	16	12.0
Total	133	100.0

From table 4: We notice that the majority of individuals in the study sample were male, accounting for 88% of the total number of study samples, and the rest is a female, accounting for 12% of the total number of study samples.

2. The Respondents according to their academic qualifications

Table 5: Frequency distribution and individual percentage of research samples based on scientific qualifications

Scientific Classification:	No.	Percentage %
Intermediate Degree:	11	8.3
High Degree:	25	18.8
Academic, B.Sc. or Licentiate:	80	60.2
Master Degree:	15	11.3
PHD:	2	1.5
Total:	133	100.0

From Table 5. We can infer that the majority of people studying the sample are B.Sc.'s holders. Or 60% of the total number of study samples, followed by higher

degree holders, accounting for 18.8% of the total number of study samples, followed by a master's degree, accounting for 11.3% of the total number of study samples, followed by medium The holder of the diploma, accounting for 8.3% of the total number of study samples, the rest is the study sample holder, and 1.5% of the total number of researchers.

It emphasizes that bankers are highly qualified personnel, capable and effective in fulfilling the required tasks.

Respondents according to the job title

Table6 : Frequency distribution & Percentage of individuals of research sample as per job title

Job Title	No.	Percentage %
Employee	85	63.9
Engineers	23	17.3
Heads of Sections	16	12.0
Manager of Administration	9	6.8
Total	133	100.0

From the table 6: the majority of the study population was employees, which is representing 63.9% of the total number of study samples, followed by engineers that is about 17.3% of the total sample population, then, the head of sections by 12% of the total number of study samples, finally, the manager of administration is representing 6.8%. As conclusion, the employees are dominating the research sample.

1. The Respondents according to the years of experience

Table 7: Frequency distribution & Percentage of individuals of research sample as per no. Of years of experience

Years of Experience	No.	Percentage %
Less Than 5 Years	21	15.8
From 5 to Less Than 10 Years	46	34.6
From 10 to Less Than 15 Years	13	9.8
From 15 to Less Than 20 Years	19	14.3
From 20 Years and Over	34	25.5
Total	133	100.0

We can notice from the table 7 that most individuals in the study sample have 5 to 10 years of experience, accounting around 34.6% of the total number of study samples, followed by more than 20 years of experience, accounting for 25.5% of the total number of study samples, Followed by 10 to 20 years of experience, accounting for 24.1% of the total number of studies, of which the remaining part of less than 5 years of experience, accounting for 15.8% of the total number of research samples. This will help to get answers based on experience and alertness on the scope of work.

1. The Respondents according to training Course

Table8 : Frequency distribution & Percentage of individuals of research sample as per no. Of training courses.

No. of Training Courses	No.	Percentage %
None	7	5.3
1 – 2 Courses	22	16.5
3 – 4 Courses	34	25.6
5 Courses & Over	70	52.6
Total	133	100.0

The table 8 showed that most of the individuals in the study sample participated in at least five courses, accounting for 52.6% of the total number of study samples, followed by 3 to 4 courses with a total of 25.6% of the total number of study samples, followed by The total number of participants in the study sample was 16.5% of the 1-2 courses and the rest did not participate in any course, accounting for 5.3% of the total study sample. This indicates that most of the staff of the study sample are involved in banking-related training courses, and that these courses help them to complete the task as required, although there are unrelated personnel work in the training course.

6. The Respondents Perception on whether the training course is relevant to their work

Table 9: Frequency distribution & Percentage of individuals of research sample as per their answers to whether training courses are relevant to their jobs

Answer	No.	Percentage %
No	7	5.3
Yes	126	94.7
Total	133	100.0

As acknowledge from table 9: It was noticed that most of the people who studied the sample responded that the training course was associated with their respective work, accounting for 94.7% of the total number of study samples, and that the rest of the courses were not related to their respective occupations. (5.3 %work).

3.13.3. Testing the Research Variables

Efficient management awareness Application Effective means of communication:

Table 10: Frequency distribution & Percentage of individuals of research sample as per their answers to phrases relevant to extent of awareness of top management in applying effective sophisticated means of communication

NO:	Phrase		Absolutely Disagree	Disagree	Neutral	Agree	Totally Agree	Degree of Agreement
1	Management is completely convinced of the importance of supplying advanced media in the banking system	Frequency	1	6	13	62	51	High
		Percentage	0.8	4.5	9.8	46.6	38.3	
2	Management copes with developments in areas of sophisticated communication	Frequency	0	20	29	47	37	High
		Percentage	0.0	15.0	21.8	35.3	27.8	
3	Management monitors the level of the most direct communication	Frequency	1	20	19	61	32	High
		Percentage	0.8	15.0	14.3	45.9	24.1	
4	Management is developing plans to update	Frequency	3	10	40	49	31	High
		Percentage	2.3	7.5	30.1	36.9	23.2	

	communication systems							
		Percentage	2.3	7.5	30.1	36.8	23.3	
5	Management addresses problems resulting from applying communication means such as in work layoff	Frequency	2	11	16	63	41	High
		Percentage	1.5	8.3	12.0	47.4	30.8	
6	Management acknowledges the importance of communication in the performance of desired work	Frequency	1	7	28	51	46	High
		Percentage	0.8	5.3	21.1	38.3	34.6	
7	Management acknowledges the importance of communication in the performance of desired work	Frequency	0	9	28	56	40	High
		Percentage	0.0	6.8	21.1	42.1	30.1	
8	Management recognizes that effective communication clarifies some ambiguity or misunderstanding with personnel especially at issue of decisions or instructions	Frequency	0	7	39	57	30	High
		Percentage	0.0	5.3	29.3	42.9	22.6	
9	A sophisticated communication actually contributes to the completion of banks domestically and abroad	Frequency	0	2	7	38	86	Very High
		Percentage	0.0	1.5	5.3	28.6	64.7	
10	Management acknowledges that currently applied communication significantly contributes to the completion of the work of the bank	Frequency	0	3	10	69	51	High
		Percentage	0.0	2.3	7.5	51.9	38.3	
11	Management acknowledges that dealing with advancement in relations will lead to greater customer attractiveness to the bank	Frequency	0	4	19	54	56	Very High
		Percentage	0.0	3.0	14.3	40.6	42.1	
12	Management	Frequency	0	6	22	57	48	High

	recognizes that effective communication provides it with data and information necessary for addressing problems or adopting effective decisions							
		Percentage	0.0	4.5	16.5	42.9	36.1	
13	Management acknowledges successful communication with conducting banking plans and policies and solving problems that fulfill its implementation.	Frequency	0	9	25	64	35	High
		Percentage	0.0	6.8	18.8	48.1	26.3	
14	A sophisticated communication helps to review or review plans, bank policies and procedures agreed in case of difficulty understanding or performing the same times	Frequency	2	7	27	54	43	High
		Percentage	1.5	5.3	20.3	40.6	32.3	
15	Facing the development of management and communication systems is necessary to deal with more complex foreign banks	Frequency	0	5	9	47	72	Very High
		Percentage	0.0	3.8	6.8	35.3	54.1	
16	A sophisticated communication does not help pull. The Bank's staff	Frequency	12	22	29	33	37	Very High
		Percentage	9.0	16.5	21.8	24.8	27.8	
17	A sophisticated communication helps management ensure the accuracy and objectivity of the data and information received from institutions, disciplines ... etc.	Frequency	3	7	10	61	80	High
		Percentage	2.3	5.3	7.5	45.9	39.1	
18	The feeling of older technology and legal barriers limited the application of sophisticated communication to banks	Frequency	1	16	54	44	18	Medium
		Percentage	8	12.0	40.6	33.1	13.5	
19	Management	Frequency	0	6	21	67	44	High

	acknowledges that sophisticated communication helps to get the data and information needed to create future plans and plans							
		Percentage	0.0	4.5	15.8	46.6	33.1	
20	Management develops training plans to develop personal skills in implementing advanced communication	Frequency	0	8	18	67	40	High
		Percentage	0.0	6.0	13.5	50.4	30.1	

As illustrated in Table 10 we noticed that:

A. The following terms are very highly

- Proficient in communication to help complete the local or foreign banking business.
- Management recognizes that the development of the areas of communication leads to more attractive customers to banks.
- Management should be necessary for the development of communication systems, and management can handle advanced foreign banks.
- Complex communication helps to reduce the no from bank staffs.

A. The following sentences are slightly agreed

- Proficient in communication to help complete the local or foreign banking business.
- Management recognizes that the development of the areas of communication leads to more attractive customers to banks.
- Management should be necessary for the development of communication systems, and management can handle advanced foreign banks.
- Complex communication helps to reduce the no factor from bank staffs.

The following terms are highly agreed;

- Management is fully persuaded of the importance of providing refined and advanced means of communication in the banking sector.

- Management should deal with the development of complex and refined areas of communication.
- Management to investigate the current level of application for communication.
- Manage plans to upgrade and modernize the communication system.
- The management solves the problems caused by the application of communication means such as job cuts.
- Management acknowledges the importance of communication in completing the required engineering.
- Management acknowledges that the robustness of sending information and its decisions can help to provide productive banking services.
- Management acknowledges that productive communication clarifies the ambiguity or misunderstanding of personnel, especially on decisions or directives.
- Refined communication helps to reconsider or review sometimes difficult to understand or implement the relevant banking plans, policies and procedures.
- Refined communication helps the management to ensure that the department and department receive the correctness and objectivity of the data and information.
- Management acknowledges that complex communication helps to obtain the data and information needed for future goals and plans to prepare for the achievement of bank objectives.
- Management advances the training programs to upgrade skills needed for complex and refined communication.

B. There is a very high level of agreement that can be defined in their terms:

The high-level management of sensory technology and legal barriers limits the application of complex communication in banking services. "Wolkoks in Test" is used in the "average" (3) by applying the effective complex communication to test the morality of the degree of consent of each phrase related to the degree and awareness of the senior management, and the results were shown in Table 11 the Where zero and substitutions for each phrase are assumed as follows:

Zero Assumptions: The average of the degree of agreement on the phrase is morally different from 3.

Alternative Hypothesis: The average degree of moral consent is different from 3.

Table 11: Results of Wolkoxsin test on means of answers of individuals of the research sample on phrases relevant to extent and awareness of Top Management by applying effective sophisticated communication

NO:	Phrase	Mean	Standard Deviation	Test Statistics	Computed Moral Significance
1	Employees are aware that sophisticated communication contributes to the execution of their work as	4.17	0.839	-9.015	0.000
2	Staff is confident with the importance and role of sophisticated communication in the field of banking.	3.76	1.024	-6.919	0.000
3	Management follows up level of currently applied communication	3.77	1.005	-7.011	0.000
4	Management develops plans for updating communication system	3.71	0.981	-6.597	0.000
5	The staff is ready to deal with technological progress in the field of advanced communication.	3.98	0.949	-8.050	0.000
6	Staff feel comfort and reassurance when applying sophisticated communication to the execution of their tasks	4.01	0.917	-8.239	0.000
7	Feel the staff to save time and effort when implementing sophisticated communication methods in banking. .	3.95	0.886	-8.248	0.000
8	Management recognizes that effective communication clarifies some ambiguity or misunderstanding with personnel especially at issue of decisions or instructions	3.83	0.839	-7.907	0.000
9	Sophisticated communication effectively contributes in completing banking operations locally and abroad	4.56	0.667	-10.086	0.000
10	Management recognizes that currently applied communication considerably contributes in completing banking works	4.26	0.695	-9.678	0.000
11	The staff believes that the Board of Directors supports and enhances the progress of communication systems because	4.22	0.801	-9.222	0.000

	of its importance in banks. customers to the bank				
12	Personal feeling that the lack of application of advanced communication contributes to the reduction of communication systems.	4.11	0.837	-8.873	0.000
13	Management recognizes that effective communication assists it in carrying out banking plans and policies and in solving problems encountering execution thereof	3.94	0.851	-8.361	0.000
14	Sophisticated communication contributes in reconsidering or reviewing banking plans, policies and procedures adopted in cases of difficulty to understand or execute the same sometimes	3.97	0.937	-7.991	0.000
15	Coping with development by Management in communication system is necessary so as to be able to deal with advanced foreign banks	4.40	0.778	-9.660	0.000
16	Sophisticated communication contributes in lessening no. of bank personnel	3.46	1.300	-3.864	0.000
17	Sophisticated communication helps Management in assuring correctness and objectivity of data & information received from departments, branchesetc.	4.14	0.930	-8.565	0.000
18	The feeling of personal existence of technical, legal or legal limits the application of advanced communication in banking.	3.47	0.901	-5.297	0.000
19	Management recognizes that sophisticated communication assists in obtaining data & information necessary for preparing future plans and programs	4.08	0.817	-8.902	0.000
20	Management develops training plans for developing personnel skills on applying sophisticated communication	4.05	0.824	-8.813	0.000

It was noticed that the calculated moral index was below the significance level of 0.05, and that the means of studying the individual answers more than the default mean (3) for all phrases related to the top management level and awareness, applying effective and complex communications.

Thus, we reject the zero hypotheses of such phrases and accept alternative methods, and the means of studying the individual answers of the sample exceeds the preset mean (3), which indicates a high degree of consistency of these phrases. In order to test the assumptions associated with the level and awareness of senior management through the application of effective and complex communication, we find the general mean of individual answers to all phrases related to senior management and awareness through the application of effective and complex communication (Average and the Z test with the mean value (3), as shown in Table 12. The zero and alternative assumptions are as follows:

Zero Hypothesis: The common average of the individual answers to the sample was related to (3) by applying productive and effective communication with the top management level and the elements related to the phrase.

Alternative Hypothesis: The common meaning of a personal answer to a sample of a phrase related to the level and alertness of the top management through the application of productive and refined communication was morally different from (3).

Table 12: Test results on the general mean for answers of individuals of the research sample on all phrases relevant to extent and awareness of top management by applying effective sophisticated communication

Particulars	General Mean	Standard Deviation	Test Statistics	Computed Moral Indication
General Mean for answers of individuals of the research sample on all phrases relevant to extent and awareness of Top Management by applying effective sophisticated communication	3.9921	0.38331	29.849	0.000

From Table 12. It was noticed that the statistical score of (29.849) with a statistical score of (0.000) was less than; 0.05 for the significance level.

Thus, we reject the null hypothesis and accept the alternative hypothesis, while the general mean of the study sample (3.992) individual answers exceeds the preset mean (3), which indicates that the application of effective complex communication in AI indicates the high level of advanced management awareness - Al-Jamhuriya Bank – Libya as in the case where:

Management is fully persuaded of the value of providing refined means of communication in the banking sector.

- Management ought to deal with the development of the complex areas of communication.
- Management to investigate the current level of application communication and its effectiveness in completing banking operations.
- Management Plan to develop an upgraded communication system.
- The management has solved the problems caused by the application of communication means such as job cuts.
- Management realizes the value of communication in fulfilling a required job task.
- Management realizes that the robustness of sending information and its decision-making can help provide effective banking services.
- Management recognizes that effective communication clarifies the ambiguity or misunderstanding of personnel, especially on decision-making or instruction.
- Efficient communication aids the competition of the local and foreign banking business.
- Management realizes that the current application of communication has made a significant contribution to the completion of the banking business.
- Management acknowledges that advances in communication areas will lead to greater customer attraction to banks.
- Management realizes that effective communication provides the data and information needed to solve the problem or take effective decisions.
- Management realizes that effective communication contributes to the implementation of banking plans and policies and addresses the issue of implementation problems.

- Refine communication aids the reconsideration or review of sometimes difficult to understand or implement relevant banking plans, policies and procedures.
- Management ought to respond to the development of communication systems in order to be able to handle advanced foreign banks.
- Refined communication helps mitigate no. Of bank staff.
- Complicated communication helps management to ensure the correctness and objectivity of data and information received by departments and affiliates.
- Technical and legal barriers to the management of high-level administration of banking services in the complex communication applications.
- Management realizes that refine communication helps to obtain the data and information needed to prepare for future plans and plans.
- Management Develops skills training programs for people with complex communications

3.13.4. The Application of Effective and Efficient Means of Communication

Personnel Quality and Awareness

Table 13: Frequency distribution & percentage of answers of individuals of research sample on phrases relevant to extent of awareness of personnel on applying effective sophisticated means of communication& respective degrees of agreement as per relative distrib

NO:	Phrase		Absolutely Disagree	Disagree	Neutral	Agree	Totally Agree	Degree of Agreement
1	Workers know that sophisticated communication helps; in carrying out their work as planned.	Frequency	0	8	5	81	39	High
		Percentage	0.0	6.0	3.8	60.9	29.3	
2	Workers are informed with the importance and role of sophisticated communication in area of banking business.	Frequency	0	9	4	71	49	High
		Percentage	0.0	6.8	3.0	53.4	36.8	
3	Workers have willingness to advance their skills for enabling; them to apply sophisticated communication in their work please.	Frequency	1	8	20	58	46	High
		Percentage	0.8	6.0	15.0	43.6	34.6	
4	Training courses	Frequency	8	28	28	41	28	High

	attended by personnel for applying sophisticated communication are sufficient in enabling them to deal with the same.							
		Percentage	6.0	21.1	21.1	30.8	21.1	
5	Workers have willingness to cope with technical advancement in area of sophisticated communication.	Frequency	1	8	22	54	48	High
		Percentage	0.8	6.0	15.5	40.6	36.1	
6	Workers feel comfort and reassurance when apply sophisticated communication in their assignment performance.	Frequency	1	11	25	54	42	High
		Percentage	0.8	8.3	18.8	40.6	31.6	
7	Feeling of workers of time and effort saving when undertaking banking procedures and operations.	Frequency	0	9	17	62	45	High
		Percentage	0.0	6.8	12.8	46.6	33.8	
8	Feeling of workers that sophisticated communication contributes in performing banking business locally and abroad.	Frequency	0	7	10	65	51	High
		Percentage	0.0	5.3	7.5	48.9	38.3	
9	Sophisticated communication helps personnel in clarifying some data and information for performing banking business.	Frequency	0	7	3	65	58	High
		Percentage	0.0	5.3	2.3	48.9	43.6	
10	Sophisticated communication helps personnel in forwarding their proposals and ideas relevant to development of banking business in Top Management.	Frequency	0	14	17	58	44	High
		Percentage	0.0	10.5	12.8	43.6	33.1	
11	Feeling of personnel that Top Management supports and encourages advancement of communication system due to its importance in	Frequency	2	10	38	51	32	High

	banking business.							
		Percentage	1.5	7.5	28.6	38.3	24.1	
12	Feeling of personnel that deficiency in applying sophisticated communication contributes to decline of communication system.	Frequency	0	6	24	62	41	High
		Percentage	0.0	4.5	18.0	46.6	30.8	
13	Feeling of personnel that training courses are unavailable for all of them to familiarize the dealing with sophisticated communication system.	Frequency	0	12	33	48	40	High
		Percentage	0.0	9.0	24.8	36.1	30.1	
14	Feeling of personnel of existence of technical, legal or legislative hindrances restricts application of sophisticated communication in banking services.	Frequency	3	20	46	29	35	Medium
		Percentage	2.3	15.0	34.6	21.8	26.3	

From Table 13 the follows are noticed:

A. The following terms are highly accepted:

- People realize that complex and refine communication helps to work-out the job tasks as targeted.
- People believe in the value and relevance of communication in the banking sector.
- People are eager to develop their abilities so that they can utilize complex communication in the field of work.
- Personnel Training Applications on Complex communication training courses are sufficient to enable them to cope with the same problem.
- Personnel are eager to deal with complex areas of technological progress.
- In the assignment of tasks in the application of complex communication, the staff will feel comfort and rest assured.
- In the course of banking operations and functions, feel the time and energy to save the staffs.
- Contribution of skilled communication to the local and foreign banking business.

- Skilled communication, help personnel to clarify some of the data and information to carry out banking business.
- Proficiency in communication helps staff forward and the top management of banking development related to the recommendations of ideas.
- Due to its valuable role in the banking business, Top Management supports and encourages the personals' in the communication system.
- To understand the impact of the application of complex communication on the decline of communication systems.
- The feeling of cultivating talent so that everyone cannot master the complex communication system.

The degree of agreement through the following phrases:

The perception of the presence of technical, legal or legislative barriers restricts the application of complex communication in banking. The Wolkosin test is used on the average (3) in order to test the morality of the degree of consent of each vocabulary associated with the degree and awareness of the person using the effective and complex communication. The results are shown in Table (14), where the zero - alternative assumptions for every single one phrases are as follows:

Zero Assumptions: The average of the degree of agreement on the phrase is morally different from 3.

Table 14: Test results on overall significance Studies the significance of the individual's answers to all phrases related; to the degree and awareness of the application

Particulars	General Mean	Standard Deviation	Test Statistics	Computed Moral Indication
General Mean for answers of individuals of the study sample on phrases relevant to extent	3.9699	0.68716	16.278	0.000

and awareness of personnel in applying effective sophisticated communication				
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From above table, it is noticed that the statistical score of the test statistic (16.278) with a calculated moral hazard of (0.000) is less than (0.05) for the significance level. Thus, it dismisses the null hypothesis and approves the alternative hypothesis, while the overall average of the individual sample of the study sample (3.970) goes beyond the preset mean (3), which indicates that there are personals at Al-Jamhuriya Bank in Libya. Because:

- People are informed that complex communication helps to carry out the work as planned.
- People believe in the importance and role of complex communication in the banking sector.
- People are eager enough to advance their capacity so that they can apply complex communication in their areas of work.
- Attendance at the application of complex communication sessions is sufficient for them to be able to handle.
- People are eager to respond to technological advances in complex areas of communication.
- Personnel experience comfort and assurance while applying complex communication in assignments.
- People who save time and energy while conducting banking procedures and operations.
- Proficiency in communicating with people who contribute to local and foreign banking services.
- Proficiency in the communication of helps to staffs based on clarifications, some data and information for the execution of banking.
- Complex communication helps personnel to forward suggestions and ideas related to the development of top management banking.

- High-level managers support and encourage the importance of banking and facilitate the development of communication systems.
- The feeling of using people with complex communication is helpful in communicating the decline of the system.
- For all, the training course is not proficient in the complex communication system.
- The perception of the presence of technical, legal or legislative barriers restricts the application of complex communication in banking.

3.13.5. The Role of Complex Communication in Banking Services

Communication advancement plays an important role in providing banking services to customers as soon as possible and cheap.

Table 15: Frequency distribution & Percentage of answers of individuals of research sample on phrases relevant; to role of sophisticated communication in banking services& respective degrees of agreement thereon as per relative distribution method

NO:	Phrase		Absolutely Disagree	Disagree	Don't Know	Agree	Totally Agree	Degree of Agreement
1	Communication plays a major role in banking services.	Frequency	0	0	13	54	66	Very High
		Percentage	0.0	0.0	9.8	40.6	49.6	
2	Coping with advancement in sophisticated communication contributes in rendering banking services with efficiency and effectiveness	Frequency	0	2	0	45	86	Very High
		Percentage	0.0	1.5	0.0	33.8	64.7	
3	Sophisticated communication assists in rendering banking services	Frequency	0	4	6	49	74	Very High
		Percentage	0.0	1.5	2.0	33.8	64.7	

	according to timeline planned.							
		Percentage	0.0	3.0	4.5	36.8	55.6	
4	Sophisticated communication contributes in exchange of information between service provider and customer.	Frequency	0	2	9	48	74	Very High
		Percentage	0.0	1.5	6.8	36.1	55.6	
5	Deficiency in communication leads to delay of banking services and refrain of customers from bank.	Frequency	0	5	5	61	62	Very High
		Percentage	0.0	3.8	3.8	45.9	46.6	
6	Sophisticated communication contributes in transferring information to Top Management and shows extent of effectiveness of banking services provided.	Frequency	0	2	10	67	54	High
		Percentage	0.0	1.5	7.5	50.4	40.6	
7	Sophisticated communication contributes in exchange of information between the bank & its branches and its contribution within or outside Libya.	Frequency	0	1	8	53	71	Very High
		Percentage	0.0	0.8	6.0	39.8	53.4	
8	Sophisticated	Frequency	0	2	3	53	75	Very High

	communicati on contributes interconnecti ng bank Management &other local and international banks.							
		Percentage	0.0	1.5	2.3	39.8	56.4	
9	Sophisticate d communicati on assists in overcoming problems facing the bank in service provision.	Frequency	0	2	6	52	73	Very High
		Percentage	0.0	1.5	4.5	39.1	54.9	
10	Advanceme nt of communicati on leads to attraction of new customers to the bank.	Frequency	0	3	5	62	63	Very High
		Percentage	0.0	2.3	3.8	46.6	47.4	
11	Sophisticate d communicati on contributes to reduction of banking services cost.	Frequency	0	5	14	54	60	Very High
		Percentage	0.0	3.8	10.5	40.6	45.1	
12	Sophisticate d communicati on contributes in retracting or correcting some mistakes occurring during or after banking service provision.	Frequency	1	7	10	58	57	High
		Percentage	0.8	5.3	7.5	43.6	42.9	
13	Developing communicati on systems assists in rendering banking services to customers	Frequency	1	6	8	69	49	High

	with full effectiveness and minimum cost.							
		Percentage	0.8	4.5	6.0	51.9	36.8	
14	Sophisticated communication systems contribute in increasing accounts opening to grand Libyan companies and institutions.	Frequency	3	5	14	55	56	Very High
		Percentage	2.3	3.8	10.5	41.4	42.1	
15	Sophisticated communication systems gives Top Management a sincere and objective image on volume and quality of daily banking operations.	Frequency	2	4	11	51	65	Very High
		Percentage	1.5	3.0	8.3	38.3	48.9	
16	Non-coping with communication advancement affects provision of banking services.	Frequency	1	4	8	58	62	Very High
		Percentage	0.8	3.0	6.0	43.6	46.6	
17	Sophisticated communication assists in completing & following up procedures of banking service provision.	Frequency	0	5	7	56	65	Very High
		Percentage	0.0	3.8	5.3	42.1	48.9	

From table 16. We note the following

A. The following terms are very high agreed

Communication plays a profound role in banking services.

- Addressing advanced communication can help improve the efficiency and effectiveness of banking services.
- Complicated communication assistance to provide banking services according to the schedule.
- Complex communication facilitates the exchange of information between service providers and customers.
- Lack of communication led to delays in banking, bank customers refused.
- Complex communication facilitates the exchange of information between banks and their affiliates and their contributions in or around Libya.
- The interoperability between Internet banking management and other local and international banks is helping to achieve.
- Complex communication helps to overcome the problems banks face in terms of service delivery.
- Advancing communication leads banks to attract new customers.
- Level 3 communication helps reduce the cost of banking services.
- Complex communication systems help to increase the open accounts of large companies and institutions in Libya.
- Advanced communications systems provide top management with a true and objective image of day-to-day banking traffic and quality.
- Should not affect the progress of communication banking business.
- Skilled communication to assist in the completion and follow-up of banking services provided procedures.

B. The following terms are highly accepted:

- Proficient communication helps to communicate information to senior management and demonstrate the effectiveness of the provided banking services.
- Complicated communication helps to shorten or correct some errors that occur during or after the provision of banking services.

- The development of communication systems will help provide customers with comprehensive and cost-effective banking services.

The Wolkoxsin test was used for Mean (3) in order to test the ethical degree of consultation on each phrase related to the complex communication role in banking services. The results are shown in Table 17. The zero and alternative assumptions for each phrase are as follows:

Zero Assumptions: The average of the degree of agreement on the phrase is morally different from 3.

Alternative Hypothesis: The average degree of moral consent is different from 3.

Table 16: Results of Wolkoxsin test on means of answers of individuals of the research sample on phrases relevant; to role of sophisticated communication in banking services

NO:	Phrase	Mean	Standard Deviation	Test Statistics	Computed Moral Significance
1	Communication plays a major role in banking services.	4.40	0.662	-9.824	0.000
2	Coping with advancement in sophisticated communication contributes in rendering banking services with efficiency and effectiveness.	4.62	0.574	10.307	0.000
3	Sophisticated communication assists in rendering banking services according to timeline planned.	4.45	0.723	-9.854	0.000
4	Sophisticated communication contributes in exchange of information between service provider and customer.	4.46	0.691	-9.881	0.000
5	Deficiency in communication leads to delay of banking services and refrain of customers from bank.	4.35	0.730	-9.725	0.000
6	Sophisticated communication contributes in transferring information to Top Management and shows extent of effectiveness of banking services provided.	4.30	0.674	-9.768	0.000
7	Sophisticated communication contributes in exchange of information between the bank & its branches and its contribution within or outside Libya.	4.46	0.646	-9.964	0.000
8	Sophisticated communication contributes in interconnecting bank Management & other local and international banks.	4.51	0.623	10.103	0.000
9	Sophisticated communication assists in overcoming problems facing the bank in service	4.47	0.658	-9.981	0.000

	provision.				
10	Advancement of communication leads to attraction of new customers to the bank.	4.39	0.672	-9.892	0.000
11	Sophisticated communication contributes to reduction of banking services cost.	4.27	0.799	-9.363	0.000
12	Sophisticated communication contributes in retracting or correcting some mistakes occurring during or after banking service provision.	4.23	0.858	-9.090	0.000
13	Developing communication systems assists in rendering banking services to customers with full effectiveness and minimum cost.	4.20	0.802	-9.217	0.000
14	Sophisticated communication systems contribute in increasing accounts opening to grand Libyan companies and institutions.	4.17	0.925	-8.617	0.000
15	Sophisticated communication systems give Top Management a sincere and objective image on volume and quality of daily banking operations.	4.30	0.862	-9.139	0.000
16	Non- coping with communication advancement affects provision of banking services.	4.32	0.784	-9.456	0.000
17	Sophisticated communication assists in completing & following up procedures of banking service provision.	4.36	0.752	-9.667	0.000

from above table 17: It is noticed that the calculated moral criteria are below the significance level of (0.05), and that the individual responses to the sample are more than the defaults of all the phrases associated with the complex communication function in the banking service (3). In order to test the assumptions related to the complex communication roles in banking services, we find that the general mean (average) of the individual answers to the sample is all the phrases associated with the role of complex communication in the banking service and the use of the Z test mean (3) Table 18 shows. The zero and alternative assumptions are as follows:

Zero Hypotheses: Research Sample Individuals' responses to complex communication roles in banking services are related to (3) the overall meaning.

Alternative Hypothesis: The overall meaning of the individual's answer to a study sample of phrases related to complex communication roles in banking services is morally different from (3).

Table 17: Test results on the common mean of the individual samples of the study sample. All phrases related; to the role of complex communication in banking services

Specifications	Common Means	Standardized Deviation	Test Statistics	Computed Moral Indication
Common means for answers of individuals of the study sample on phrases relevant to role of sophisticated communication in banking services.	4.3684	0.52613	29.995	0.000

From above table 18: It is noticed that the significance of the statistical statistic (29.995) with a calculated ethical index is less than 0.05 for the significance level. Thus, we reject the null hypothesis and accept the alternative hypothesis, and the general mean of the individual answers to the sample (4.368) exceeds the preset mean (3), which indicates the Al-Jamhuriya Bank in Libya. Because

- Communication plays a vital role in the banking services.
- Addressing advanced communication and progress will help improve the efficiency and effectiveness of banking services.
- Complex communication assistance to provide banking services in accordance with the schedule.
- Excellence in communication facilitates the exchange of information between service providers and customers.
- Insufficient communication leads to delays in banking, bank customers are not allowed.
- Complex communication facilitates the exchange of information between banks and their affiliates and their contributions in or around Libya.
- Interconnection facilitates; the interconnection of bank management and other local and international banks.
- Complex communication helps to overcome the service problems facing banks.

- To promote communication and guide the banks to attract new customers. Proficient communication helps to reduce the cost of banking services.
- Complex communication systems help to increase- access to large companies and institutions in Libya.

3.14. Findings, Suggestions and Recommendations

These findings, suggestions and recommendations may help to increase the focus on complex communications by investigating and analyzing data related to research topics, a set of findings and recommendations that surfaced, due to its impact on banking operations in order to reach the above survey The results and recommendations are as follows:

3.14.1. Results

Based on the content of this study, and according to the practical aspects of the data analysis process, the following conclusions are made:

- Complex communications help to complete all banking processes, both in Libya and in outside of Libya .
- The bank management ought to respond to the progress of the communications system so that it can handle advanced foreign banks.
- Complex communication helps to reconsider or review the banking programs, policies and procedures used to prevent difficult understanding or implementations.
- Complex communication helps to reduce the issue with no . Of the bankers .
- Complex communication helps senior management of banks to track the performance of different departments and branches through incoming data and information .
- Training courses for all staff are not available to handle the complex communication systems.
- Communication is not feasible, improper communication leads to delays in banking services, and the customers may need more to continue the banking services.

- Addressing advances in refined communication will help to improve the efficiency and effectiveness of banking services and overcome all the problems that banks are experiencing in providing the required services.
- Complex communication helps to transfer senior management to a professional level of knowledge in terms of the effectiveness of the provided banking services. It is more useful to exchange information between the service provider and the customer.

3.14.2. Recommendations

According to the survey results, the researcher will advise the following recommendations’’:

- Addressing the developments issues that are related to the complex communication systems; because they are important in accessing and transferring information and help to provide effective banking services, both in Libya and outside of Libya.
- Focusing on the advancement of the communication system to review and clarify the banking business plans and policies in order to facilitate the implementation of advanced technology for banking services.
- Training opportunities for all bankers; training courses ought to be provided by the human resources department in the bank. The primary capital of the bank should be given such attention to the training in order to develop the staff skills and perform their duties in the efficient manners.
- The Bank's management ought to forward the memorandum and recommendations to the competent authorities to clarify the impact of legal and technical legislation restricting the application of complex communications in the field of banking services.
- High level of attention should be paid to improve effectively the complex communication system that will reduced the number of bank personnel ,as wel asit is reducing the total expenditures and budget paid in terms of wages, salaries or remuneration and benefit.
- Particular attention should be given as well to the development and application of advanced communication system to help to attract or increase bank customers, and

promote its financial services. In addition, it is contributing to improve the bank management and the exchange of customer information.

CONCLUSION

The answers are shown below:

A. The following terms are very high in contracts of agreement

- Proficiency in communication facilitates the completion of local or foreign banking operations; leads to more attraction of customers to banks.
- Management should be necessary for the development of communication systems.
- Management can handle advanced foreign banks.
- Good communication helps to reduce the issues with “no” from bank staffs.

B. The following terms are highly accepted and agreed

- Management is fully persuaded of the importance of providing refined means of communication in the banking sector.
- Management should deal with the development of complex areas of communication.
- Management ought to investigate the current level of application communication.
- Management plans to update the communication system.
- The management solves the problems caused by the application of communication means such as job cuts.
- Management acknowledges the importance of communication in the completion of the required job task.
- Management acknowledges that the robustness of sending information and its decisions can help to provide effective banking services.
- Management acknowledges that effective communication clarifies the ambiguity or misunderstanding of personnel, especially on decisions or directives.

- Management acknowledges that modern application exchanges have contributed significantly to the completion of banking operations.
- Management acknowledges that productive communication provides the data and information needed to solve the problem or take effective decision-making.
- Management acknowledges that productive communication contributes to the implementation of banking plans and policies that addresses the issue of implementation problems.
- Complex communication helps to reconsider or review sometimes the difficulty to understand or implement relevant banking plans, policies and procedures.
- Communication helps management ensure the correctness and objectivity of data and information received by departments and branches.
- Management recognizes that complex communication helps to obtain the data and information needed for future plans and plans to prepare for the achievement of bank objectives.
- Management advances training programs to help develop the right skills to apply complex communication.

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QUESTIONIRE

Newspaper questionnaire

Firstly Personal information's about subjects.

1-Sex: Male() Female()

2-Educational Background

Intermediate Diploma() Higher Diploma() Baccalaureate Or
Lisence () Master ()

Doctorate ()

3-Job :-

Attendant () Deputy Managing Director() Representative Managing Director(
) Manager () Assistant General Manager() General
Manager()

4-Years Of Experience:-

Less Than 5 Years () From Five Years To Less Than 10 Years()
From 10 Years To Less Than 15 Years () From 15 Years To Less Than 20
Years From 20 Years And More ()

5-Years Of Experience At Attendance Or Company Or Bank And Others

6-Internships Which You Did :

Didn't Have Any Internships () From One Year To Two Courses()

From 3 Years To 4 Courses() From 5 Years To Much More ()

7- Is There Any Relationship Between Training Courses And Your Attendance ?

Yes() No()

8-Your Profession

Accountant () Manager() Computer Engineer()

Statistician ()

Secondly despite your approval rate or disagree with marking () which express your approval degree for all expressions with your opinion.

1- The extent of the awareness of senior management and employees using effective means of modern communications.

NO:	1-The extent of the awareness of senior management using effective means of modern communications	I agree completely	I agree	I don't know	I disagree	I disagree absolutely
1	Administration fully convinced of the importance of availability of modern means of communication in the field of banking					
2	Administration keep up with developments which take place in the field of modern communications					
3	Administration follow level contacts currently and the extent of their effectiveness in completing the banking business					
4	Administration sets out a plan for the development of the communications system					
5	Administration solve the problems which result from the using the means of communication, for example in case of quitting the work					
6	Management is aware of the importance of communication in the completing of the work required					
7	Management understands that fastness the arrival of information and decisions issued by information's contribute to providing					

	effective banking services					
8	Management understands that effectiveness means of communications enlight some ambiguity or misunderstanding between them and the private workers when issued decisions or instructions					
9	Means of communications actively contribute to the completion of banking operations both at home and abroad					
10	Management recognizes that communication is largely complete in the banking business					
11	Management recognizes keeping pace with progress in the fields of communications lead to the increase in attracting customers to bank					
12	Management recognizes in order to solve the problems and make effective decisions effective communications are supplied with expressions and information's					
13	Management recognizes that effective contacts have enabled them to identify the implementation of the plans and banking policies applied and the problems that face the implementation					
14	Modern communications contribute to reconsider or review the plans, policies and banking procedures in case of difficult to understand or sometimes implementation					
15	Keep pace with the					

	evolution in the management of the communications system is necessary so they can deal with advanced foreign banks					
16	Modern communications contribute to reducing the number of bank workers					
17	Modern communications management helps ensure the health and objective data and information provided to it by the departments and branches					
18	Feeling of senior management that there are technical and legislative constraints limit the use of modern communications in banking					
19	Management is aware that modern communications help getting necessary data information's and expressions for the preparation of plans and future programs					
20	Administration put training plans for the development of the using modern communications skills of workers					

NO:	2-The extent of awareness of workers using modern means of communication effective	I agree completely	I agree	I don't know	I disagree	I disagree absolutely
1	Employees realize that modern communications in the field of banking					
2	Employees are convinced of the importance of the role of modern communications in the field of banking					
3	Employees have the desire to develop their technical skills that enable them to use modern communication modern in their field					
4	Training courses on the use of modern communication for sufficient workers and their enablement to deal with them					
5	Workers have the desire to keep up with the technical development in the field of modern communications					
6	Employees feel comfortable and confidence when using modern communications in the performance of their business					
7	Feeling of workers for providing time and effort when making procedures and banking operations					
8	Feeling of workers that modern communications contribute to the completion of the banking business at home and abroad					
9	Modern communication helps employees to clarify some of the information and data are necessary for the completion of bank working					

10	Modern communications help workers to submit their proposals and ideas concerning the development of the banking business in the Senior management					
11	Workers feeling that senior management supports and encourages the idea of developing communication system because of its importance in the banking business					
12	Workers feeling that the shortcomings in the use of modern communication contributes to the decline of telecommunication systems					
13	The feeling the workers that training courses aren't available for all employees to learn how to deal with communication systems					

N O:	3-The role of communication in the modern banking services	I agree completely	I agree	I don't know	I disagree	I disagree absolutely
1	Communications play an active role in banking service					
2	Keeping pace with the developments in modern communications contribute to the provision of banking services efficiently and effectively					
3	Modern communications help in the provision of banking services in accordance with banking services' planned time					
4	Modern communication contribute to the exchange of information between the service provider or the customer					
5	Deficiencies in the Communication leads to the disablement in the banking services and the retreating of the customers the bank					
6	Modern communication contribute to transport information to senior management by the extent effectiveness of banking services					
7	Modern communication contribute to the exchange of information between the bank and its branches and contributions inside and outside Libya					
8	Modern communication contribute to the link between the management of the bank and other global and local banks					
9	Modern communications help overcoming the problems faced by banks in providing the service					

10	Whenever developed modern communications led to attract new customers to banks					
11	Modern communications contribute to lowering the cost of banking services					
12	Modern communication contributes to recognizing or removing some errors that occur during or after the provision of banking services					
13	Development of communications systems help to provide banking services to the customer at the lowest cost and effectiveness					
14	Modern communication systems contribute to much more opening accounts companies and large institutions in Libya					
15	Modern communication systems give a true and objective picture of the size and quality of daily banking operations for senior management					
16	In case of not keeping up with the evolution of communication the provision of banking services will be affected					
17	Modern communications help to complete the procedures which concern the provision of banking services and it's followers					

Any other comments you wish to add

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APPENDIXES

Appendix 1: Message attach.

Appendix 2: questionnaire newspaper

Appendix 3: Statistical Analysis.

ABSTRACT

This study dealt with the subject of modern communication technology and its impact on banking services "An applied study on the jumhuriya Bank in Libya" Tripoli branch.

The jumhuriya bank of the is one of the largest commercial banks in Libya. The number of employees is about (6000) workers distributed in all branches of the bank in Libya, which is (150) branches and estimated the capital of the bank (1 billion) billion Libyan dinars. Tripoli is the largest branch in Libya with 400 workers. Questionnaires were distributed to (160) workers at the bank as a random sample of different specialties. The number of (133) questionnaires was received by 83%. The losses were 27 newspapers and included The study of the number of (23) engineers and (85) accounting and administrative and (16) head of department and (9) managers.

The study aims to identify the level of modern communication applied in the bank and the extent of understanding the management of the bank and its employees using modern communications as well as trying to identify the most important problems and obstacles that prevent the use of modern communications within the bank. In order to achieve the objectives of the study, the researcher used the descriptive analysis method, and analyzed by using the statistical packages program "spss" to reach the results quickly and more accurately.

Many results were reached, the most important are

- Modern communications have an ineffective contribution in implementing all bank operations and procedures in or out of Libya.
- Modern communications contributing in reviewing and rethinking of bank's plans, policies and procedures in case there is a difficulty in understanding and implementing them.
- Modern communications contribute to information transfer about the effectiveness of banking services to Failure of communications and not maintaining modern developments leads to disabling bank services.

ARCHIVE INFORMATION

Thesis Name : Modern Communication Technology and Its
Impact on Banking Service

Thesis Author : Salem Abdlluh Elmozghi

Thesis Advisor : Assist. Prof. Dr. Nese YILDIZ

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ÖZET

Bu araştırma, teknoloji konusu olan modern iletişim araçları ve banka hizmetlerindeki etkisini Libya'daki Cumhuriyet Bankası'nın Trablus'taki kolunu uygulamalı araştırma yolu ile ele almaktadır.

Cumhuriyet Bankası Libya'daki en büyük ticari bankalarından sayılmakta olup, 150'ye varan şubeleriyle ve tüm bu şubelerinde dağılım gösteren yaklaşık 6000 çalışan vardır. Bankanın ana parası (1000000000) milyar Libya dinarı olduğu tahmin edilmektedir. Araştırma, Libya'nın en büyük şubesi olarak sayılan Cumhuriyet Bankası'nın şubesinde yapılmıştır. Bu şubede 400'e yaklaşık çalışan vardır. Bankada farklı branşlarda 160 çalışana rastgele örnek olarak anket formu dağıtılmıştır. Kayıp sayfa olup, 133 sayfalık anket formu yani %83 oranında geri toplanmıştır. Araştırma 23 mühendisi, 85 muhasebeci ve yönetici, 16 bölüm başkanı ve 9 idare müdürünü kapsamıştır.

Araştırma, bankada uygulanan modern iletişim araçlarının seviyesini, banka yönetiminin ve çalışanların modern iletişim araçlarını kullanmada ne boyutta olduğunu bilmeyi hedeflemektedir. Böylece bankada modern iletişim araçlarını kullanmaya engel olan ve sorunları anlaşılmaya elde edilen bilgiler istatistik paketi program kullanılarak online edilmistir.

Birkaç sonuçlara ulaşılmıştır bunlardan en önemlisi:

- Modern iletişim araçları, Libya içinde ve dışında olsun tüm bankacılık işlemleri ve süreçlerinin tamamlanmasına etkin katkı sağlamaktadır.
- Modern iletişim araçları, izlenen bankacılık işlemleri, politikaları, planlarının uygulanması veya anlaşılmasında zorluk yaşanması halinde tüm bu uygulamaların yeniden gözden geçirilmesi veya yeniden incelenmesine katkı sağlamaktadır.
- Modern iletişim araçları, yüksek yönetim bilgilerinin iletilmesine ve sunulan bankacılık hizmetlerinin etkinlik boyutuna katkı sağlamaktadır. Sunulan hizmet ve müşteriler arasında bilgi alışverişine fayda sağlamaktadır.

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Tezin Adı : Modern İletişim Teknolojisi ve Teknolojisi Bankacılık Hizmetine Etkiler

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