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The Impact of the E-banking Services Quality on Customer Satisfaction

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Master of Science

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The Impact of the E-Banking Services Quality on Customer Satisfaction

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My final words go to my family. I want to thank my family, whose love and guidance is with me in whatever I pursue.

ABSTRACT

The Impact of the E-Banking Services Quality on Customer Satisfaction

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This research conducting to determine the impact of the E-banking services conducted by Iraqi Banks and its branches in Baghdad city on customer satisfaction. To achieve the research goals, a questionnaire developed including (33) questions for the purposes to collect the primary data from the study community, which covered (175) respondents, where (152) questionnaires were retrieved from appropriate sample was chosen from the clients of the studied banks; the collected data analyzed and hypotheses tested using the social sciences statistical program. according to the study result, it can be said that: There is statistically significant effect of the quality of electronic banking services on ease of use, saving time, confidentiality, and safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

Keywords: Customer satisfaction, E-banking, Iraqi Banks, Quality of Service

ÖZET

E-Bankacılık Hizmet Kalitesinin Müşteri Memnuniyeti Üzerindeki Etkisi

Algertani, Abdulrahman,

M.S, İş idaresi, Altınbaş Üniversitesi

Danışman: Dr. Öğr. Üyesi Arzu Girişken

Bu araştırma Bağdattaki bankalar ve bunlara bağlı olan şübeler sundukları elektronik bankacılık hizmeti müşteri memnüniyeti ve üzerindeki etkisini ölçmektedir, Araştırma amacını gerçekleştirmek için Araştırmacı çalışma ortamından temel bilgileri elde etmek için 33 sorudan oluşan bir anket geliştirdi. Anket 175 müşteriye gönderilerek 152 kişi katıldı.

Toplanan bilgileri analiz edip sosyal bilimlerde istatistik paket programını kullanarak uygun teöriler seçildi araştırmanın sonuçuna göre istatistiksel göstergelerden bağdattaki Irak bankalar ve bunlara bağlı olan şübeler elektronik bankacılık hizmeti sunduğundan kolay kullanım, zaman kazanması, gizlilik ve güvenlik açısından A=0, 05 düzeyinde müşteri memnuniyeti sağlamaktadırAnahtar kelimeler: Müşteri memnuniyeti, E-bankacılık, Irak Bankaları, Hizmet Kalitesi.

Anahtar kelimeler: Müşteri memnuniyeti, E-bankacılık, Irak Bankaları, Hizmet Kalitesi

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1. INTRODUCTION

Globalization increases the competition between organizations, especially financial ones, which enforce them to measure their provided services, and start giving more attention to the client expectations about the service quality (Al-Sarn, 2004).

In other word, the changing technologies increasing the competency because of the globalization in banks activities. which motivating the banking management to respond to these changes and facing their effects, keeping pace with technological developments, developing the banking services and taking care of their quality, to increase their competitive capacity.

While according to Miah, it is necessary for Internet banking services to become part of the new technology landscape, due to the widely benefits to customers (Miah, 2013). While this step leads to a fundamental change in the method that individuals and institutions performing their business, the method of transferring information, money, and Electronic Based Payment System (Ismail, 2010).

In order to conduct easier transaction performance for customers E-banking services have been updated considering these changes through several channels such electronic bank, Internet banks and electronic messages, which encourage the Iraqi banks to improve their capabilities and follow-up the technological updates as well to conduct quality electronic services, to maintain their competitive position.

Growing attention to enhance the quality of E-banking services -either for client or bank- is efficient method to improve level of services and behavioral intentions. Moreover, client evaluation of service quality enables practitioners to allocate the organization's resources to improve the electronic services' performance.

Therefore, improving the services quality is a major and strategic matter for institutions working in finance scope. Today, financial institutions conducting more effort to retain and attract clients, also they have awareness about the need for qualified management to the electronic services in better way, as well as understanding the factors that affect the electronic service' quality, which rise the level of client satisfaction.

This research will measure the quality of the E-banking services conducted by bank on customer satisfaction in Iraqi Banks and its branches in Baghdad city, the capital of Iraq state.

2. LITERATURE REVIEW

Several researches discussed quality of E-banking services, in following brief conclusion for several important researches discussed this issue:

Worku in his research described the E-banking application chances, and the challenges which faced this application, such: the absence of appropriate lawful, supervisory frameworks for e-commerce & e-payment, political variability in the surrounded area, great illiteracy degrees and the lack of financial networks (Worku, 2010).

Ahmad & Al-Zu'bi, in their research discussed the E-banking operation influence on the client satisfaction in Iraq. The selected sample contained (179) persons, on behalf of demographics demand domain (e.g. age, gender, and PC usage), earlier Internet involvement stages, and knowledge about a product. The study discussed the impact of the following dimensions (availability, ease of use, safekeeping, confidentiality, structure, quickness, costs, and price) on the clients in the Iraqi commercial banks, the following model represents the conceptual model used by the authors in the study (Ahmad & Al-Zu'bi, 2011):

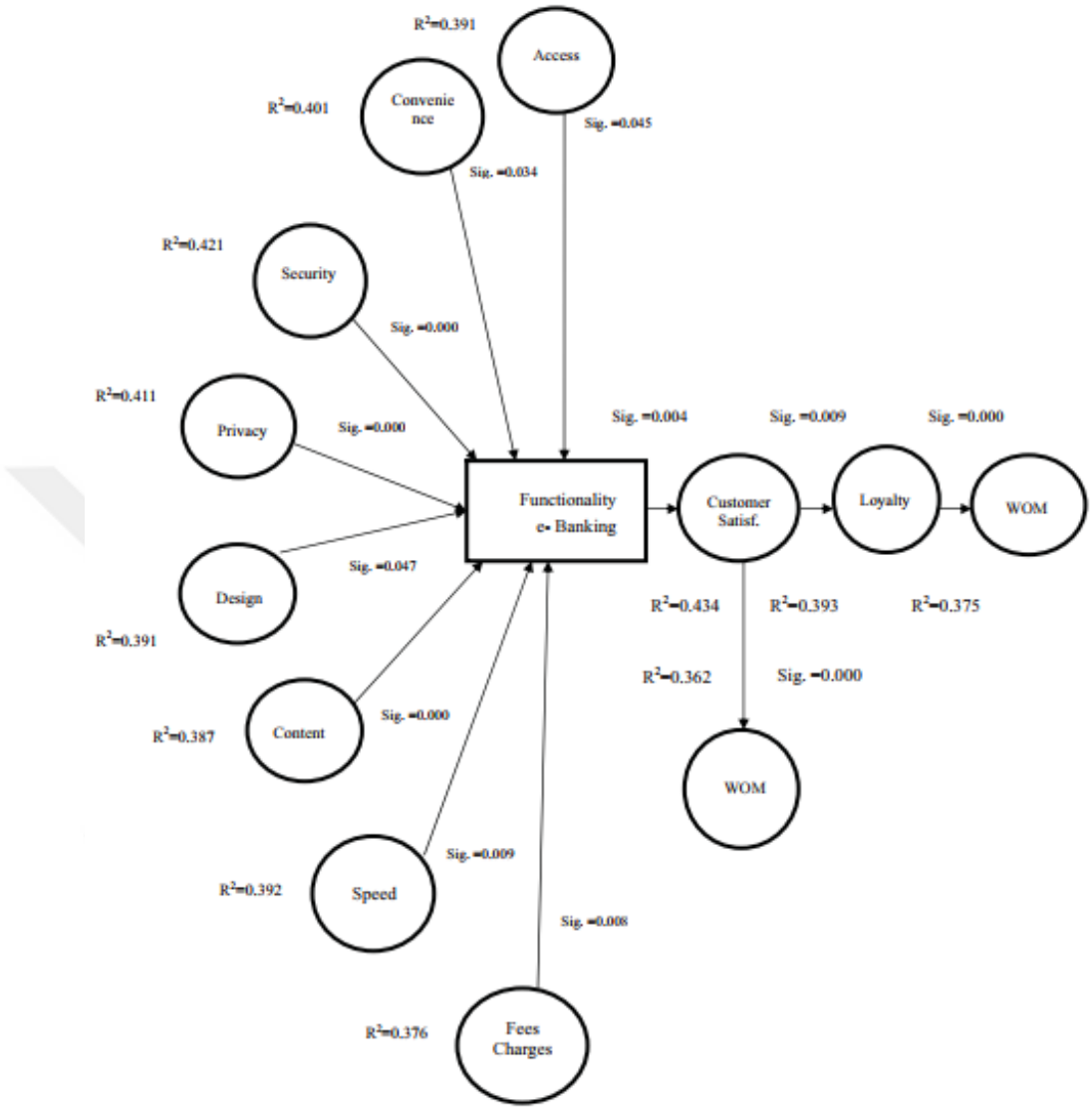

Figure 2-1 . The research model (Ahmad & Al-Zu'bi, 2011)

Imiefoh in his article described the execution process for the E-banking, concentrated on the E-banking problems in addition to strategies that strength the relation between bank and its clients. Moreover, close the gap between the design and reality and improve the success rate of E-banking projects; also, it tests the importance of E-banking for cost-effective service and better responsive in Nigeria, The conclusion of the research was that the E-banking operations, such: technical systems: attentiveness and engagement, social law and management, have to be more organized.

However, obstacles related to E-banking creativities addressing Western E-banking models and policies must be adapted to reach the correspondence between actuality and proposal. Surely, after that the reduction of default rate, as well as a growth of E-banking creativities success (Imiefoh, 2012).

Assefa in his research to discuss the effect of the E-banking services on client's satisfaction conducted a study for a sample of two private banks in Gondar City. The research found that the key streams of E-banking customers are young, educated, paid individuals, learners, business, people and women who passively use the E-banking service. E-banking is presently delivered only to save current account owners.

Meanwhile, E-banking has decreased the frequency of banking services, improved customer satisfaction and decreased client latency. Some clients are unaware of E-banking fees, and clients were able to manage their account activities. The study concluded that there is also a tremendous chance to increase E-banking service in the town (Assefa, 2013).

Describing the same situation, Bultum in his research discussed the factors influencing the application of the Internet banking services; the study done through collecting information from four banks, three of them private while the other is public bank. The study survey designed according the previous studies, beside the researcher' experience with the E-banking system in Ethiopia. The theoretical framework based on economic technology unit environmental model (ECG) suggested by Fleischer & Tornatzky. The research result showed that the Ethiopian banking industry faces the following major obstacles to introduce E-banking: security risks, absence of confidence, absence of lawful and supervisory frameworks, absence of ICT substructure as well as low competition between domestic and international banks. Which lead the author to propose rolling set of assessments that is possible to gather to address a variety of identified challenges. Therefore, there is a need to establish a precise legal framework for the technology used in the banking sector, giving more support for banks by offering more investment in ICT infrastructure and directing banks to compete for technical improvement more willingly than the old-style foundations of private-bank competition (Bultum, 2014).

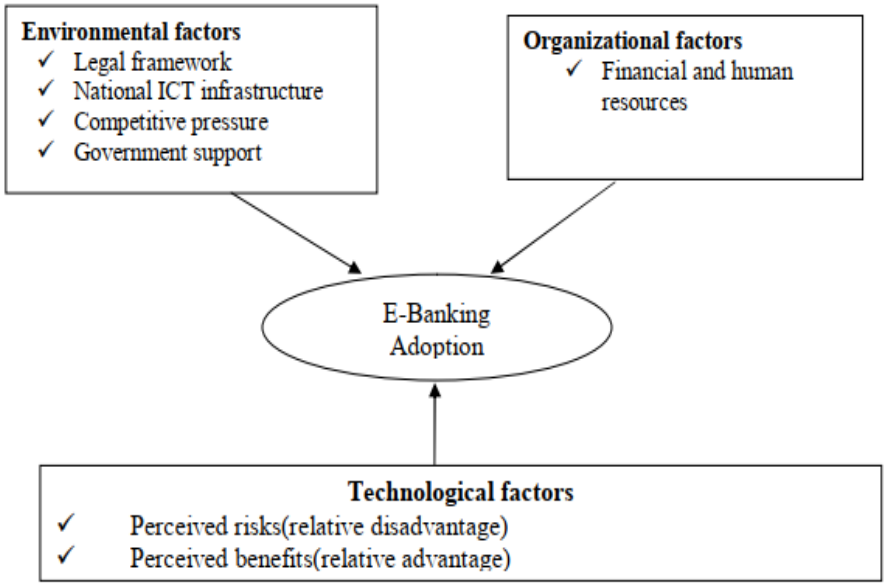

Figure 2-2. Tornatzky and Fleischer' framework (Bultum, 2014).

In the study done by Mishra & Kumar aimed to identify services quality submitted by Indian public banks through several dimensions: (tangibility, reliability, assurance, response, and sympathy) and the extent of customer satisfaction. Where SERVQUAL model used, and stratified samples taken to determine 70 customers from each bank took to collect data through questionnaires, in equal numbers from the three banks. The study showed gaps in the scopes of expectations of customers and quality of service, while the biggest gap was in the dimensions of response and guarantee. as well as there are differences in male expectations comparing females, also each dimension separately had an impact on customer satisfaction Which were very clear in the sympathy and guarantee dimensions; hence the need to take corrective action in these dimensions for public sector banks Is appeared . Particularly, the study concluded that the quality of service in Indian public banks can be measure; as well as the guarantee and response are most significant dimensions to client satisfaction (Mishra & Kumar, 2015).

Despite of the research results provided valuable information about the relationship of client satisfaction and banks services to Indian public banks in the Lucknow district. The study recommendations are generalizing the results behind these three examined banks with some caution, because it is not possible to measure the demand until several studies are conducted for more banks (Mishra & Kumar, 2015).

This study will examine a new environment, which is the banks in Iraq state, and their branches in Baghdad city. where the study applied on the five banks' branches in Baghdad, and according to our knowledge this is the first study discuss the influence of quality to the E-banking services on client satisfaction, through four dimensions, namely (safety, ease of use, time saving and confidentiality); the research focused just on E-banking services. Where financial organizations are providing many of the online services, following figure describes the hierarchy of E-commerce, and the services provided (Worku, 2016).

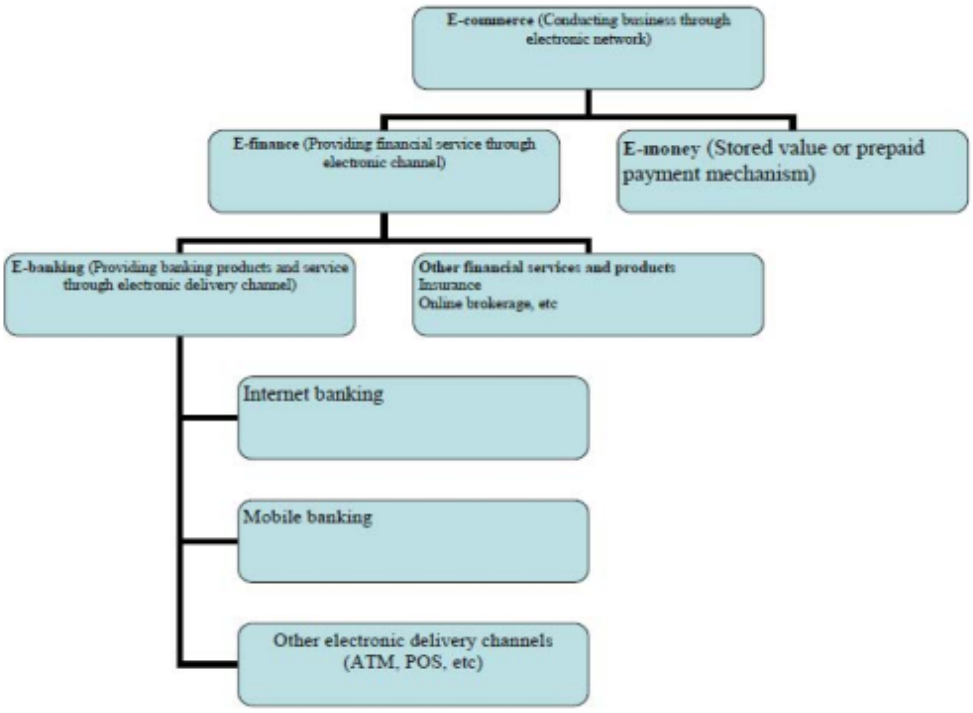

Figure 2-3 . Flow chart of electronic banking (Worku, 2016)

2.1 STUDY PROBLEM

The working banks in Iraq are tending more to apply Internet-Based services, to retain their clients and attract new ones, but there are no measures to the provided services' quality, and the methods to improve them. As these organizations very important to the national economy, therefore, more attention should pay to the quality of the provided E-banking services and how to overcome the facing challenges, to obtains the clients satisfaction and increase the international competitive advantages for these organizations.

Therefore, this study specifically tries to answer the following main question:

The main question: Does the quality of electronic banking services have saving time, ease of use, confidentiality, and security on customer satisfaction?

Based on the elements of quality of electronic banking services, the following main questions appeared:

What are the impacts of ease of use on customer satisfaction in the Iraqi Banks in Baghdad and their branches?

What are the impacts of saving time on customer satisfaction in the Iraqi Banks in Baghdad and their branches?

What are the impacts of confidentiality on customer satisfaction in the Iraqi Banks in Baghdad and their branches?

What are the impacts of safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches?

2.2 SCOPE OF THE RESEARCH

The research focusing on banks operating in Iraq. However, this research relates to five Iraqi Banks in Baghdad because of financial resource constraints, time and information available to others.

The study is also limited to the Internet banking services provided by the Iraqi Banks for various electronic banking services, which include banking services for mobile banking, ATM's, and points of sale services.

2.3 SIGNIFICANCE OF THE RESEARCH

Research significance comes from examining the effect of E-banking services in Iraqi Banks in Baghdad and their effect on customer satisfaction. Besides determining the pros and cons of the bank's electronic services. In addition to conclude sufficient facts about E-services offered by the banks and helping them to understand where improvements needed to provide high service quality for their clients.

In addition, stakeholders can know the bank's position from the clients' point of view, which enable them to evaluate their services.

According to the researcher knowledge, this research considering one of some researches discusses the electronic banking services' quality, and their effects on the client satisfaction in Iraqi banks in Iraq and their branches in Baghdad city.

3. THEORETICAL FRAMEWORK

This chapter will discuss the theoretical framework for the research, starting from defining the E-banking services.

Introducing the E-banking concept, explore its definitions, and history, the advantages of it on the client satisfaction, the advantages on the bank itself, and the challenges facing the E-banking.

The definition of Quality of Service, its features in general, and the features specific for the banking sector. How could the QoS be measuring, and the measuring model both the gap theory and E-SERVQUAL model.

What is the client satisfaction, how it could be form, the available ways to measure it, comparing between the QoS and the client satisfactions? Finally discussing the conceptual framework for the study.

3.1 E-BANKING

E-banking began in the early 1990s with the PC banking, any user with a PC and a dial-up modem could log into the system of his bank, while there was no need for internet connection. Clients for causes like the absence of functionality, call costs did not accept this very enough, etc. However, the desire for E-banking resurfaced and many banks offered E-banking in the late 1990s. Previously, "stationary" branches were the desired basis of retail sales. Moreover, the emergence of ports like telephone banking and department number is decreasing, actions fueled by mergers and acquisitions (Sharma, 2016).

Banks are providing services with more than one option, including E-banking and telephone banking. Usually, the E-banking objective is to all services to a branch including information, consultancy, and administration issues and even transactions. Moreover, the interactivity was not just providing the needed services but also effectively creating good and long-term relations with their clients. Meanwhile the enhanced analytics capabilities of data mining, modern technologies, managing relationships, and improving client relationships is enormous potential.

The open market forced on the banks providing high quality services satisfy the client expectations, these services should be compatible with the lifestyle to provide the competitive

advantages to these banks. While Customer satisfaction is being very critical to gain their loyalty and retention which helps to reach the bank's goals (profitability, market share, growth, ROI, productivity) (Eklof et al. 2018). The competition in the banking sector accompanied by many changes in the traditional services patterns resulting from the current competitive environment that requires the use of new technologies.

Due of these new changes, the banks in the region began to reconsider their traditional business. Studies confirm that many banks are using the Internet to conduct services to their customers and give them ability to choose between alternatives, and customers have become using the Internet to conduct their banking transactions as one of the preferred means for them (Nuri, 2017). Where Innovation technology has essential impact on the banking sector through initiating and making value for bank and customers; as well as encouraging clients to conduct banking without accessing a brick bank system.

There are many E-banking definition are available. Therefore, in the following presentation to some of them:

E-banking defined as that the clients can reach the desired information and services from the bank through various deployed delivery platforms and consoles, which may be through different devices, for example, PC and smartphones and so on (Daniel, 1999), which goes beyond the standard and traditional banking system.

While according to Santouridis et al. E-banking today is including a wide range of services, and that technological development allowed banks to provide new services with added value available online such as e-commerce and brokerage, financial statement information, email alerts and third-party services such as paying taxes, managing bills like electricity and others (Santouridis et al, 2012)

E-banking is an improved way of providing financial services in which money is exchanged by exchanging electronic signs between organizations as an alternative of cash, checks. In another definition of E-banking, it is multi-platforms like Internet banking, mobile banking, and PC banking, where clients have access to this via smart electronic devices like Personal Digital Assistant (PDA) Services, PC, point of sale (POS), cash machine (ATM), telephone (Alagheband, 2006).

There are many pros for the E-banking such: reducing the transaction processing costs, payment proficiency, improving financial services, and improving the connection among bankers and the client, Also, E-banking has encouraged banks to participate successfully on the worldwide platform via expanding their services and products in spite of their time and space constraints. (Turban 2008)

Generally, E-banking categorized into the following subdivisions (Hawary & Al-Smeran, 2016):

1. Telephone banking clients can perform their banking transactions through telephone service, which provided by banks and other institutions.
2. Mobile Banking.
3. Online banking where it is the use of a home banking PC or other non-bank office PC to access transaction accounts by password dialing and subscribing to banks' Internet system software.
4. Categorized PC banking can be online banking or internet banking.
5. With Card Banking, clients can do transactions, checking account, receive a mini-bank statement, and buy an item with their debit card whenever he wants during the entire day, as well as, during the entire week through an ATM / POS terminal.

3.1.1 E-banking Advantages on Client's Satisfaction and Bank Operations:

Generally, the satisfaction of clients in terms of E-banking has enhanced for many reason (Worku, 2016):

1. Withdrawing and transfer money being easier
2. User-friendliness experience expanded by technical improvement as clients could conduct trading from their office and home.
3. The services could be used anywhere
4. Reduced the waiting time
5. No need for Staff availability where E-services are available 24/7.

6. E-Services have led businesses and retail clients to make purchases from home, in the office and while traveling.

7. With the online money transfer, the client could simultaneously transfer money to a different bank or inside the same bank.

8. Improve the collaboration between bank and client.

9. Wide options for clients, where the client can visit many sites and comparing between their services, such of this comparison previously was done by the direct visit to the bank buildings.

10. E-banking services offer clients the ability to access accounts, send funds among accounts, and make payments or apply for credit through E-channels.

Beside of that, the E-banking also enhanced the banks operations, for many reasons (Al-Bahi, 2016):

1. Decreasing the operation costs in the long run, while spending more funds on electronic devices, networks and software in the short term, enables to save the branch and staff funds later.

2. Increasing the services implementation speed, while E-banking service takes less time than the service implementation in the branch, which increase the demand on the services and in turn increase the bank profit.

3. Ease of comparison and analysis, because all personal and banking information preserved electronically, the process of retrieving and analysis the data easier than before.

4. Less barriers to enter the banking sector, where no need for buildings, offices, employees and implicit expenses compared to traditional bank, all that makes entering the bank sector easier and less risk than traditional sector.

5. Ease of restructuring banking business, due of the information kept online and there are few employees are helping in Internet banks, the change and restructuring will be easier.

6. The ability to market the financial products abroad the borders while the internet is available.

3.1.2 E-Banking Obstacles:

According Al-Shoumari and Abd-Ellat There are many obstacles ahead for E-banking in the banking sector presented as following (Al-Shoumari and Abd-Ellat, 2008):

1. Less of security and confidentiality in the electronic channels.
2. Difficulty to use (such as language difficulty or lack of guidance sheets).
3. Less of Confidence in using the E-banking and the conviction in dealing more with direct branches.
4. The lack of skills to use the service (such as lack of knowledge in using the Internet).
5. The use of E-banking involves manipulation by banks (such as imposing commissions or extra fees)
6. The lack of the necessary devices to use electronic channels (such as the lack of a computer).
7. Lack of knowledge
8. Increase the cost of using electronic channels, including additional financial burdens such as: Internet fees
9. Technical faults, which prevent using the E-banking when requested.
10. Lack of knowledge about the benefits of electronic channels.
11. The presence of restrictions on the service.
12. Weak marketing of services by the bank.

According to Salih and Aziz study about the E-banking in Iraq, the authors argued that there are several obstacles face the E-banking application in the Iraq state, which can be describe as following (Salih &Aziz, 2018):

Infrastructure challenge:

Establishing electronic banking requires an infrastructure based on modern technology for information and communications, with the ability to adopt commercially, but achieving that in Iraq faces a number of obstacles, including the inability to continuous update databases and the difficulty in obtaining software modern technology as well as the difficulty of providing modern technology.

The security and legal challenge:

The problem related to security has become one of the main concerns of banks as large groups of clients do not tend to use electronic banking facilities due to concerns of security. Where trustless the biggest obstacle to electronic services for most clients, As well as customers' lack of confidence in E-payment is considering one of the most important fears, due to the weak in the legal structure and prevailing legislative that don't providing an environment for E-banking services.

Social & cultural challenges:

The low awareness of clients regarding up to date technologies and its benefits considering is a challenge that hinder the development of E-banking business. In addition, some clients preferring the direct communication with the bank's staff to obtain the requested service.

From all of aforementioned, it is evident that E-banking in Iraq is still suffering from several basic obstacles represented by the weakness of modern technical infrastructure such as computers, advanced communication networks, software, transmitters and keeping advanced digital certificates, as well as the non-proliferation of the bank's ATM websites well and broadly.

3.2 QUALITY OF SERVICE (QOS)

Service is different from product from many points, where it is not tangible, not produce without order, cannot be stored after production; and inextricably linked to client, where it creates only when consumers give an order to produce. Ensuring the same quality is hard to achieve because of the variability of services (Clow and Kurtz, 2003).

Globalization has become a trend today in the financial sector, due to its important in the markets and economies in several countries. Which enforce bank' management to improve the quality of provided banking services, and to understand customer expectations and perceptions for services quality (Al-Sarn, 2004).

A question may appear here about the ability to measure the service or product quality. Intangible goods such as products that can be measure in terms of their durability (durability & multiple defects, product usability, handling, and packaging). However, quality measurement for intangible assets is not like tangible assets. Since services are intangible, their measurement is not easy.

QoS is an indefinable concept due to five exceptional features, which concluded by Al-Khafaji et al. as following (Al-Khafaji et al. 2012):

Intangibility:

Meaning that service has not a physical existence, producing and using when it needed. Therefore, it is difficult to examine the service before purchasing it. In other words, the service seeker is not able to buy the services by relying on sense, as it is for tangible products, service buying is harder than tangible product. Generally, the intangibility is an essential feature of services and the main distinguishing factor.

Inseparability:

The degree of interdependence between the service itself, and the service provider, where the degree of interdependence is much greater in services than tangible product. Moreover, Inseparability refers to interdependence between the service provider and the service seeker, also mostly the last participate in the service production, which gave the service marketing special feature. In other words, Inseparability shows the connectivity between the production process of services and consumption. Since goods manufactured before selling and eventually consumed, services must sold first to produce and consume at the same time later. Therefore, the service provider is a part of creation procedures and has an essential role in the satisfaction of clients, so the service provider increases the staff numbers of the working hours to respond to the needs. As in the study of Reid & Sanders, quality is tailor-made to fulfill or satisfies the needs of the client.

QoS is the suitability of this product or service to meet the purpose demanded by the client (Reid & Sanders, 2015).

Variability:

The services are distinguished by the property of variation, or the degree of homogeneity, which depends on the provider skill, for example the surgical operation which done by an expert doctor is better than lesser expert one. As the service is variable, that makes it not possible to stereotype by the provider, where the service is differs through the units in the same organization. In other word, Variability means the way of delivering the same service is different forms, therefore, assessment methods through client's feedback must be improve to view the clients experience in terms of staff performance and skills.

Perishability:

As the services not stored, they expos the costs of Perishability when used, therefore, many organizations facing great losses if they are not able to sell the service, so the empty rooms in a hotel, an unoccupied seat on a plane, it is wasted resources. While this is not a problem if demand continuing, but the Demand Fluctuation make the organizations facing some difficulties. In other word, Perishability refers to the impossibility of keeping services in inventories to be sell out when the demand increase for the service and clients will not be satisfied if the service provider is not able to produce the required service at the right time.

Ownership:

The service property is a distinctive feature of servers compared to physical products, while the physical products is stored and resell the services are not reselling and using by the service seeker.

As the services in general have specific features, the banking services have features more related with the sector itself; Al-Khafaji et al. concluded them as following (Al-Khafaji et al. 2012):

1. Intangibility: the banking services and the bank trust are Intangible
2. Correlation: where the banking services production and consumption are correlating

3. Highly adapted to the marketing system: in general, the marketing channel for the banking service is selecting due to the service itself
4. Lack of Special Identity
5. Differentiation: banks are providing services for different clients in different geographical locations.
6. Geographic dispersion: banking services should be available near the clients, so the banks should have wide network branches
7. Balancing growth and risk
8. Demand fluctuations
9. Fiduciary responsibility
10. Intensity of work

As mentioned above, Banking is a high-level business field in the industry, which deals massively with clients. Clients in developing countries seem to preserve the "technology factors" of services in distinguishing excellent and undesired services as well as the labor where staffs appear has an unknowable part in preferring against QoS of banks. The different services provided by banks can lead to excellent QoS. Banks are not businesses that deal exclusively with financial transactions anymore; therefore, it appears to be a business related to financial transaction information.

IT as E-banking duty it to offer better services with less cost, using advanced IT-based services such ATMs, smart cards, internet banking, credit cards, mobile banking. Where clients received a variety of convenient services, anywhere and anytime, so the likelihood of customer satisfaction increases as QoS improves. The examined relationship between QoS and E-banking can relate to customer satisfaction as well as the function of client demand and QoS offered by the economic unit. E-banking shows an axial role in client satisfaction as E-banking closes the gaps between expected and actual QoS. To clear this difference, banks need to catch different techniques, which means to make electronic services more accessible and flexible and to empower clients to ensure the exact action of E-services.

3.3 QOS MEASUREMENT

Service Providers should understand two issues of QoS. First, quality is defined by clients, Second, the QoS for clients is the variance among the anticipations and what received, while its unguaranteed that customer expectations are expectable by providers, as well as, there will be no confirmation for clients, where customer perception is going to be built after experiencing the service. To provide clients with better quality services, QoS need to be standardize as far as possible using machines.

Actually, Measuring service quality in banks is complicated process, due to many reasons such: heterogeneous of the services, the services complexity …. Despite of the significant improvement accrued by the E-banking comparing to the traditional banking services. E-banking services such: mobile bank, ATM, and E-money transfer, have changed the way banks providing services.

The evaluation of the banking service quality carried out from an external viewpoint that focuses on the banking service quality perceived by the customer and his opinion, and internal view basis on service design, in addition to the administration opinion. Therefore, a contrast occurs about the satisfaction source between client and administration. Therefore, as a scientific solution to measure the banking services' quality, some theoretical frameworks developed depending: Gap Theory and the directional entrance theory (Kotler, 2012).

3.3.1 GAP Theory

It is an attempt to assess the QoS basing on five dimensions, in which there can be large gaps in the provision of the service between organization and client, which raises the question of why there is a gap between them. Because both has different perceptions and expectations from the other, and that the appropriate service dimensions, perceptions and expectations did not obtain the relationship between them. The Gaps Model or SERVQUAL developed in 1985 based on client perceptions and expectations management for the quality of service; in other word, The SERVQUAL model is providing calculation approach, calculating the difference between a client's expectations and actual performance. The model developed by: Parasuraman, Zeithmal, and Berry who at the beginning identified ten dimensions, which are as following (Al-Bahi, 2016):

Reliability: It indicates the ability of organization to perform the services from the first time, the accuracy to deliver the required service in a reliable manner, and the ability to fulfill its promises.

Accessibility: indicates the ability to access the service easily, with the service' availability according time & place, the obtaining possibility of it with no long waiting, and the easy communication between the service provider and client.

Security: means that the services are free from doubt and risk, including security, physical, financial and customer privacy.

Credibility: means that the relationship between the clients and service provider is characterized by trust, honesty, loyalty, concern for customer's interests; in a manner contributes to the credibility and reputation of the organization.

Understanding the Customer indicates how much time and effort the service provider needs to understand the client's requirements and needs.

Responsiveness: the willingness of the service provider to provide the required services to the client, and help solve his specific problems, within the appropriate period of time.

Competence: means the level of staff competence for the service provider including the skills, capabilities and knowledge that enable them to perform their duties optimally, in addition to the availability of personal communication skills.

Tangible: include physical facilities, equipment, devices, individuals, means of communication, and the appearance of the service delivery personnel, which in turn reflects the quality of the service.

Communications: between the service provider and customers in an easy, simple language, the ability to listen to the customer, inform him about the details of the service provided, and how to deal with problems if they occur.

Courtesy: indicates the level of courtesy of the service provider, and its ability to build friendly relationships with customers and to provide the service with respect and appear elegant.

Zeithaml et al. (2000) improved a SERVQUAL to assess QoS. In their opinion, there are eleven dimensions, which are:

1. Easy entree
2. Comfort of direction-finding
3. Effectiveness
4. Tractability
5. Trustworthiness
6. Modification
7. Safekeeping
8. Receptiveness
9. Dependency
10. Site accessories
11. Pricing.

This dimension has been concluded in just five dimensions by the model developers themselves, to be as following (Kulašin & Santos, 2005):

Tangibles: physical equipment's should be suitable for customer needs and friendly to be use.

Reliability: delivering the service with the needed quality at the right time as it has been promised.

Responsiveness: the way of dealing with clients, being able to help them and provide them with a quick response to their needs.

Assurance: letting clients feel safe, no risk, and far from danger.

Empathy: giving more attention to creating a feeling of getting enough care feel that they are getting care.

According to Kulašin & Santos, there are four distinct gaps impact the client expectations for quality of service could be identified on service provider's side, they can be describe as following (Kulašin & Santos, 2005):

Consumer expectation: gap between management perceptions and client expectation, management might think that it knows the client perception, while clients expect completely different thing.

Service quality specification gap: between the quality of service specification and administration's perception, the administration might not set specifications quality, or set unclear specifications, and in other cases the administration might set out clear specifications quality but it is not achievable.

Service delivery gap: the service does not ensure high quality performance in delivering. Including many reasons: low staff support, problems processing, or variability of performance of staff.

External communication gap: client perceptions are influenced by the external communications of organization. A reliable expectation normally highlights a positive service quality perception. Organizations which providing services must ensure the clear description for the provided services in the promotion and marketing.

Above four gaps lead to the gap number five, which reflects the difference between the received services' perceptions and client expectations. Following figure reflects diagram for the SERVQUAL'S Gaps (Kulašin & Santos, 2005):

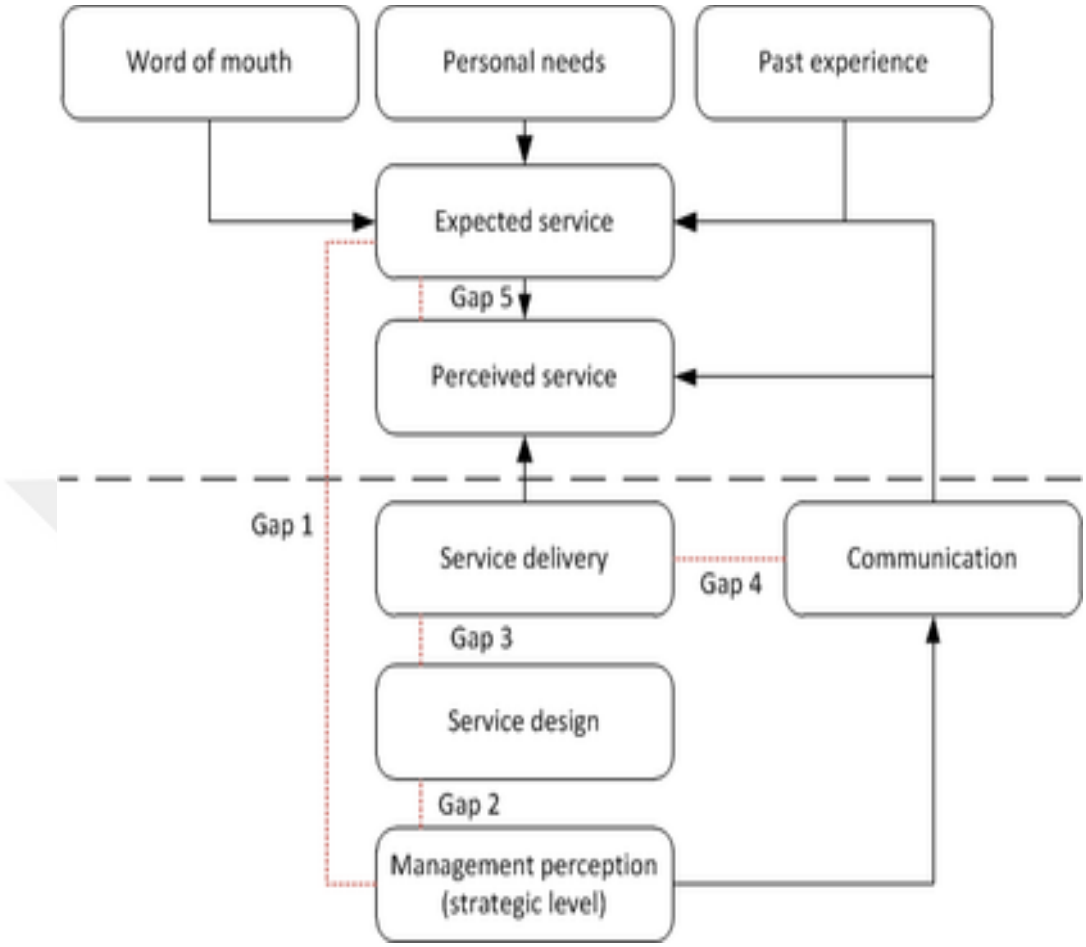

Figure 3-1. SERVQUAL'S Gaps (Kulašin & Santos, 2005)

3.3.2 E-SERVQUAL Model

Zeithaml et al. suggested a special framework to model the quality of the provided electronic services; the suggested model is like the traditional services with more focusing on the internet services characteristics. The E-services has different dimensions to be measuring (save of time, Ease of Use, Security, Privacy) (Zeithaml et al, 2002), there are several definitions for the E-service dimensions (Al-Bahi, 2016):

Ease of Use: Consistency in the ability of the bank's electronic site to make the service simple and easy to use. Where it mentions to the easy access, and the use of the bank's website through of searching, navigating and interacting; also related to the ease of using the site, organizing and structuring content on the Internet, which makes the site easy to follow with minimal effort. Therefore, the ability to understand user interfaces that should be considering by bank

managements to help the clients to use the online services effectively and efficiently in the way satisfies them.

Save of time: defined as the desire of many clients to get quick and convenient services, beside updated information whenever necessary, in the shortest possible time, also represent the next desired result after the process is execute, the speed at which transactions execute or perform.

Actually, the time factor is significant factor affecting the field of E-banking service and is an advantage of the quality of service that customers receive, that providing time is important to influence customers 'preference to use E-banking service, and it is suggests to make information about products and services available on the site.

Privacy: indicate how much the site is safe and protects client information, where protecting client's information; maintaining client information on banking services, not to misuse personal information or allowing others to view it, and providing high protection for related transaction information should be a priority; where when the client realizes that his personal information is protected, the privacy is achieved.

Moreover, using advanced technological software is a need to achieve the privacy and confidentiality of electronic commercial transactions. Because privacy and confidentiality are among the most obstacles that affect some customers use.

Security: uses as indicator reflects the security feeling degree in the provided service and provider, it relates to the extent of the perceived risks of received service from this organization. Beside the reassurance before that, the service provided to clients is free from mistakes, danger or suspicion, including psychological and material reassurance.

3.4 CUSTOMER SATISFACTION

Customer satisfaction is a significant concept in services marketing. As (Black, 2016) has shown customer satisfaction in services marketing more important than physical (productive) goods, and the relation with it and both profitability and growth are stronger than physical products. Despite the existence of a clear relation between the customer satisfaction concepts and service quality. However, researchers had no agreement on the type and nature of this relation, while some of them see it as the same quality of service, the others see different; there are several

definitions that researchers have been develop for customer satisfaction with criticism some of them as follows:

Satisfaction is the client's answer to its fulfillment. It is assuming that a characteristic of a product or service has an acceptable consumption-related degree of contentment (Oliver 2010).

Zeithaml and Bitner explain the client's satisfaction as the client's evaluation of a service to check if that service matched with its requirements and anticipations (Zeithaml and Bitner, 2013).

Mahjoub & Bou-Ali Defined the customer satisfaction as the feeling of happiness and joy that a person obtains because of satisfying a need or desire with him. Satisfaction in the field of business and services, such as the customer's satisfaction, is what he achieves of a benefit through his consumption of a commodity or his use of a service (Mahjoub & Bou-Ali, 2018)

Customer satisfaction is a measure of how an economic unit's services and products match or exceed client requirements. Customer definition of satisfaction as the percentage of clients who expressed their point of view in experiencing a service from a business unit and the rating exceeds the stated satisfaction goals.

The importance of the customer satisfaction came from the following points (Mahjoub & Bou-Ali, 2018):

1. He will encourage more client to try the organization services.
2. He will come back again.
3. He will not go to the competitive organizations.
4. If the organization cares about customer satisfaction, it will have the ability to protect itself from competitors, especially regarding Price competition.
5. Customer satisfaction is a feedback to the organization regarding the provided service to it, which leads the organization to develop its services to the consumer.
6. Measuring customer satisfaction enable the organization to define its market share, and quality of the provided service. Moreover, customer satisfaction helps the organization to

provide indicators to assess its efficiency and enhance through the following main points:

- Presenting the established policies and canceling the ones that affect his satisfaction.
- It is considered as a guide for planning the organizational resources and using them to serve the customer's desires and aspirations in light of his views, which are consider a reverse feed.

3.4.1 Satisfaction Formation

Oliver explained the Judgment process obtained in line with expectation-non-acknowledgment. Before buying, buyers are expecting to have expectations; therefore, the perceived quality level affected by way of anticipations (Oliver, 2010).

The de-confirmation theory turns out to be the major foundation for satisfaction models. Satisfaction is the difference between received performance and cognitive standards, for instance, the anticipations and wishes. It also defined as an assessment of the client because of comparing customer anticipations with the actual performance received.

It can be said that the customer's satisfaction is a psychological state related to the level of perceived service quality for him, as this state of satisfaction allows for documenting the interconnected relationship with the service institution. The following are the various determinants of customer satisfaction (Mahjoub & Bou-Ali, 2018):

Expectation:

It includes the perception that a customer has on his mind before obtaining the service, the expected benefits obtained based on the cumulative information from his previous experiences to similar services, and his friends experiences, which affect his purchasing decision about the service. There are several categories of expectation, including:

1. Expectations on the nature of the service, represents the benefits that the customer expects to obtain from purchasing the service.

2. Expectations about the fair of the paid service costs.
3. Expectations of social benefits, which represents the expected reaction of other individuals, such as relatives about the service purchasing.

There are three types of expectations:

1. Predictive expectation: clarifies the customer's beliefs about the expected characteristics of the service.
2. Standard expectation: basis on the ideal levels of the performed service.
3. Comparative expectation: It expresses the customer's beliefs about service performance compared to other competing services.

Realized performance:

The level of performance that the customer gets because of using the service and evaluating it, basis on the cumulative information from his previous similar experiences. Moreover, the primary importance of the perceived performance lies in the fact that it is a reference tool to determine the extent to which the expectations that the customer has achieved regarding the service being tested, and among the criteria approved in the theory of comparative measures: ideal performance, average performance ... etc.

Matching:

Determined by comparing perceived service performance with the expectations of the individual, which can be distinguishing through three levels:

If performance is larger than client expectation, client satisfied.

If performance is equal to client expectation, client satisfied.

If performance is smaller than client expectation, client satisfied.

3.4.2 Measuring Client Satisfaction

Customer satisfaction is measuring individually unless it is reporting as an aggregated level. The term varies from one individual to another, product to another, and from service to another. Satisfaction status relies on variables associated with satisfaction behavior, such as recommendations and response rates. However, satisfaction may also depend on the other options that the client may acquire, as well as comparing with products with same characteristics (David, 2010).

Understanding customer satisfaction very importance in the banking sector, given the difference between the customer's purchasing behavior, their decision to purchase and the degree of repetition of the process, in terms of the service that the customer wants to buy, the time, how, motives of buying the service; customer satisfaction can be measured in several ways (Al-Bahi, 2016):

1. Precise metrics: such as the number of purchased services, measuring market share, the rate of customer retention, or the evolution of the number of new customers.

2. Approximate metrics: such customer complaints.

3. Quantitative Research: Through conducting questionnaire to measure the customer satisfaction with the quality of provided services, knowing the customer's intention to repurchase.

The customer's satisfaction or dissatisfaction of using E-banking services is result of a continuous monitoring and measurement process, and it constitutes the strongest standard for evaluation the bank's services. In fact, assessing customer satisfaction helps the bank to control and enrich the provided E-banking services according to (low cost of services, ease, speed and flexibility) (Al-Bahi, 2016).

3.4.3 QOS Versus Client Satisfaction

Recognized client service and satisfaction are key factors for acquiring and retaining bank clients. The consideration of the QoS is among the decisive accomplishment issues, which control the effectiveness of an economic unit. A bank can stand out from the competition with

high-quality services. QoS and related topics become among the highly interesting topics for researchers lastly.

The concept of customer satisfaction and QoS are interlinked. While customer satisfaction depends on QoS, and QoS is usually introduced as a marketing strategy to gain competitive advantage in the market (Taylor et al. 2004).

Due to the dynamics of hope, valuations change over time among individuals as well as, among cultures. By more concentration on QoS or any other issues which lead to satisfying clients nowadays is not going to be the same for future issues to achieve satisfaction.

QoS and customer perceptions are understandable through the experience of clients and their satisfaction in general. (Zeithaml and Bitner, 2013).

Moreover, giving more concentration on QoS and customer satisfaction is the conviction that economic units' wants to achieve a differentiation strategy through better QoS and overall client satisfaction.

3.5 STUDY OBJECTIVES

The overall objective is to evaluate the quality of E-banking services and their effect on customer satisfaction in the Iraqi Banks in Baghdad and its branches.

The precise objectives of the research are:

1. Discuss the theoretical frameworks of Quality of Services for the electronic banking services.
2. Describes the Quality of the electronic banking services in the Iraqi Banks in Baghdad and its branches.
3. Describes the customer satisfaction about the electronic banking services in the Iraqi Banks in Baghdad and its branches.
4. Describes the effect of the quality of the electronic banking services on the customer satisfaction in the Iraqi Banks in Baghdad and its branches.

3.6 RESEARCH HYPOTHESIS

The main hypothesis formulated as following:

Ho1: There is no statistically significant effect of the quality of electronic banking services on ease of use, saving time, confidentiality, and safety on customer satisfaction in the Iraqi Banks in Baghdad and its branches At the significance level (a = 0.05).

The sub-hypothesis formulated as following:

H01-1: There is no statistically significant effect of ease of use on customer satisfaction in the Iraqi Banks in Baghdad and its branches at the significance level (a = 0.05).

H01-2: There is no statistically significant effect of saving time on customer satisfaction in the Iraqi Banks in Baghdad and its branches at the significance level (a = 0.05).

H01-3: There is no statistically significant effect of confidentiality on customer satisfaction in the Iraqi Banks in Baghdad and its branches at the significance level (a = 0.05).

H01-4: There is no statistically significant effect of safety on customer satisfaction in the Iraqi Banks in Baghdad and its branches at the significance level (a = 0.05).

3.7 CONCEPTUAL FRAMEWORK

QoS is among the key features of service providers, as the QoS measurement is an essential element in client satisfaction, reducing costs, faithfulness, connection and maintenance.

This symbol was indeed the basis for the SERVQUAL model, which considers QoS as a gap between the expected service level and the client's perception of the degree achieved. Berry, Parasuraman, and Zeithaml (1988) were the inventors of this tool used to measure customer opinion of QoS (Islam, 2012). However, QoS assessment results from comparing knowledge about services covered with previous anticipations.

Basis on SERVQUAL'S model Han and Beak suggested the following framework, which formulated relevant hypotheses are as follows, (Hypotheses related to QoS dimensions and client satisfaction) (Han& Beak, 2004).

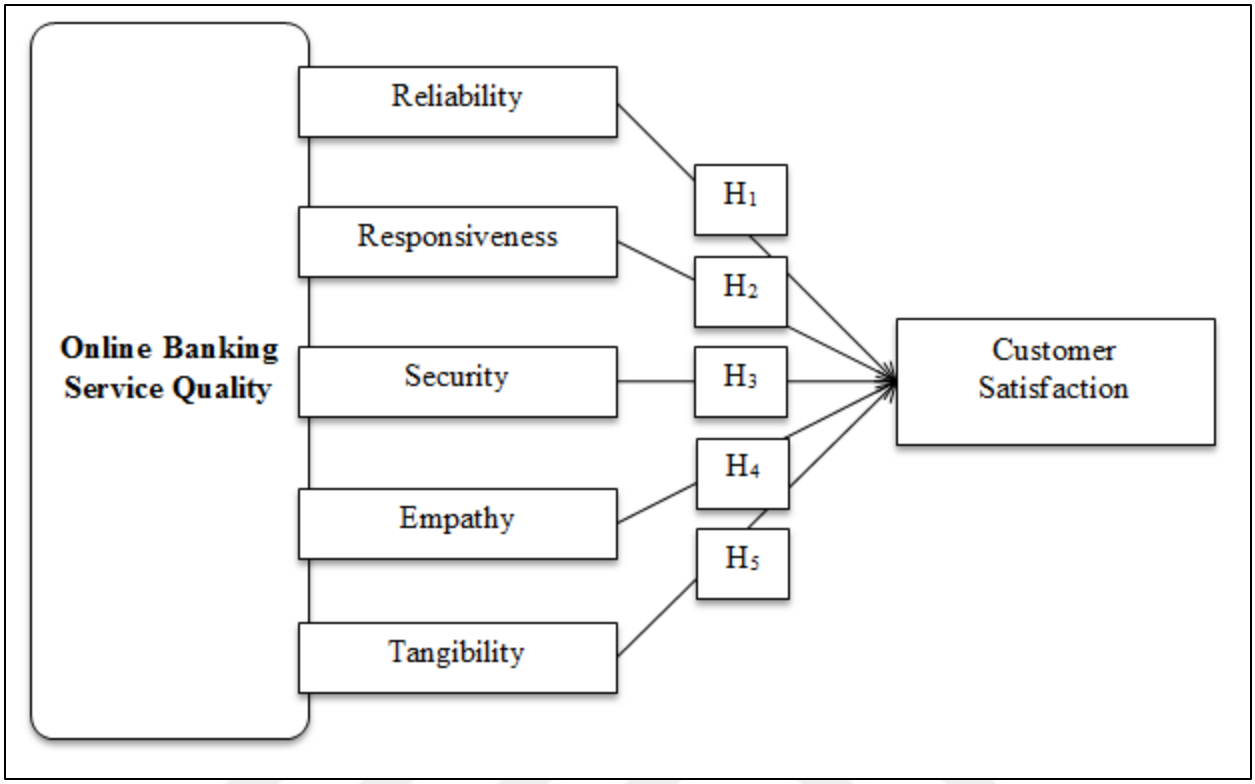

Figure 3-2. The main hypotheses according (Han& Beak, 2004).

Whereas (Han& Beak, 2004):

1. Tangibility: appearance, equipment, and material of the physical facilities of the staff and communication. The client believes that all concrete service aspects are objective and client kindly.

2. Reliability: delivering the service reliably as promised and in an accurate way.

3. Responsiveness: the readiness of providing fast service and help clients. Customer opinions regarding the fast and correct reaction of the service provider to his exact desires and requirements.

4. Safety: being out of danger as well as risk

5. Empathy: Individual attention and care of clients, so they feel they are receiving care and personal attention.

Basis on the previous model, Al-Bahi proposed the following model, which will be used in the study (Al-Bahi, 2016):

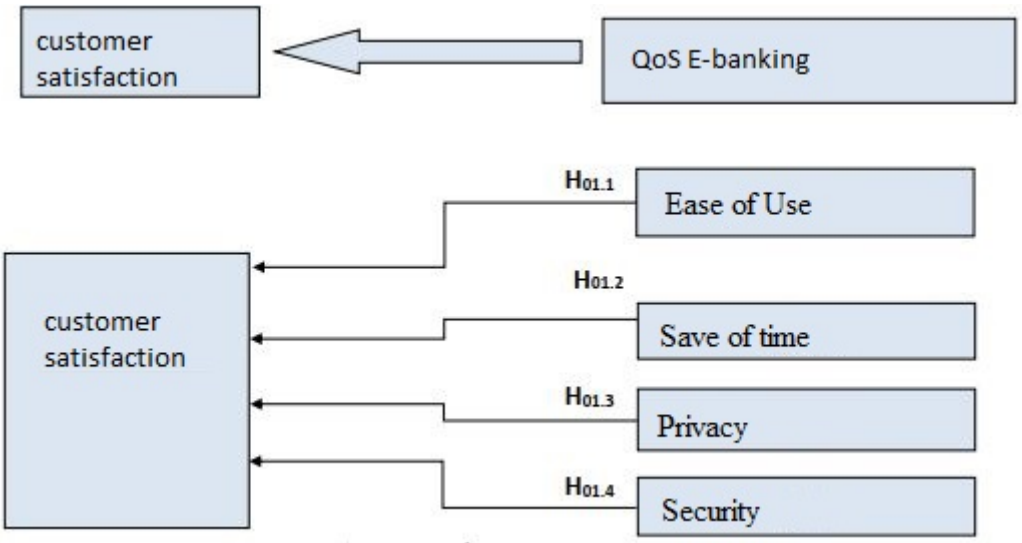

Figure 3-3. Study conceptual framework (Al-Bahi, 2016)

4. APPLICATION

4.1 STUDY ENVIRONMENT

This chapter discusses testing the study hypotheses, determining scientific method used by the researcher, studying community by specifying the sample, the statistical methods used to obtain the results and interpretation, how to estimate the quality of electronic banking services beside the customer satisfaction of the Iraqi banks and how to process the data of the study.

This chapter examined the statistical analysis to collected surveys, by presenting preliminary statistical indicators of their answers through standard deviations and arithmetic averages for all study variables and the relative importance. The chapter also examines the study hypotheses and the statistical implications for each of them.

4.1.1 The User Research Method

The researcher used the descriptive analytical approach, and survey as a tool for data collection.

With obtaining the required data to conduct the statistical analysis to interpret its results with related literatures to achieve the required objectives. This study dealt with a systematic description followed by community sample, study tool, the preparation and building way.

In addition, in order to achieve the research objectives, the researcher has used the descriptive analytical method, to describe the research phenomenon, analyzes the relation between its components and its data.

4.1.2 Study Tool

The researcher used two main sources in data collection, described as primary and secondary sources:

Primary sources for data collection:

The primary source to collect the data was through designing a questionnaire, distributing to the sample of the research community, collecting the answers from the questioners, analyzing the collected data using statistical analysis program SPSS – the term from (Statically Package for

Social Sciences) – Using the appropriate statistical tests in order to reach valuable indications that support the subject of the research.

Secondary sources to collect the data:

The second source of data collection obtained through the review of books, thesis, magazines, websites and articles, related to the subject under research indirectly or directly, helping in all research stages. The goal of resorting secondary sources in this study is to identify the scientific methods and foundations in writing studies as well as taking a general perception about the latest developments that have taken place in the current research field.

4.1.3 Study Community

Five Iraqi banks clients in Baghdad city were the community of the study; the banks are represented as following: one government bank, two Islamic banks, one commercial private bank and an investment private bank.

4.1.4 Study Sample

The research population consists the clients of five Iraqi Banks their branches located in the city of Baghdad, and the clients have a direct connection with the bank's branches in the capital Baghdad.

The sample of the research is an appropriate sample from the clients of the Iraqi Bank branches in Baghdad, where 175 questionnaires distributed to the clients of the bank's branches in Baghdad. Thus, 152 questionnaires were retrieved from them with a percentage of 86.57%. After examining the retrieved questionnaires, it became clear that 152 questionnaires that are valid for analysis, with a percentage of 86.57% of retrieved questionnaires.

4.1.5 Descriptive Statistics Methods

To test the research hypotheses and answer the questions, researcher intends to use the following statistical methods:

- Frequencies and percentages.
- Median to determine the response level of the research sample to their variables.

- Standard deviation to determine the spacing degree of the study sample responses from their mean.
- Correlation and significance test.

Inferential statistics methods, including:

- The Cronbach's alpha Stability Factor Test to measure the strength of association and cohesion between prepared resolutions paragraphs.
- T-test for one sample, to verify the importance of the poor resolution questionnaire compared to the hypothetical mean.
- Simple regression

4.1.6 The Used Statistical Methods

After confirming the validity of the questionnaire and its stability, the study data submitted to a set of tests to show the results, verify the hypotheses in addition to identifying the characteristics of the sample and clarify its results to clarify customer opinions on study themes. Where the SPSS statistical analysis program used to analyze collected data through descriptive statistics, such as frequency, percentages, median, and standard deviation to determine the characteristics of the demographic sample. In addition to correlation between dimensions and multiple regression for the main hypothesis test.

4.1.7 The Data Sources

The first part: the part related to the personal variables of the study sample individuals through five variables (sex, age, educational level, salary, How many years have you interacted with the bank) for describing the characteristics of the study sample individuals.

Likert scale used as a tool to measure participants' responses by coding to five answers, As follows:

Table 4.1. Likert scale.

I totally agree	I agree	neutral	disagree	Strongly Disagree
1	2	3	4	5

The second part: The electronic banking services quality scale included 4 dimensions, namely (ease of use, time saving, safety, and confidentiality) and (25) paragraphs submitted to measure them, divided as follows:

Ease of use						
		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	Using the electronic banking service is easy					
2	Using online banking helps me get all the work done					
3	The bank provides on its website instant assistance to facilitate the operations of the clients					
4	I can get useful information by using the online banking service					
5	It is easy to sign up and use the bank page					
6	Online banking services provide quick help to guide customers to solve problems					
7	The language used on the website is clear					

Time savings						
		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	Using the online service to complete financial transactions saves time					
2	E-services are obtained without delay					
3	Inquiries are answered in a short time					
4	The user can get the service from the first time					
5	There is an immediate response to the customer's request					
6	The speed of loading the bank page on the download site					

Safety level						
		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	I feel safe when dealing with this bank electronically					
2	Using E-bank services providing continues connection					
3	I feel comfortable providing my personal information to the bank online					
4	The E-banking service protects my transaction information					
5	Feeling comfortable while using the E-banking services					
6	The E-banking service is safe in completing transactions					

Level of Confidentiality						
		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	I trust the way the bank handles my information					
2	Confidentiality of customer information is available on the website					
3	There is absolute confidentiality while dealing with the bank					
4	The others not allowed to view my information					
5	The bank maintains accurate records and files and can be quickly referenced					
6	The online banking prevent the misuse of my information					

The third part: The customer satisfaction about E-banking services quality, described in (8) paragraphs submitted to measure them, divided as follows:

Customer Satisfaction						
		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	I will use online banking services regularly					
2	I have absolute satisfaction with the language used on the bank's website					
3	The level of technical terms used on the bank's website was appropriate					
4	I will recommend others to use E-banking					
5	The banking services provided to me are satisfactory					
6	The online services on the website are comprehensive					
7	The website contributes to shortening the effort					
8	The website increased my connection with the bank					

4.2 VARIABLE ANALYSIS

4.2.1 The Stability of The Tool

To verifying the consistency of the research tool, researcher used Cronbach's Alpha to measure the consistency of the respondents answers, the paragraphs of each dimension have been compound in one variable to test the internal consistency, and Table (3.2) reflects the results of stability' tool for this research.

Table 4.2. Coefficient of internal consistency for the dimensions of the questionnaire

Variable	The number of paragraphs	Cronbach's alpha value
Ease of use	7	0.848
Time saving	6	0.716
Safety	6	0.75
Confidentiality	6	0.872
Customer satisfaction	8	0.877

Table 4.4 shows that 60.5 % of the study sample are aged 25 years and under, 29.6 % of the study sample are from 26 to 35 years old, 7.9 % of the study sample they are from 36 to 45 years, 1.3 % of the study sample are from 46 to 55 years. Finally, it turns out that 0.7 % of the respondents are aged 56 years and over.

4.2.2 Description of The Characteristics of The Study Sample:

In following descriptive analysis for the personal characteristics of the research sample: sex; age; educational level; salary; How many years have you interacted with the bank

Table 4.3. Distribution of study sample individuals according to the gender variable

Category	frequency	percentage
Male	70	46 %
Female	82	54 %
Total	152	100%

The results reflected in the table showed that 46 % of the respondents are male, and 54 % are female.

Table 4.4. Distribution of study sample to the age variable

Category	frequency	percentage
Less than 25 year	92	60.5 %
26-35	45	29.6 %
36-45	12	7.9 %
46-55	2	1.3 %
More than 56	1	0.7 %
Total	152	100%

Table 4.4 shows that 60.5 % of the study sample are aged 25 years and under, 29.6 % of the study sample are from 26 to 35 years old, 7.9 % of the study sample they are from 36 to 45 years, 1.3 % of the study sample are from 46 to 55 years. Finally, it turns out that 0.7 % of the respondents are aged 56 years and over.

Table 4.5. Distribution of the study sample to the variable of the educational qualification

Category	frequency	percentage
High school or less	11	7.2 %
BA	135	88.8 %
M.A.	6	3.9 %
Total	152	100%

Table 4.5 shows that 7.2 % of the study sample are holders of high school diploma or less, 88.8 % of the respondents are holders of bachelor's degree in their specialty, and that 3.9 % of the respondents are holders of a master's degree in their specializations.

Table 4.6. Distribution of study sample to the variable number of years of dealing with the banks

Category	frequency	percentage
less than one year	31	20.4 %
1-3	62	40.8 %
3-6	41	27 %
6-10	10	6.6 %
More than 10	8	5.3 %
Total	152	100%

Table 4.6 shows that 20.4% of the study sample dealings with the banks less than a year. 40.8% of the study sample are dealings with the banks from 1-3 years. 27% of the study sample are dealings with the banks from 3-6 years, 6.6% of the study sample dealing with the banks from 6-10 years, and 5.3% from the study sample more than 10 years.

Table 4.7. Distribution of study sample to the monthly income variable.

Category /$	frequency	percentage
less than 300	3	2%
301-500	78	51.3%
501-700	41	27%
701-1000	20	13.2%
More than 1000	10	6.6%
Total	152	100%

Table 4.7 reflected that 2% of the study sample their income is less than 300 dollars, 51.3% their income from 301-500 dollars, 27% their income from 501-700 Dollars, 13.2% their income from 701- 1000 dollars, and finally 6.6% their income more than 1000 dollars.

4.3 STUDY VARIABLES

The researcher determined the study variables as follows:

- The independent study variable expressed in the quality of the electronic banking service with its dimensions (ease of use, saving time, safety, and confidentiality)
- The dependent study variable expressed in customer satisfaction.

4.3.1 Descriptive Statistics For Independent Variable

To describe the quality of electronic banking services (ease of use, saving time, safety, and confidentiality) in studied banks, the researcher resorted to using mean, and standard deviation for each dimension, as shown in following tables:

Table 4.8. Median and Standard Deviations, Ease of Use Level

Ease of Use dimension	I totally agree	I agree	Neutral	Disagree	Strongly Disagree	Median	Std. deviation	result
Using the electronic banking service is easy	52	75	20	3	2	2	0.8112	agree
Using online banking helps me get all the work done	47	69	33	2	1	2	0.8002	agree
The bank provides on its website instant assistance to facilitate the operations of the clients	42	79	27	4	0	2	0.7489	agree
I can get useful information by using the online banking service	45	86	21	0	0	2	0.6419	agree
It is easy to sign up and use the bank page	30	82	37	2	1	2	0.741	agree
Online banking services provide quick help to guide customers to solve problems	39	86	25	0	2	2	0.7350	agree
The language used on the website is clear	42	85	22	1	2	2	0.7505	agree
The result of the first dimension						2	0.54094	agree

The table indicates the convergence in the values of the median. In general, it turns out that the level of ease of use of electronic banking service in Iraqi Banks in Baghdad from the study

respondents perspective was high, and in general clients were agree with the ease of use of the services.

Table 4.9. Median, standard deviations and level of time savings

Time saving dimension	I totally agree	I agree	Neutral	Disagree	Strongly Disagree	Median	Std. deviation	result
Using the online service to complete financial transactions saves time	48	83	15	6	0	2	0.7463	agree
E-services are obtained without delay	34	79	38	1	0	2	0.7083	agree
Inquiries are answered in a short time	36	75	39	2	0	2	0.7400	agree
The user can get the service from the first time	30	72	48	2	0	2	0.7406	agree
There is an immediate response to the customer's request	44	73	35	0	0	2	0.7209	agree
The speed of loading the bank page on the download site	45	61	42	2	2	2	1.5069	agree
The result of the second dimension						2	0.58339	agree

The table indicates the convergence in the values of the median. In general, it turns out that the level of time saving in electronic banking service in Iraqi Banks in Baghdad from the study respondents perspective was high, and in general clients were agree that the electronic banking services are time saving.

Table 4.10. Median, standard deviations and safety level.

Safety dimension	I totally agree	I agree	Neutral	Disagree	Strongly Disagree	Median	Std. deviation	result
I feel safe when dealing with this bank electronically	40	84	26	2	0	2	0.37	agree
Using E-bank services providing continues connection	44	84	24	0	0	2	0.6580	agree
I feel comfortable providing my personal information to the bank online	30	79	35	6	2	2	0.8280	agree
The E-banking service protects my transaction information	39	89	21	1	2	2	0.7340	agree
Feeling comfortable while using the E-banking services	42	71	32	2	5	2	0.9152	agree
The E-banking service is safe in completing transactions	48	73	24	6	1	2	0.8318	agree
The result of the third dimension						2	0.65	agree

The table indicates the convergence in the values of the median. In general, it turns out that the level of safety in electronic banking service in Iraqi Banks in Baghdad from the study respondents perspective was high, and in general clients were agree about the safeness of electronic banking.

Table 4.11. Median, Standard Deviations, and Level of Confidentiality.

Confidentiality dimension	I totally agree	I agree	Neutral	Disagree	Strongly Disagree	Median	Std. deviation	result
I trust the way the bank handles my information	55	69	26	0	2	2	0.7953	agree
Confidentiality of customer information is available on the website	59	72	14	7	0	2	0.7918	agree
There is absolute confidentiality while dealing with the bank	75	53	21	3	0	2	0.7841	agree
The others not allowed to view my information	75	62	11	4	0	2	0.7341	agree
The bank maintains accurate records and files and can be quickly referenced	69	54	24	3	2	2	0.8759	agree
The online banking prevent the misuse of my information	60	62	25	3	2	2	0.8594	agree
The result of the fourth dimension						2	0.63104	agree

The table indicates the convergence in the values of the median. In general, it turns out that the level of Confidentiality in electronic banking service in Iraqi Banks in Baghdad from the study respondents perspective was high, and in general clients were agree that the electronic banking services are Confidential.

4.3.2 Descriptive Statistics For Dependent Variable

To describe customer satisfaction in the Iraqi Islamic Bank the researcher resorted to using median and standard deviations as the following table shows.

Table 4.12. Median, Standard Deviations, and Level of Customer satisfaction

Customer Satisfaction	I totally agree	I agree	Neutral	Disagree	Strongly Disagree	Median	Std. deviation	result
I will use online banking services regularly	44	75	31	2	0	2	0.739	agree
I have absolute satisfaction with the language used on the bank's website	39	75	36	2	0	2	0.7414	agree
The level of technical terms used on the bank's website was appropriate	34	88	26	2	2	2	0.7546	agree
I will recommend others to use E-banking	42	79	28	1	2	2	0.7796	agree
The banking services provided to me are satisfactory	32	85	27	6	2	2	0.8133	agree
The online services on the website are comprehensive	38	66	42	4	2	2	0.8607	agree
The website contributes to shortening the effort	39	69	38	4	2	2	0.8531	agree
The website increased my connection with the bank	32	73	43	4	0		0.7661	
The result of the dependent dimension						2	0.57865	agree

The table indicates the convergence in the values of the median. In general, it turns out that the level of customer satisfaction in electronic banking service in Iraqi Banks in Baghdad from the study respondents perspective was high, and in general clients were agree that they are satisfy with the electronic banking services.

4.3.3 Correlation and Significance Between Study Variables

In this section the correlation matrix between E-banking services dimensions themselves and the customer satisfaction dimension has been calculated as following:

Table 4.13. Correlations matrix

Correlations		Ease_of_use	Saving_time	Safety	Confidentiality	customer_satisfaction
Ease of use	Pearson Correlation	1	.533**	.143	.518**	.536**
	Sig. (2-tailed)		.000	.079	.000	.000
	N	152	152	152	152	152
Saving time	Pearson Correlation	.533**	1	.066	.337**	.512**
	Sig. (2-tailed)	.000		.417	.000	.000
	N	152	152	152	152	152
Safety	Pearson Correlation	.143	.066	1	.300**	.330**
	Sig. (2-tailed)	.079	.417		.000	.000
	N	152	152	152	152	152
Confidentiality	Pearson Correlation	.518**	.337**	.300**	1	.522**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	152	152	152	152	152
customer_satisfaction	Pearson Correlation	.536**	.512**	.330**	.522**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	152	152	152	152	152

*. Correlation is significant at the 0.05 level (2-tailed).

**. Correlation is significant at the 0.01 level (2-tailed).

Table 4.13 reflects the direct relationship between ease of use and customer satisfaction, where Pearson Correlation was 0.536 and there is statistically significant impact between them at significance level 0.01. In addition, there is a direct relation between saving time and customer satisfaction, where the Pearson Correlation is 0.512 and statistically significant impact between them at significance level 0.01. Moreover, there is a direct relationship between safety and customer satisfaction, where the Pearson Correlation was 0.330 and there is statistically significant effect between them at significance level 0.01; and there is a direct relationship

between ease of use and customer satisfaction, where Pearson Correlation was 0.522 and there is statistically significant impact between them at significance level 0.01.

The Table 4.13 also reflects that the correlation between the independent variables (ease of use, saving time, safety, confidentiality) and the dependent variable customer satisfaction was statistically significant at the 0.01 level with all the independent variables, which refer to a strong relation between the independent and dependent variables

4.4 EXAMINING THE STUDY HYPOTHESES

In the following the main hypothesis:

Ho1: There is no statistically significant effect of the quality of electronic banking services on ease of use, saving time, confidentiality, and safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches.

The model quality will test using F-test. The effect on the dependent variable due the change in the independent variables using R2. The significant of the relation between the independent variables on the dependent variable using T-test.

The following sub-hypotheses will be examine one by one, as following:

4.4.1 Testing First Sub-Hypotheses

H01-1: There is no statistically significant effect of ease of use on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

Simple regression analysis used to verify the impact of ease of use on customer satisfaction in the Iraqi Banks in Baghdad and their branches. In the following the extracted results:

Table 4.14. Ease of use model summery

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.536a	.287	.282	.49031	.287	60.318	1	150	.000

Table 4.15. Ease of use ANOVA table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.500	1	14.500	60.318	.000b
	Residual	36.060	150	.240		
	Total	50.561	151			

a. Dependent Variable: customer_satisfaction

b. Predictors: (Constant), Ease_of_use

Table 4.16. Ease of use Coefficients table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.931	.149		6.267	.000
	Ease_of_use	.573	.074	.536	7.766	.000

a. Dependent Variable: customer_satisfaction

A significant effect was shown in the result of the above statistical analysis of ease of use on customer satisfaction in the Iraqi Banks in Baghdad and their branches, as the correlation coefficient R (0.536) reached at a level (0.05> a).

At the 0.05 significance level there is a statistically significant correlation, indicating the existence of a correlation between the ease of use of electronic banking services and the degree of customer satisfaction in Iraqi banks in the city of Baghdad. Where the correlation coefficient was 0.536, which is statistically indicative of a direct correlation, shows that increasing the ease of use level of the electronic banking services increasing the customer's satisfaction in Iraqi

banks in Baghdad city and their branches. As the above tables show F-test value is 60.318 which is statistically significant at 0.05 significance level that indicates the quality of the relationship model between ease of use and customer satisfaction, and the reliability on the model results without errors. R2 = .287 indicates that the ease of use of electronic banking services explains the change in customer satisfaction degree with 28.7%, while the 71.3% remain explained by other factors in addition to random errors resulting from the accuracy of the data collection and measurement units, etc.

The value of the test T = 6.267 indicates that the effect of the ease of use of electronic banking services on customer satisfaction degree in Iraqi banks is statistically significant, which explained as the ease of use of electronic banking services has an impact on the degree of customer satisfaction, where the relation model could be represented as following:

The degree of customer satisfaction in Iraqi banks in the city of Baghdad and their branches = 0.931 + ease of use (0.573)

Interpretation the previous model, by measuring the ease of use of electronic banking services and applying the model, it is possible to predict the degree of customer satisfaction in Iraqi banks. As 0.573 change of unit in the ease of use of electronic banking services increases the degree of customer satisfaction by one unit and this may indicate the impact of the ease of use of the electronic Banking services on customer satisfaction in Iraqi banks and their branches in Baghdad.

Which mean that: There is statistically significant effect of ease of use on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

4.4.2 Testing Second Sub-Hypotheses

H01-2: There is no statistically significant effect of saving time on customer satisfaction in the Iraqi Banks in Baghdad and its branches at the significance level (a = 0.05).

To test this hypothesis, simple regression analysis was used to verify the impact of saving time on customer satisfaction in the Iraqi Banks in Baghdad and their branches. In the following the extracted results:

Table 4.17. Saving time model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.512[a]	.262	.257	.49868	.262	53.314	1	150	.000

a. Predictors: (Constant), Saving_time

Table 4.18. Saving time ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.258	1	13.258	53.314	.000[b]
	Residual	37.302	150	.249		
	Total	50.561	151			

a. Dependent Variable: customer_satisfaction

b. Predictors: (Constant), Saving_time

Table 4.19. Saving time coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.009	.147		6.863	.000
	Saving_time	.508	.070	.512	7.302	.000

a. Dependent Variable: customer_satisfaction

A significant effect was shown in the result of the above statistical analysis of saving time on customer satisfaction in the Iraqi Banks in Baghdad and their branches, as the correlation coefficient R (0.512) reached at a level (0.05> a).

At the 0.05 significance level there is a statistically significant correlation, indicating the existence of a correlation between the saving time of electronic banking services and the degree of customer satisfaction in Iraqi banks in the city of Baghdad. Where the correlation coefficient was 0.512 that is statistically indicative of a direct correlation shows that increasing the saving time level of the electronic banking services increasing the customer's satisfaction in Iraqi banks in Baghdad city and their branches. As the above tables show F-test value is 53.314 which is statistically significant at 0.05 significance level, which indicates the quality of the relationship

model between saving time and customer satisfaction: and the reliability on the model results without errors. R2 = .262 indicates that the saving time of electronic banking services explains the change in customer satisfaction degree with 26.2%, while the 83.8% remain explained by other factors in addition to random errors resulting from the accuracy of the data collection and measurement units, etc.

The value of the test T = 6.863 indicates that the effect of the saving time of electronic banking services on customer satisfaction degree in Iraqi banks is statistically significant, which explained as the saving time of electronic banking services has an impact on the degree of customer satisfaction, where the relation model could be represented as following:

The degree of customer satisfaction in Iraqi banks in the city of Baghdad and their branches = 1.009 + saving time (0.508)

Interpretation the previous model, it is clear that by measuring the saving time of electronic banking services and applying the model, It is possible to predict the degree of customer satisfaction in Iraqi banks. As 0.508 change of unit in the saving time of electronic banking services increases the degree of customer satisfaction by one unit and this may indicate the impact of the saving time of the electronic Banking services on customer satisfaction in Iraqi banks and their branches in Baghdad.

Which mean that: There is statistically significant effect of saving time on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

4.4.3 Testing Third Sub-Hypotheses

H01-3: There is no statistically significant effect of confidentiality on customer satisfaction in the Iraqi Banks in Baghdad and its branches at the significance level (a = 0.05).

To test this hypothesis, simple regression analysis was used to verify the impact of confidentiality on customer satisfaction in the Iraqi Banks in Baghdad and their branches. In the following the extracted results:

Table 4.20. Confidentiality Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.522[a]	.273	.268	.49503	.273	56.321	1	150	.000

a. Predictors: (Constant), Confidentiality

Table 4.21. Confidentiality ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.802	1	13.802	56.321	.000[b]
	Residual	36.759	150	.245		
	Total	50.561	151			

a. Dependent Variable: customer_satisfaction

b. Predictors: (Constant), Confidentiality

Table 4.22. Confidentiality coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.196	.120		9.998	.000
	Confidentiality	.479	.064	.522	7.505	.000

a. Dependent Variable: customer_satisfaction

A significant effect was shown in the result of the above statistical analysis of confidentiality on customer satisfaction in the Iraqi Banks in Baghdad and their branches, as the correlation coefficient R (0.522) reached at a level (0.05> a).

At the 0.05 significance level there is a statistically significant correlation, indicating the existence of a correlation between the confidentiality of electronic banking services and the degree of customer satisfaction in Iraqi banks in the city of Baghdad. Where the correlation coefficient was 0.522 that is statistically indicative of a direct correlation shows that increasing the confidentiality level of the electronic banking services increasing the customer's satisfaction in Iraqi banks in Baghdad city and their branches. As the above tables show F-test value is

56.321 which is statistically significant at 0.05 significance level, which indicates the quality of the relationship model between confidentiality and customer satisfaction: and the reliability on the model results without errors. R2 = .273 indicates that the confidentiality of electronic banking services explains the change in customer satisfaction degree with 27.3%, while the 72.7% remain explained by other factors in addition to random errors resulting from the accuracy of the data collection and measurement units, etc.

The value of the test T = 9.998 indicates that the effect of the confidentiality of electronic banking services on customer satisfaction degree in Iraqi banks is statistically significant, which explained as the confidentiality of electronic banking services has an impact on the degree of customer satisfaction, where the relation model could be represented as following:

The degree of customer satisfaction in Iraqi banks in the city of Baghdad and their branches = 1.196 + confidentiality (0.479)

Interpretation the previous model, by measuring the confidentiality of electronic banking services and applying the model, it is possible to predict the degree of customer satisfaction in Iraqi banks. As 0.479 change of unit in the confidentiality of electronic banking services increases the degree of customer satisfaction by one unit and this may indicate the impact of the confidentiality of the electronic Banking services on customer satisfaction in Iraqi banks and their branches in Baghdad.

Which mean that: There is statistically significant effect of confidentiality on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

4.4.4 Testing Fourth Sub-Hypotheses

H01-4: There is no statistically significant effect of safety on customer satisfaction in the Iraqi Banks in Baghdad and its branches at the significance level (a = 0.05).

To test this hypothesis, simple regression analysis was used to verify the impact of safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches. In the following the extracted results:

Table 4.23. Customer satisfaction Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.330[a]	.109	.103	.54810	.109	18.305	1	150	.000

a. Predictors: (Constant), Safety

Table 4.24. Customer satisfaction ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.499	1	5.499	18.305	.000[b]
	Residual	45.062	150	.300		
	Total	50.561	151			

a. Dependent Variable: customer_satisfaction

b. Predictors: (Constant), Safety

Table 4.25. Customer satisfaction Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.963	.048		40.754	.000
	Safety	.029	.007	.330	4.278	.000

a. Dependent Variable: customer_satisfaction

A significant effect was shown in the result of the above statistical analysis of safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches, as the correlation coefficient R (0.33) reached at a level (0.05> a).

At the 0.05 significance level there is a statistically significant correlation, indicating the existence of a correlation between the safety of electronic banking services and the degree of customer satisfaction in Iraqi banks in the city of Baghdad. Where the correlation coefficient was 0.33 that is statistically indicative of a direct correlation shows that increasing the safety level of the electronic banking services increasing the customer's satisfaction in Iraqi banks in Baghdad city and their branches. As the above tables show F-test value is 18.305 which is statistically

significant at 0.05 significance level, which indicates the quality of the relationship model between safety and customer satisfaction: and the reliability on the model results without errors. R2 = .109 indicates that the safety of electronic banking services explains the change in customer satisfaction degree with 10.9%, while the 89.1% remain explained by other factors in addition to random errors resulting from the accuracy of the data collection and measurement units, etc.

The value of the test T = 40.754 indicates that the effect of the safety of electronic banking services on customer satisfaction degree in Iraqi banks is statistically significant, which explained as the safety of electronic banking services has an impact on the degree of customer satisfaction, where the relation model could be represented as following:

The degree of customer satisfaction in Iraqi banks in the city of Baghdad and their branches = 1.963 + safety (0.029)

Interpretation the previous model, by measuring the safety of electronic banking services and applying the model, it is possible to predict the degree of customer satisfaction in Iraqi banks. As 0.029 change of unit in the safety of electronic banking services increases the degree of customer satisfaction by one unit and this may indicate the impact of the safety of the electronic Banking services on customer satisfaction in Iraqi banks and their branches in Baghdad.

Which mean that: There is statistically significant effect of safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

4.4.5 Testing The Main Hypothesis

Ho1: There is no statistically significant effect of the quality of electronic banking services on ease of use, saving time, confidentiality, and safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

To test this hypothesis, simple regression analysis was used to verify the effect of the quality of electronic banking services on customer satisfaction in the Iraqi Banks in Baghdad and their branches. In the following the extracted results:

Table 4.26. The main hypothesis model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.683[a]	.467	.452	.42831	.467	32.152	4	147	.000

a. Predictors: (Constant), Confidentiality, Safety, Saving_time, Ease_of_use

Table 4.27. The main hypothesis ANOVA table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.593	4	5.898	32.152	.000[b]
	Residual	26.968	147	.183		
	Total	50.561	151			

a. Dependent Variable: customer_satisfaction

b. Predictors: (Constant), Confidentiality, Safety, Saving_time, Ease_of_use

Table 4.28. The main hypothesis Coefficients table

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.537	.149		3.597	.000
	Safety	.018	.006	.205	3.237	.001
	Ease_of_use	.235	.084	.219	2.790	.006
	Saving_time	.296	.071	.298	4.169	.000
	Confidentiality	.226	.067	.247	3.366	.001

a. Dependent Variable: customer_satisfaction

A significant effect was shown in the result of the above statistical analysis of the quality of electronic banking services on customer satisfaction in the Iraqi Banks in Baghdad and their branches, as the correlation coefficient R (0.683) reached at a level (0.05> a).

At the 0.05 significance level there is a statistically significant correlation, indicating the existence of a correlation between the quality of electronic banking services and the degree of customer satisfaction in Iraqi banks in the city of Baghdad. Where the correlation coefficient was 0.683 that is statistically indicative of a direct correlation shows that increasing of the quality of

electronic banking services increasing the customer's satisfaction in Iraqi banks in Baghdad city and their branches. As the above tables show F-test value is 32.152 which is statistically significant at 0.05 significance level, which indicates the quality of the relationship model between the quality of electronic banking services and customer satisfaction; and the reliability on the model results without errors. R2 = .467 indicates that the quality of electronic banking services of electronic banking services explains the change in customer satisfaction degree with 46.7%, while the 53.3% remain explained by other factors in addition to random errors resulting from the accuracy of the data collection and measurement units, etc.

The value of the test T = 3.597 indicates that the effect of the quality of electronic banking services on customer satisfaction degree in Iraqi banks is statistically significant, which explained as the quality of electronic banking services has an impact on the degree of customer satisfaction, where the relation model could be represented as following:

The degree of customer satisfaction in Iraqi banks in the city of Baghdad and their branches = 0.537 +ease of use (0.235) +saving time (0.296) + confidentiality (0.226) + safety (0.018)

Interpretation the previous model, it is clear that by measuring the quality of electronic banking services and applying the model, it is possible to predict the degree of customer satisfaction in Iraqi banks, as the most effecting dimension on the customer satisfaction are: saving time, ease of use, confidentiality and safety respectively.

Which mean that: There is statistically significant effect of the quality of electronic banking services on ease of use, saving time, confidentiality, and safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

5. DISCUSSION

5.1 RESULTS

The study results were as following:

There is statistically significant effect of the quality of electronic banking services on ease of use, saving time, confidentiality, and safety on customer satisfaction in the Iraqi Banks in Baghdad and their branches at the significance level (a = 0.05).

The study reflected that the most effect dimension on the customer satisfactions is saving time (0.296), ease of use (0.235), then confidentiality (0.226) and at list the safety (0.018)

The study reflected that the quality of services dimensions is similar according to their effect on the quality, while the median for (ease of use, saving time, confidentiality, and safety) were 2

5.2 RECOMMENDATIONS

Arrangement the impact of the quality of electronic banking services dimensions on customer satisfaction has practical importance; therefore, the bank management must consider it in improving the quality of electronic banking services, focusing on the saving time dimension of being the most influential on customer satisfaction with considering the weaknesses in other dimensions.

The banks management should focus more on increasing the awareness of their clients about the safety dimension as its they considered it the less effect dimension on the quality of electronic banking services.

The banks management should train the staff to provide the services from the first time without latency.

The banks management should develop the user interface for their electronic banking services to make the clients comfortable while conducting transactions.

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APPENDIX

Put a tick (Y) in front of your convenience:

First, personal data:

1 / gender:

Male: ☐ Female: ☐

2 / age:

29-20 years old ☐ 30-39 years ☐

40- 49 years ☐ 50 -59 years ☐

Sixty and more ☐

3/ Academic qualification:

University ☐ secondary ☐ school ☐

PHD ☐ master ☐

4/ Salary:

5/ how many years have you interacted with the bank?

1. EASE OF USE

		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	Using the electronic banking service is easy					
2	Using online banking helps me get all the work done					
3	The bank provides on its website instant assistance to facilitate the operations of the clients					
4	I can get useful information by using the online banking service					
5	It is easy to sign up and use the bank page					
6	Online banking services provide quick help to guide customers to solve problems					
7	The language used on the website is clear					

2. TIME SAVINGS

		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	Using the online service to complete financial transactions saves time					
2	E-services are obtained without delay					
3	Inquiries are answered in a short time					
4	The user can get the service from the first time					
5	There is an immediate response to the customer's request					
6	The speed of loading the bank page on the download site					

3. SAFETY LEVEL

		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	I feel safe when dealing with this bank electronically					
2	Using E-bank services providing continues connection					
3	I feel comfortable providing my personal information to the bank online					
4	The E-banking service protects my transaction information					
5	Feeling comfortable while using the E-banking services					
6	The E-banking service is safe in completing transactions					

4. LEVEL OF CONFIDENTIALITY

		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	I trust the way the bank handles my information					
2	Confidentiality of customer information is available on the website					
3	There is absolute confidentiality while dealing with the bank					
4	The others not allowed to view my information					
5	The bank maintains accurate records and files and can be quickly referenced					
6	The online banking prevent the misuse of my information					

5. CUSTOMER SATISFACTION

		I totally agree	I agree	neutral	disagree	Strongly Disagree
1	I will use online banking services regularly					
2	I have absolute satisfaction with the language used on the bank's website					
3	The level of technical terms used on the bank's website was appropriate					
4	I will recommend others to use electronic banking					
5	The banking services provided to me are satisfactory					
6	The online services on the website are comprehensive					
7	The website contributes to shortening the effort					
8	The website increased my connection with the bank					