

# The Importance and Advantages of E-Banking Services

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**Abstract-** With the era of globalization and skip sectors limits areas and services homelands and territories sacrifice the duty of the banks, the study of the evolution of technological culture are at their customers and understand the degree of acceptance of these electronic services to adopt development strategies in technology and information systems to keep pace with this development. The recent period has witnessed a rapid transformation from the traditional form of banks in transactions into electronic format, where the international network of information plays a key role as an intermediary for monetization business electronic banking services and therefore the banks need to a number of equipment and ingredients to the success of its role in promoting the electronic banking operations and development, which is to providing legal and legislative structure and the availability of expertise and human competencies, especially those working in the field of information and internet technology as well as the security of the information and programs that are the customer a special incentive to provide along with the commitment on the part of the bank and the existence of the trust of IT crimes and manipulation of data, programs and others, confidentiality of information and privacy and security as well as social acceptance The bank's customers to new developments and accommodate the desired payback. It is for the growth and development has become the electronic service and customer satisfaction concern for organizations where service has become the focus of interest in customer satisfaction and a permanent research and identify the needs and expectations of the customer and provide a service satisfaction.

**Index Terms-** globalization, service satisfaction, customers

## I. INTRODUCTION

E-banking services are of extreme importance in the banking system, which is the economy, including doing the funding, support and activation and activation of economic processes and facilitate the integration process of global economic processes in order to keep pace with every development witnessed in and take advantage of all the proposed solutions and identify the level of electronic banking services offered banks and the extent of the point of view of the customers, the importance of the study lies in the following:

1. Thread recent study is a new scientific approach its quality and shows the importance of the reality and the use of electronic banking services in the Republic Bank.
2. Clarify the concept of e-banking services and the degree of satisfaction of the customer.

3. Clarify the importance of electronic banking services in banks in the success of its work and achieve its goals.

The banking markets are keenly competitive in winning and retaining customers by offering the best banking services. In order to achieve this, banks are adopting a strategic management to improve the quality of banking services provided to build a long-term mutual trust relationship between the bank and its customers and customer satisfaction on them. In order to achieve the objectives of the study, the questionnaire was prepared and distributed to the study community, which is represented by the customers of the Goumhuriya Bank (the number of customers of Beni Waleed branch is 13000 and the number of customers of Souf Al-Jeen branch is 11700). The researcher was distributed 300 questionnaires to the customers of the Goumhuriya Bank in the Beni Waleed city - Beni Waleed branch and Souf Al-Jeen branch. The results showed that there is a high level of the quality of the electronic services. There is also an increase in the quality of the relationship between the customer and the bank and the existence of a positive relation to the quality of the electronic services in general at the level of quality between the customer and the bank (satisfaction, confidence and commitment).

The study recommended the importance of increasing trust between the bank and its customers by increasing the focus on the efficiency between the customer and the service provider because the cost of maintaining the current customer is less than winning a new customer and achieving full customer satisfaction by further improving the quality of service provided to them and maintaining the level of efficiency and reliability of the quality of services. Electronic banking need work to increase attention to the subject of privacy to maintain customer data and information.

In order to ensure the success of the bank in providing outstanding customer service and satisfaction, it will continue to study the analysis and measurement of satisfaction with the service provided and allow the measurement process thus:

- Get feedback about customer satisfaction with the bank and its services and ways of interacting with them.
- Providing open and constructive dialogue on areas of power and weakness in service.
- Good identification and diagnosis of customer needs and expectations for service delivery levels.
- Providing a measure of the stability of future development situations and opportunities.
- An objective baseline for incentive systems, performance evaluation and training.

(Monin (J) La certification qualite dens les services, 2011, AFNOR)

The Bank examines customer satisfaction based on the following dimensions of reliability, responsiveness, safety, empathy, concrete, and depends on several methods to measure customer satisfaction including:

- Surveys (questionnaire) is one of the most used sources in order to obtain opinions, preferences, trends and levels of customer satisfaction from the service and can be applied either by mail, telephone, or personal interview to a number of clients representing the studied community.

- Customer complaints and criticism: These are important sources, which depend on customer satisfaction The more the number of criticisms provided by the service is a sign of customer dissatisfaction, and therefore the bank to analyze complaints in order to identify weaknesses in services and work on the treatment according to the expectations of customers.

- Letters of thanks and appreciation: which in turn reflect the level of customer satisfaction and appreciation in the service from sources of competitive advantage and focus in advertising campaigns.

- Monitoring the behavior of customers: that by observing the behavior and behavior of customers during or after access to the service can be valuable information on their preferences.

The world today live in an era called the phase information age, and now some call it named the era of knowledge where the attributes and features of this era and its mechanisms and standards radically different from all of the above, therefore imposes all of the commentary, the need for taking concepts and new mechanisms and renewable. He was the most dangerous raised this era the emergence of competition basic fact determines the success or institutions failed, including the banks, hence banking institution in a position to become bound by the hard work and continued to gain competitive advantages for the possibility of improving its position in the market or even maintain them in the face of competing pressures, the electronic banking services are considered an element governor in the conditions of competition acute between the various banks where the style quality electronic services that would enable banks to gain a competitive edge to survive and continue in light of the changing environment resulting from renewed economic climate conditions. Importance of research is reflected largely the relationship between the bank and the customer, which is seeking banks to gain access to the client's satisfaction and do more for it, and they say that customer satisfaction is the ultimate goal of business organizations can not be attained only by providing the best services, which must carry the value to the customer compared to the amount paid by the criticism and dissatisfaction condition for the survival of the enterprise activity. Electronic banking service is a modern concepts that urges organizations and financial institutions, especially banks to consider customers as partners and build with them a long-term intimate relationships and keep their old customers by providing excellent services to them, as many of the services the success depends on the creation-based customer and sustain relationships or interact with customers in such a way

to appease them and especially those who use the service by repeating the length of time, and here I have to the service provider that the steps to build confidence and achieve customer satisfaction, and here I had to banks or were necessary urgent for banks to keep pace with the tremendous development in the world of the internet, which has become a pillar every individual and society, institution or organization.

### ***Interaction between satisfaction and quality***

The current development of ISO standards drives quality managers in institutions to integrate customer satisfaction into their work environment, which can display some of the necessary elements that allow:

1. Setting the measurement of customer satisfaction within the operations of the institution, especially its relationship to quality.
2. Develop a work plan in order to make it more effective.

The chronology of the relationship between the client and the organization can be clarified in four stages:

1. At the beginning: the future client has expectations, and thanks to the process of listening to the client can the institution to convert these expectations to the desired quality can be illustrated as follows:

Based on the questions of the study identified, the following hypotheses can be formulated:

### **The first main hypothesis:**

There is statistically significant relationship between the quality of electronic services according to the following dimensions: Website - Interaction - Reliability - Privacy - Security - Responsiveness - Efficiency - Empathy and satisfaction.

### **The second main hypothesis:**

There is statistically significant relationship between the quality of electronic services according to the following dimensions: Website - Interaction - Reliability - Privacy - Security - Responsiveness - Efficiency - Empathy and commitment.

### **The third main hypothesis:**

There is statistically significant relationship between the quality of electronic services according to the following dimensions: Website - Interaction - Reliability - Privacy - Security - Responsiveness - Efficiency - Empathy and confidence.

## **II. THE SUB-HYPOTHESES**

### **The first sub-hypothesis:**

There is a low level of quality of electronic services according to the following dimensions: Website - Interaction - Reliability - Privacy - Security - Responsiveness - Efficiency - Empathy in the Goumhuriyya Bank

**The second sub-hypothesis:**

There is a low level of satisfaction, commitment and confidence for customers of the Goumhuriya Bank.

**Environment, Society and Study Sample**

1 - **Study Environment:** The study environment is in the branches of the Goumhuriya Bank in Bani Waleed and Souf Al-Jeen (Bani Waleed branch and Souf Al-Jeen branch).

2 - **Community of the study:** The study community is represented in the customers of branches of the Goumhuriya Bank in Beni Waleed in Libya

**Sample of the study** - Because of the difficulty of communication with all respondents of the community, therefore was selected a random sample of class customers of the branches of the Goumhuriya Bank in Beni Waleed in Libya. In order to have the appropriate size of the sample then it was used the following law of determination sample size (Tashotush, 2001, p. 85).

Where n represents the size of the sample and N represents the size of the community and B represents the amount of error that can be tolerated and P represents the

assumed ratio  $Z_{(1-\frac{\alpha}{2})}$  and the tabular value of the normal distribution table and the meaning level.

Assuming that B = 0.05, P = 0.5 to make the sample size as large as possible and at the meaning level  $\alpha = 0.05$ , we find

$Z_{(1-\frac{\alpha}{2})} = Z_{(0.975)} = 1.96$  that , and then determine the size of the sample as follows:

$$n = \frac{Np(1-p)Z^2_{(1-\frac{\alpha}{2})}}{(N-1)B^2 + P(1-P)Z^2_{(1-\frac{\alpha}{2})}}$$

$$n = \frac{Np(1-p)Z^2_{(1-\frac{\alpha}{2})}}{(N-1)B^2 + P(1-P)Z^2_{(1-\frac{\alpha}{2})}} = \frac{24700 \times 0.5 \times 0.5 \times (1.96)^2}{24699 \times (0.05)^2 + 0.5 \times 0.5 \times (1.96)^2} = \frac{23721.88}{62.7079} = 378$$

Using the proportional distribution method in the following random sample, the sample size was distributed to the bank branches using the following law (Tashtotush, 2001, p. 116):

$$n_i = n \times \frac{N_i}{N}$$

Where  $n_i$  represents the size of the sample taken from class i (section i) and  $N_i$  represents the size of the class I (section I) and N denotes the size of the community.

**III. RECOMMENDATIONS**

The study reached a number of conclusions, the most important are as follows:

1. There is a rise in the quality of e-services.
  - There is a high level of quality of electronic services according to the dimension of the website.
  - There is an increase in the level of quality of electronic services according to the dimension of the interaction.

- There is a high level of quality of electronic services according to the dimension of the reliability.
  - There is a rise in the quality of electronic services according to the dimension of the privacy.
  - There is a rise in the quality of electronic services according to the dimension of the security.
  - There is an increase in the level of quality of electronic services according to the dimension of the responsiveness.
  - There is an increase in the level of quality of electronic services according to the dimension of the efficiency.
  - There is a rise in the quality of e-services according to the dimension of the empathy.
- 2 - There is an increase in the quality of the relationship between the customer and the bank as:
- There is a high level of customer satisfaction.
  - There is a high level of confidence.
  - There is a high level of commitment.

3 - There is a positive relation between the level of the quality of the electronic services in general and the level of

quality of the relationship between the customer and the bank (satisfaction, confidence and commitment) as 84.27% of the change in the quality of the relationship between the customer and the bank (satisfaction, confidence and commitment) is due to the change in the quality of electronic services in general if the level of quality of the relationship between the customer and the bank (satisfaction, confidence and commitment) is only affected by the quality of the electronic services in general. whereas :

- There is a positive relationship between the level of the quality of the electronic services and the level of the satisfaction, as 79.74% of the change in the level of the satisfaction is due to the change in the quality of e-services if the level of the satisfaction is affected only by the level of the quality of the electronic services.

- There is a positive relationship between the level of the quality of the electronic services and the level of the confidence, as 72.93% of the change in the level of the confidence is due to the change in the quality of e-services if the level of the confidence is affected only by the level of the quality of the electronic services

- There is a positive relationship between the level of the quality of the electronic services and the level of the commitment, as 76.39% of the change in the level of the commitment is due to the change in the quality of e-services if the level of the commitment is affected only by the level of the quality of the electronic services

#### IV.

##### DATA COLLECTION TOOL

The researcher relied on the questionnaire to obtain the data that helps him to test the hypotheses of the subject of the study, where he designed a questionnaire form. In order to verify the validity of the questionnaire, the validity method of the content was used in the form of the validity of the arbitrators. The questionnaire form was presented in its initial form to the supervisor of the thesis, who gave his comments on the questionnaire and the scale used. The questionnaire was also presented to a selection of specialists in management science. After the opinions and observations of all these specialists were collected on the sections of the questionnaire, the necessary amendments were made either by deleting or adding in the paragraphs until the picture that was prepared for the application was reached. It comprises three main sets of questions:

Group I: It includes 6 personal questions, including gender, scientific qualification, age and period of dealing with the bank, experience and career.

Group II: It includes 40 statements about the levels of dimensions of the electronic services in the bank under study divided into these statements, as follows:

1. Six statements about the level of the electronic services quality according to the dimension of the website.
2. Five statements about the level of the electronic services quality according to the dimension of the interaction.

3. Five statements about the level of the electronic services quality according to the dimension of the reliability.

4. Five statements about the level of the electronic services quality according to the dimension of the privacy

5. Five statements about the level of the electronic services quality according to the dimension of the security.

6. Five statements about the level of the electronic services quality according to the dimension of the responsiveness.

7. Seven statements on the level of quality of electronic services according to the extent of efficiency.

8. Eight statements about the level of the electronic services quality according to the dimension of the empathy.

Group III: It includes 21 statements about the level of the quality of the relationship between the customer and the bank under study divided into these statements, as follows:

1. Nine statements about the level of customer satisfaction.

2. Six statements about the level of confidence.

3. Six statements about the level of commitment.

After the arbitration process, the researcher distributed 300 questionnaire forms to those selected from the clients of the branches of the Goumhuriya Bank of the Republic in Beni Waleedd in Libya as in Table (4.3). After a period of time, a questionnaire form was obtained for lack of response. Table (4.3) shows the number of distributed and retrieved questionnaire forms and the percentage retrieved from each branch and from all branches.

#### V. CONCLUSION

The study reached a number of conclusions, the most important are as follows:

1. There is a rise in the quality of e-services.

- There is a high level of quality of electronic services according to the dimension of the website.

- There is an increase in the level of quality of electronic services according to the dimension of the interaction.

- There is a high level of quality of electronic services according to the dimension of the reliability.

- There is a rise in the quality of electronic services according to the dimension of the privacy.

- There is a rise in the quality of electronic services according to the dimension of the security.

- There is an increase in the level of quality of electronic services according to the dimension of the responsiveness.

- There is an increase in the level of quality of electronic services according to the dimension of the efficiency.

- There is a rise in the quality of e-services according to the dimension of the empathy.

2 - There is an increase in the quality of the relationship between the customer and the bank as:

- There is a high level of customer satisfaction.

- There is a high level of confidence.

- There is a high level of commitment.

3 - There is a positive relation between the level of the quality of the electronic services in general and the level of quality of the relationship between the customer and the bank (satisfaction, confidence and commitment) as 84.27% of the change in the quality of the relationship between the customer and the bank (satisfaction, confidence and commitment) is due to the change in the quality of electronic services in general if the level of quality of the relationship between the customer and the bank (satisfaction, confidence and commitment) is only affected by the quality of the electronic services in general. whereas :

- There is a positive relationship between the level of the quality of the electronic services and the level of the satisfaction, as 79.74% of the change in the level of the satisfaction is due to the change in the quality of e-services if the level of the satisfaction is affected only by the level of the quality of the electronic services.

- There is a positive relationship between the level of the quality of the electronic services and the level of the confidence, as 72.93% of the change in the level of the confidence is due to the change in the quality of e-services if the level of the confidence is affected only by the level of the quality of the electronic services

- There is a positive relationship between the level of the quality of the electronic services and the level of the commitment, as 76.39% of the change in the level of the commitment is due to the change in the quality of e-services if the level of the commitment is affected only by the level of the quality of the electronic services

#### RECOMMENDATIONS

The researcher recommends the following:

1 - Emphasize the importance of the efforts exerted by the bank's management in improving the quality of banking service, especially electronic service.

2 - The researcher recommends the management of the bank to increase the dissemination of the culture of electronic banking services among its customers and to indicate its importance and advantages in the speed of completion of transactions and meet their wishes.

3 - Interest in improving the quality of services provided to customers in order to be able to compete in the future and the services provided by the level of ambition by knowing the views of customers around.

4 - The bank's management should pay great attention to customer satisfaction by selecting skilled employees to provide service and gain customer satisfaction, either by introducing them or designing a training program for them to provide them with the skills required to provide the services.

5 - The results show that the level of reliability and reliability of the quality of electronic banking services of the bank is high, so the researcher recommends the need to maintain this high level.

6 - The bank's administration should increase the interest in how to facilitate the work procedures, reduce the time of service delivery and increase the customer's response by motivating the employees and giving them the required empowerment to perform their work with quality. The deal

should be based on partnership and employees should try to obtain information, suggestions and problems of customers.

7 - In order to achieve customer loyalty, the researcher recommends that the bank's management maintain and maintain the existing customers by increasing the focus on efficiency between the customer and the service provider because the cost of maintaining the current customer is less than winning a new customer and maintaining it for a longer period through which the customer's sense of loyalty towards the bank is increased, promoting it and winning new customers.

8 - Work to increase the creation of an atmosphere of confidence and confidence in his apartment with customers.

9 - The bank should increase the interest in the subject of privacy to maintain customer data and information.

10 - The researcher recommends the bank to pay attention to achieving commitment to its customers, based on a policy to seek to provide full and new banking services that allow the adoption of all operations provided by the customer.

#### *The statistical methods used in the description and analysis of data*

1. *Test Kronbach Alpha ( $\alpha$ ) of the truth and stability (Bayati, 2005, p. 49)*

The Kronbach Alpha test is a test that shows the reliability of the responses of the sample items to the measured questionnaire terms on a single scale where the larger alpha coefficient values are greater than 0.60 indicating the reliability of the sample responses.

2. *Relative distribution (Palm, 2002, p. 158):*  
The relative distribution method is used to describe the nature of the responses of the sample items to a given question. If the scale used is a five-point scale, the description is as follows:  
A - If the percentage of answers to the sample items is high in (strongly disagree), it indicates that the degree of approval is very low.  
B - If the percentage of answers to the sample items is high in (disagree), it indicates that the degree of approval is low.  
C - If the percentage of answers to the sample items are high in (neutral), it indicates that the degree of approval is medium. If the percentage of answers to the sample items is high in (OK), it indicates that the degree of approval is high.  
D- If the percentage of answers to the sample items are high in (strongly agree), it indicates that the degree of approval is very high.

This method is therefore used to describe the answers of the sample of the study sample on each of the questionnaire statements.

3. *Wilcoxon on-test (Ashour, 1995, p. 29)*

The Wilcoxon on test is used to test the statistical hypotheses related to the average of the study population. If the sample data is descriptive and can be ordered or quantified and does not follow normal distribution, this test is used to test the degree of approval of each questionnaire statement.

4. *Z test around the average (Baldawi, 1997, p. 332)*

The Z test is used around the mean to test the statistical hypotheses related to the average population if the sample data is

a large quantity and also size of the sample . This test is therefore used to test the sub-assumptions of the study.

### 5. The correlation coefficient (Pearson) (Dawood, 2004, p. 15)

This parameter is used to determine the type and degree of relationship between two quantum phenomena, both of which follow the normal distribution.

### Data analysis and test hypothesis study

After collecting the questionnaire forms, the researcher used the numeric method in encoding the data where the answers were encoded

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