

Electronic Banking Services from the Point of View of Bank Customers in Palestine

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Abstract: *This study aims to identify the electronic banking services in Palestine from the point of view of the customers of the banks, where researchers used the descriptive analytical method, through a questionnaire distributed electronically to the sample of beneficiaries of the electronic banking services provided by banks operating in Palestine. The study reached a number of results, the most important of which are: There is a moderate degree of efficiency of electronic banking services provided in banks operating in Palestine from the point of view of bank customers. Where the total score of electronic banking services received a relative weight of (64.37%), the results of the study confirmed that the ranking of electronic banking services as follows: Internet banking services ranked first with a relative weight (66.68%), a medium percentage, while ATM services came in Second place with a relative weight (64.30%), and mobile application services got the third and last place with a relative weight (62.12%). The results also showed that there are statistically significant differences between banks operating in Palestine according to the bank variable from the beneficiaries' point of view in favor of Bank of Palestine. The results showed that there were no statistically significant differences between banks operating in Palestine according to the variable number of years of dealing with the bank from the point of view of beneficiaries. The study made a number of recommendations, the most important of which are: The need for banks to enhance the use of electronic banking services and upgrade them. Conduct awareness campaigns on the importance of electronic banking services and give appropriate incentives to beneficiaries who deal with them. Direct customers use electronic banking services instead of traditional methods. Attention to quickly respond to customer problems sent via the website.*

Keywords: Efficiency of electronic banking services, ATM services, Internet banking services, mobile banking services, banks operating in Palestine.

Introduction

The telecommunications and information revolution has led to a fundamental change in banking, as this important sector of the economy is affected by external variables that have arisen from technological developments, so banks have to reconsider their traditional role of accepting deposits and granting credit to aspire to provide sophisticated banking services. They are diversified by relying on modern and sophisticated ICT-based technologies and information revolution (Boras, 2007). As a result of this development, banks have to change the concept of traditional banking services to electronic banking services, due to customer demand for these services, and increased competition among banks due to customer expectations, in addition to the desire of banks to reduce costs, raise the level of efficiency and efficiency, and expand the provision of banking services and attract More customers (Qaddumi, 2008).

The banks seek to keep pace with the rapid and successive developments in order to achieve a better level of service delivery to face the challenges and financial transformations that are exposed to them, especially in light of the increasing needs of customers with a focus on the additional benefits provided by banks and the quality of services in the face of intense competition. To strengthen the bank's market position.

The electronic banking services have emerged in light of these developments through many electronic channels, such as ATMs, e-bank, Internet banks and e-mail center phone, which in turn made it easier for customers to complete their transactions, hence customers are the center of attention for banks, who are drawn Among them are the specifications, which in turn banks turn into standards or modern and sophisticated services (Al-Radaideh, 2011).

The adoption of electronic banking services in addition to traditional banking services, as a result of the intensification of competition between banks, and for the purpose of reducing costs and increasing the level of efficiency and efficiency, and the desire to expand the provision of financial services, and attract new customers (Qaddumi, 2008). The impact of business on technological development, in addition to the rapid development of the global economy, led to banks to exploit this to provide electronic banking services. Some Arab banks have introduced new services through credit cards and ATMs, in addition to banking and financial services provided through the World Wide Web, PC and telephone (Boras, 2007).

The banking sector has become required to rise from routine business and attention to strategies and policies that help the continuation of these banks and progress, and it is imperative to work hard to gain competitive advantages in order to improve their position and position in the labor market, so many researchers were interested in studying the different aspects of banking services in terms of Concept, determinants, dimensions and methods of measurement.

The recent years witnessed the development of services and the mechanism of work of banks globally to become the nucleus of all financial business, trade, savings and investment funds. Palestine was not isolated from this perspective, as all concerned parties have sought in this framework to develop services and banking mechanisms in line with the global

development ladder. The infrastructure of WAN systems to the finest banking and e-payment systems and the provision of the best customer services were all evident so that there was strong competition among banks in improving services, attracting customers and offering the best offers.

There are many local and Arab banks operating in Palestine in general and in Palestine in particular competing in the provision of banking and financial services on the various economic and human segments that exist, and as a result of the rapid growth in information technology, the use of electronic banking services has become one of the most important tools of competition among banks, which required Pursue modern technology and review the best and acquisition to achieve efficiency performance. Banks have taken significant steps towards the transition to e-banking services to win their customers and compete in banking services, providing e-banking services in a convenient and safe manner and make it easier for the user to use them around the clock in various branches spread geographically and wherever the beneficiary is located.

Problem Statement

The banking sector is considered one of the most important economic sectors in both developed and developing countries. The role played by banks in economic life is important and effective. It contributes mainly to raising its efficiency and administrative effectiveness, and to achieve all its objectives, strategies, programs and goals.

There is no doubt that the banking world has witnessed shifts in the last decade, turning the financial and business world upside down, deepening the digital divide between industrialized and developing countries, creating great trouble for governments seeking to integrate into this new economy, and doubling the competition in the financial and banking market. At the global level, and for global economic and banking changes, these banks have to go hand in hand with technological progress and acceleration in order to develop their performance and business and maintain their ability to compete in global markets and this makes them to spend more on technology For information to maximize returns and attract the maximum number of beneficiaries (Siam. 2006).

In view of a set of studies related to e-banking services in banks operating in Palestine, the problem lies in the nature of e-banking services that the beneficiaries want, and identify desires for their different segments, which contributes to determine the strategies of banks, which makes it has banking services distinct from other banks so they can achieve The loyalty of the beneficiaries in this important sector, which deals with all segments of society ranging from the government and its institutions to the private sector and to the ordinary beneficiary.

The problem of research is the increase in the number of banks operating in Palestine, which increases competition, and produces additional pressures on banks to attract new customers and retain existing ones. This is through the exit from the circle of stereotypical services and the creation of services that exceed the expectations of customers in light of the exceptional economic situation, which suffers from the siege and wars of the Gaza Strip, where we address through the study of electronic banking services in Palestine from the point of view of bank customers.

Research Questions

The main study question: What is the reality of the efficiency of electronic banking services provided in Palestine from the point of view of bank customers?

The following sub-questions arise:

First- how efficient are the e-banking services of banks operating in Palestine from the point of view of bank customers?

Second- Are there differences in the efficiency of electronic banking services in banks operating in Palestine according to demographic variables?

Research Objectives

The main objective of the study is to highlight the efficiency of electronic banking services in banks operating in Palestine by achieving the following sub-objectives:

1. Determine the degree of importance of each of these electronic banking services.
2. Exploring the extent to which there is a difference in the desires of customers of electronic banking services due to the different demographic characteristics of the beneficiary
3. Achieve the validity of the hypotheses of the main study and sub hypotheses.
4. To know the respondents' attitudes towards the efficiency of electronic banking services.
5. Disclose the orientation of the beneficiaries of the services of banks operating in Palestine towards the services provided by these banks and the extent to which they relate to their interests.
6. Finding conclusions and recommendations that contribute to the development of electronic banking services.

Research Importance

The study derives its importance from its scientific subject as well as the field of its practical application, where the importance of this study in trying to enrich the studies and research conducted in this area, Which are fairly few, especially in Arab societies, It can help clarify the concepts of efficiency of e-banking services in banks operating in Palestine. It can also help banks to adapt to and react to accelerated environmental changes and transformations and intense competition by focusing on customer satisfaction and continuous development in providing services that meet their needs.

The importance and expected addition of the study can be identified as follows:

1. Contribute to highlight the e-banking services that customers want and identify the different segments of beneficiaries and the wishes of each segment of e-banking services.
2. Assisting banks operating in Palestine in general and in the Gaza Strip in particular in making appropriate decisions, which will meet the wishes of their customers for banking services.
3. The subject of the study is a new topic.
4. Enriching the Arab academic arena with new studies and research contributions in the fields of banking development.
5. Draw attention to the importance of electronic banking transactions.
6. The study focuses on electronic banking transactions in banks operating in Palestine, in order to be appropriate and compatible with their needs and achieve their strategic objectives.
7. The study sheds light on the extent to which banks operating in Palestine keep abreast of modern administrative systems, concepts and models, in particular electronic banking transactions.
8. Identify the challenges and obstacles facing the applications of electronic banking transactions in banks operating in Palestine.

Research Variables

The efficiency of electronic banking services consists of (3) main dimensions:

1. ATM.
2. Internet Banking.
3. Mobile banking.

Demographic Variables

1. The bank
2. Number of years of dealing with the bank

Research Limits and Scope

1. **Human Limit:** The study was conducted on the beneficiaries of the electronic banking services.
2. **Institutional Limit:** The study was conducted on banks operating in Palestine.
3. **Spatial Limit:** The study was conducted in the State of Palestine.

Research Terminology

There are several terms used in the study, the most important of which are:

- **Electronic Banking Services:** Is the conduct of banking operations in innovative ways through electronic communication networks, whether traditional or new banking, and access to the electronic banking service is limited to participants only in accordance with the conditions of proof set by the bank, and in this light the customer will not have to come to the bank (Al-Adwan, 2015). Koo et al., 2013 also defined electronic banking services as electronic channels and ports that represent the bank and provide banking services to customers.
- **Procedural Definition of Electronic Banking Services:** Conducting and updating traditional or new banking operations and ways of presenting them to customers, through automated interaction in shopping, purchasing and delivery through means of communication technology and electronic networks such as the Internet, for the purpose of obtaining services and communication with the bank quickly and securely. It is convenient, through electronic channels and in accordance with the conditions set by the Bank.
- **E-Cards:** These are prepaid cards, with a financial value stored in them, used for online payments, and can be used for payment at traditional points of sale (Artim and Al- Taleb, 2011).
- **Smart Phone Banking Applications:** Applications and software in mobile devices that allow banking operations to be carried out in electronic procedures through mobile communications and the use of mobile devices (Saleem and Rashid, 2011).

There are several terms that have been used in the study, and researchers have defined them procedurally as follows:

- **ATM Services:** These are machines provided by banks to their beneficiaries through the cards provided by banks for cash withdrawals, deposits, purchases, inquiries, bill payments and other transactions.
- **Applications of Smart Phones Banking:** Applications and software developed by banks and their own on mobile devices that allow the implementation of banking operations through electronic procedures through the Internet and the use of mobile phones.
- **Internet Banking Services:** These are electronic banking services provided by banks to their beneficiaries through the websites of these banks that allow beneficiaries to transfer, query, pay bills and other operations without limiting the time and place.

Theoretical Framework

The digital revolution has resulted in the development of the telecommunications sector, which has affected the way in which information is received and sent, and the advertising of goods and services products. Computers, telephones and other new

technologies have become essential components of the performance of banks' operations. And (Aboelmaged and Gebba, 2013).

Banking services have undergone many stages of development, transforming from a traditional paper-based business into virtual and technical banks using various communication networks. With the modern information revolution and its technological advances, the banking sector has kept pace with this development, providing banking technology services to improve its performance and providing services that do not require much effort to use them (Qaddumi, 2008). Banks have to keep up with the progress and development of their services as technology evolves and their usage changes (Khan, 2012 and Abu Awwad, 2008). Banks make significant investments in and provision of new technology to implement business strategies, enable service innovation and provide extended customer services (Saleem and Rashid, 2011).

The presence of these developments and global changes have created great competitive challenges between banks, where electronic applications have increased in succession and large concurrent with the intensity of competition between banks and the rapid development of electronic software and communication networks, and the development of banking services and keep pace with the successive electronic developments in the banking industry, and attention to the quality of services. Achieving the desires of customers is one of the main entry points to increase and develop the competitiveness of banks (Abdulkader, 2005), which contributes to increase the bank's competitiveness to face the threats posed by economic developments. And electronic (Tatar and Helmi, 2010). E-banking also contributes in one way or another to gaining competitive advantage by increasing the efficiency and effectiveness of the service provided (Obaid, 2012).

Efficiency of Electronic Banking Services

What Are E-Banking Services?

The concept of banking services has evolved from the traditional services provided at a specific time and time to the concept of electronic banking services provided through modern means of technology.

Electronic banking is defined as the process of providing banking services through electronic delivery channels such as Internet and mobile networks (Salam, 2006). It is also defined as "the provision by banks of traditional and innovative banking services through electronic communication networks, whose access is restricted to their participants in accordance with the conditions of membership determined by the banks" (Rabeh, 2012). It is defined as "the provision of banking services by electronic means, whether at home, in the office, by landline, mobile phone, and other sophisticated electronic means" (Safar, 2006).

He defined it (kasper et al., 2006) as "all interactive services through the use of telecommunications, information and multimedia technologies".

Types of E-Banking Services:

Banks offer a variety of electronic banking services, some of which are no different in content from traditional banking services except that they are provided through electronic means of communication, while others are new and innovative services.

Electronic banking services can be classified according to their nature to (Al-Azzawi, 2012):

1. Online payment services.
2. Electronic money transfer system.
3. Electronic Clearing Services.

Electronic banking services are characterized as services (Al-Hussein, 2002):

1. It takes place without direct communication between service partners.
2. Not subject to geographical boundaries.
3. It is based on contracting without paper documents, which has led to a number of legal issues related to evidence.

Means of technology used in the provision of electronic banking services:

Technology means the means by which the banking service is fully provided, from the beginning of the selection of the service by the client, until the completion of the procedure, and to complete its performance electronically (Al-Shammari and Abdallat, 2008), including:

1. **ATMs:** Automated Teller Machine is a machine that is placed in different places, whether by the wall or independently, and connected to the bank's network, through which access to various services through plastic cards or smart card (Al-Shammari and Abdallat, 2008), Without the need for the bank's employees (Al-Azzawi, 2012), through which the office burdens of the bank's employees can be reduced, as well as to reduce the time, effort and costs of customers (Rabeh, 2012). Since their inception in 1975, these machines have become a daily necessity in the implementation of modern retail banking operations (Al-Shammari and Abdallat, 2008). One statistical study indicated that the number of ATMs increased from 1998 to 2004 by 45%, and that countries this service is provided to every 742 customers through one ATM (Meihami, et al, 2013).
2. **Internet Banking:** The use of the Internet and telecommunications networks to provide a wide range of products and services to customers, through a system that allows customers to perform their banking activities over the Internet, if these services enable customers to make routine transactions such as transfers from one account to another, This service enables customers to access their accounts at any time (Okiro & Ndungu, 2013), by accessing the Bank's website at any time, at any time, with a PIN that entitles them to access, in accordance with the rules and conditions specified by the Bank. P (Al-Shammari and Abdallat, 2008), and it is characterized by that service cost as less expensive than the provision of other types of services, such as placing ATMs or create a new building. According to a study conducted in

Norway in 2008, published on 23/2/2009, showed that in just 13 years, the Internet has become the main means of customer contact with banks, with 4.2 million online accounts, which represents an account for every Norwegian citizen. Abderrahim, 2011).

3. **Mobile banking:** The idea of providing these services is based on a prior agreement between the bank that provides this service and the mobile service providers, where they cooperate to put the customer data on the chip on which his mobile phone works, so the customer can use his mobile phone to pay for the prices of the goods and services he receives, as well as to make electronic money transfers via SMS (Lustsik, 2003), through the use of a customer's PIN that allows him to access his account to implement any of the required services (Al-Shammari and Abdallat), 2008). In France, 41% of bank customers use their mobile phones to access their personal accounts when they cannot access them online (Abderrahim, 2011). The services offered by mobile phone are: (Al-Shammari and Abdallat, 2008):
 - Account balance inquiry.
 - Query the last (10) transactions on the account.
 - Transfer from account to internal account.
 - Account statement request.
 - Request a check book.
 - Summary of account balances.
 - Change the PIN.
 - Stop Visa Electron card.
 - Paying the bills.
 - Exchange Rates.
 - Interest rates on dinars and foreign currencies.
4. **Phone Banking:** Also called Call Center or the speaking bank. Where this service is defined as "a mechanism by telephone contact through which the client access to the information provided by the program, such as the service of balance and currency rates, where the system is automatically answered after the customer calls a specific number, but can access the data only by entering his password to be able to deal With his account or the services permitted by the software "(Safar, 2006), giving the customer some of his or her data, in addition to entering a number or password is to avoid any security breach, or another person to contact the bank (Bushnagh, 2006); For previous services provided by the service (Al-Smadi, 2003) indicated that they enable Uncle For access to multiple services including knowledge of credit service, and other movements on the account, and a conversion from another, and to pay the customer's bills, at any time during the day.
5. **Banking Digital Television:** This service is done by linking the TV set to the home and the bank's computer via satellite, so that it enters through a secret number of the bank's computer and then executes the required operations (Al-Shammari and Abdallat, 2008). The idea of this service is through the bank in agreement with a television broadcasting company, by sending an encrypted signal either over fiber optics or via wireless transmission, and can be received by customers through a special digital receiver (Digital Receiver) connected to the TV set, Reception on an electronic chip containing all Customer-specific information, through which his / her e-mail account can be managed through a television screen (Amin, 2003), has been particularly popular in Britain, Sweden and France (Abderrahim, 2011).
6. **Small Message Service:** This service is one of the most advanced banking services, allowing the beneficiary to know the movements that took place on his account, in addition to promotional information about the bank. Banking is among the range of services available to receive on its mobile phone (Al-Shammari and Abdallat, 2008), 24 hours a day without visiting the bank branches (Al-Radaideh, 2011).
7. **Electronic Points of Sale:** These devices are distributed in the shops and services that are connected electronically to the bank's computer.), So that the value of the customer purchases through that device after the insertion of his card, to be debited from his account by the bank's computer and in return add the same value to the account of the seller (Taha, 2007).

Advantages of electronic banking services

The technology revolution and the subsequent developments in the world of telecommunications led to the emergence of changes in the nature of banking, which led banks to keep pace with these developments, in order to maintain survival and competition, and therefore had to move towards the application of electronic banking services, which are characterized by several advantages, the most important (Al-Shammari and Abdallat, 2008):

- No need to use paper documents for transactions, as all procedures and practices between the two parties are done electronically without the need to use paper.
- Allowing small banks to expand their activities without opening new branches, where all customers can be targeted through electronic banking services.
- Save time and effort, as the delivery of the service electronically saves time and effort on both ends of the service.

- The speed of changing the laws and rules governing, where banks can through the provision of electronic services to keep pace with the progressive development, and to provide new services and high speed through electronic services.

Zannoun and Marhoun (2010) added other advantages:

- Enhance information security and ensure confidentiality of transactions for different parties.
- Develop methods of control over the banking business, and review the data entry and processing processes accurately and easily.

According to Al-Janabihi and Al-Ganbihi, 2005, the most important advantages of implementing e-banking services are:

- The possibility of increasing the number of customers, without limitation of time and place, where customers can request service from anywhere and at any time, and then reach a wider customer base.
- Ability to offer new banking services more suited to the wishes of customers than conventional banking services.
- Speed and accuracy in the provision of banking services, where the means of modern technology to work on the banks to complete their work in a short time and high efficiency.
- Working to reduce costs and increase profitability, as the most important characteristic of e-banking services is the low cost compared to traditional services, which leads to increased profitability of the bank.

According to Sha'ban, 2004, e-banking services have the following advantages:

- Increasing the efficiency of banks performance and improving the level of service provided
- The possibility of increasing the competitiveness of local banks with international banks, and the possibility of a greater presence of local banks in foreign markets.
- The possibility of the client to obtain the financial statements without the need to visit the headquarters of the bank, ie achieving the spatial suitability of the beneficiary.

Literature Review

The previous studies are the main pillar on which the subject of the study, and provide a great benefit in completing the theoretical background of the research and determine its objectives and formulate hypotheses and interpret the meaning of the results reached. The researchers' efforts resulted in the emergence of several studies that dealt with electronic banking services, as well as studies that dealt with performance efficiency. Previous and general conclusions to be drawn from them.

- The study (Al-Hila et al., 2017) aimed to study the impact of the quality of banking performance of marketing services of banks operating in the Gaza Strip in the light of financial shifts from the perspective of employees, and to reveal the relationship between the quality of banking services and marketing performance. Bank (Palestine, Palestine Islamic, Housing, Jerusalem, Arab Bank), the study tool is a questionnaire applied to a simple random sample of employees. The results of the study showed that there is a statistically significant relationship between the quality of banking service and financial transformations in the operation of banks in the Gaza Strip, and the financial transformations and marketing performance of banks operating in the Gaza Strip, and the quality of banking services and marketing performance in banks operating in the Gaza Strip, and that there is a statistically significant impact The quality of banking services on the marketing performance of banks operating in the Gaza Strip.
- The Study of (Al-Habil et al., 2017) aimed to identify the impact of the quality of banking services on the marketing performance of banks operating in the Gaza Strip in light of financial shifts from the perspective of employees and the relationship between the quality of banking services and marketing performance. From a staff perspective. The results of the study indicated that the level of availability of banking service quality (safety, credibility, efficiency of service providers, tact, empathy, reliability, communication, accessibility, physical and human aspects and level of response) in banks operating in Cannes from the employees' perspective is high. The results showed that the level of marketing performance of banks operating in the Gaza Strip from the perspective of employees is high. There is a statistically significant relationship between the quality of banking service and remittances in terms of remittances and marketing performance in banks operating in the Gaza Strip from the employees' point of view. There is a statistically significant relationship between the quality of banking service and marketing performance in banks operating in the Gaza Strip from the employees' point of view. There is a statistically significant impact of the quality of banking services on the marketing performance of banks operating in the Gaza Strip in light of the financial shifts from the employees' point of view. There are no statistically significant differences between the employees' average estimates on the quality of banking services, marketing performance and financial shifts of the qualification variable and the bank. There are statistically significant differences between the average staff scores on the quality of banking services for the variable number of years of service and for those with years of service (less than 5 years).
- The study (Alhelou et al., 2017) aimed at determining the quality of banking services as an entrance to improve the marketing performance of banks in the Gaza governorates from the perspective of their customers. The results of the study showed that the level of availability of the dimensions of the quality of banking services (safety, credibility, efficiency of service providers, tact, empathy, reliability, communication, accessibility, physical and human aspects and response level) in banks operating in the Gaza Strip is high from the customer's point of view. The results showed that the level of marketing performance of banks operating in the Gaza Strip from the customers' point of view was high. The

results also confirmed the existence of a statistically significant relationship between the quality of banking service and marketing performance in banks operating in the Gaza Strip from the perspective of customers.

- The Study of (Al-Bahi, 2016) aimed to identify the impact of the quality of e-banking services dimensions (ease of use, saving time, confidentiality, security) on customer satisfaction, and the use of descriptive analytical statistical method in this study. The study population consisted of Jordan Islamic Bank customers in Amman. To achieve the objectives of the study, the researcher developed the study tool (questionnaire) to collect preliminary data. An appropriate sample of customers of Jordan Islamic Bank branches in Amman city was selected. Assumptions Using the SPSS program, the study reached a number of results, most notably the existence of a statistically significant impact on the quality of e-banking services (ease of use, time saving, confidentiality, security) on customer satisfaction in Jordan Islamic Bank. There is a statistically significant impact on the quality of e-banking services (ease of use, time-saving, confidentiality, security) on the satisfaction of customers at Jordan Islamic Bank. The electronic under study: (ease of use, save time, confidentiality, security) was high, which requires the bank to maintain the high level of dimensions of the quality of those services and monitor them from time to time.
- The Study of (Al-Adwan, 2015), which aimed to identify the impact of the quality of e-banking services in its dimensions, reliability, responsiveness, ease of use, communication, security, and website interface, in enhancing the dimensions of performance, customer satisfaction, customer loyalty, market share, acquisition The study population has been developed from the Jordanian commercial banks. The study tool (questionnaire) was developed in order to collect preliminary data from the study population which consists of 1933 respondents. A random sample of 323 respondents was selected from senior and middle management. One of the most prominent results was the presence of a significant effect there is a statistically significant impact of the quality of electronic banking service on the combined dimensions of the performance of the Jordanian commercial banks. The study concludes with a set of recommendations, the most important of which is to encourage customers to deal electronically with the bank through Facilitate service procedures and provide incentives, and the need to improve the level of performance of e-banking services and provide everything new, and raise the level of awareness of e-banking services and their role in reducing costs and accelerate customer service.
- The Study of (Ahamid et. Al., 2015), which aimed to detect the impact of the quality of e-banking service on the commitment of the customer, and the case of the study on the branches of the Persian Bank in Iran, the study said that increased competition has been accompanied by widespread disturbances in the field of trade and banking, and that Many traditional methods have changed and a new competitive environment has been generated as a result of the use of technology. The way customer service has changed all over the world. Nowadays, competition for quality of service has become a major strategic issue for organizations working in the service sector, and banks have tried to use technology to pursue modern methods and improve the quality of their services. The main objective of the study was to investigate the impact of e-banking quality on customer commitment. In order to reach the objectives of this study, 350 questionnaires were distributed to the clients of the Persian Bank in Tehran. 332 of the total questionnaires were analyzed. The e-banking service is partly confident, and the study has made suggestions to improve the quality of e-banking services.
- The study (Saeed et. Al., 2015) aimed to identify the impact of QoS on Internet banking and to explain the relationship between quality of customer service and customer satisfaction, the purpose of this study is to understand the factors affecting the quality of service in online banking, Which can give the highest level of customer satisfaction, justify the integrity of these relationships by reviewing previous studies, and based on the findings of previous studies, that management can give priority to follow up and improve the quality of customer service in online banking, and that the dimensions Five Quality of Service (Reliability) , Privacy, evaluation, empathy and website design), play a vital role in bridging the gap between customer expectations regarding Internet banking. The five pre-equipped dimensions are critical to the quality of ATM, mobile or Internet banking, to examine the quality of banking services.
- A Study of (Kumar and Mishra, 2015) aimed at identifying the perceived quality of service of public sector banks in India through the following dimensions: (tangibility, reliability, warranty, response, and empathy) and customer satisfaction. The results of the study showed that there are gaps in all dimensions of service quality, customer expectations and perceptions, the biggest gap was in response and guarantee. There are differences in tastier expectations this is more evident in the two dimensions of empathy and guarantee, hence the need to take corrective measures in these dimensions for public sector banks. In particular, the results indicate that the quality of service can be measured in public sector banks, and that response and guarantee are most important to customer satisfaction. The study recommended that the generalization of the results behind these three banks should be viewed with some caution, because measures cannot be called for until a series of consecutive studies of other banks are conducted.
- A Study of (Agrawal, et. Al., 2014) aimed to propose a theoretical model to measure the quality of e-banking in the banking sector in India, through nine dimensions expressed by reliability, ease of use, personalization, security, trust, location, response, communication, and fulfillment. This is because the quality of e-banking service is of great importance in achieving a high level of customer satisfaction and the role played by the quality of e-banking services in achieving success or failure in any bank, and that the provision of Internet services will increase competition among banks to attract customers based on the quality of service provided by Bank, and that the best quality of e-service will enhance the relationship with customers and achieve satisfaction to them. Measuring the quality of the nature of e-services in the banking sector is therefore very important and is a complex process due to the complexity of services.

This study predicts that there is a deficiency in the existence of an advanced definition of the quality of e-banking service. The quality of e-banking services in the banking sector in India, therefore, the proper development in measuring the quality of e-banking in the Indian banking sector can help to maintain and improve the performance and effectiveness of the quality of e-banking service Retain customers.

- A Study of (Mojares, 2014), which aimed to study the respondents' personality with regard to social and demographic variables related to banking variables, in order to identify the effects of Internet banking on its customers in Batangas city, in order to determine the level of customer satisfaction in terms of speed and accuracy, accessibility and convenience, The security features to determine the level of loyalty by participants, in addition to testing the relationship between the effects of Internet banking and customer satisfaction and loyalty, and finally propose effective measures on how to improve the quality of Internet banking provided by PNB in the city of Batangas, the study revealed N participants are generally satisfied with the speed, accuracy, ease of access and convenience, and security features of the banking service center via the Internet, has also been shown that the speed and accuracy only showed significant moral effect on the banking relationship online.
- A Study of (Islam et al., 2014) aimed at trying to discover the factors that affect the adoption of Internet banking for Bangladeshi customers in the private banking sector. Empirical data were collected through a survey of Internet banking customers using the questionnaire, a sample of 100 people was selected, and the result of regression analysis showed that among nine variables, cost, ease of operation, security, accessibility, and time were important variables. Influencing customer adoption of online banking, the study suggested that it is recommended that the bank take into account the application of online banking, providing more benefits to customers.
- A study (Okiro & Ndungu, 2013) aimed at identifying the impact of Internet and mobile banking services on the performance of financial institutions in Kenya, and to determine the extent of use of those services in those institutions. To achieve the objectives of the study, a questionnaire was designed and distributed to the study sample consisting of 98 employees, managers and customers of commercial banks and MFIs, of which 64 were returned and the SPSS program was used for statistical analysis. The study has reached a number of results, the most important of which is that commercial banks have the largest percentage in the provision of Internet and mobile banking services. Internet and mobile banking had a positive impact on the performance of financial institutions. The adoption of Internet banking has enhanced the performance of the banking industry as a result of increased efficiency, effectiveness and productivity.
- A Study of (Atawi et al., 2014) showed that the level of quality of banking services provided by Jordanian banks was good, in addition to the differences between the evaluation of customers of commercial and Islamic banks to the level of quality of banking service provided for the benefit of commercial banks, It also showed that the relative importance that customers attach to the standards they use when assessing the level of quality of services provided by banks, in addition to the positive impact of the quality of banking service provided on the performance of Jordanian banks.
- A study (Aboud and Kanaan, 2012) aimed at measuring customer satisfaction on the quality of Islamic banking services - a field study on Syria International Islamic Bank, and to identify the extent of customer satisfaction with the quality of these services provided by the bank under study, and also to reveal the benefits that It can be obtained by Syria International Islamic Bank from measuring the quality of its services, and work to develop them to reach a basic goal, which is to increase its market share to maximize its profitability, and the study reached a set of results, the most important of which proved the rejection of the research hypothesis that there is no difference between Customer expectations of the dimensions and quality of services Islamic banking provided and their awareness of the actual level of performance of those services in the bank under study.
- The Study of (Al-Radaideh, 2011), which aimed to know the impact of the quality of e-banking service in strengthening the relationship of customers with the bank in addition to the extent of similarity or difference in the levels of quality of e-banking service in Jordanian banks and foreign banks operating in Jordan The sample included 8 Jordanian and foreign banks 4 Jordanian banks and 4 foreign banks collected data in the sample method. The number of valid questionnaires for statistical analysis is 286 out of 350 questionnaires from which 318 questionnaires were retrieved. The statistical descriptive analytical method was used, where the quality of e-banking services (reliability, efficiency, confidentiality, communication, and response) was studied on the quality of the relationship dimensions (satisfaction, trust, commitment). The results of the study found that the impact of the quality of e-banking service on the quality of the relationship between the bank and customers in Jordanian banks higher than foreign banks, and the results also showed a direct impact of the two dimensions of the quality of e-service reliability and efficiency on the satisfaction in the quality of the relationship when studying Jordanian banks, and that after confidentiality It has a direct impact on the confidence of the quality of the relationship between customers and banks at foreign banks, and the study recommended the need to respond to customers and that Jordanian banks to increase attention to the subject of banking secrecy to maintain customer data and information.

Comment on previous studies

The subject of banking services has attracted the attention of researchers. However, in light of the changes and changes in all fields, the expectations of customers have changed and their criteria for judging things have changed. This study sought to examine it. However, they differ in dealing with the subject of services, where most of the previous studies aimed to address e-banking services from different angles such as marketing and quality of services, while other studies focused on highlighting the role of e-banking services in enhancing the competitive advantage Of, these studies are limited to the

selection and study of some of the electronic services such as ATMs, e-cards, SMS, only while the study dealt with most of these electronic services unless it is addressed to most of those studies. The present study is similar to previous studies in that it used the questionnaire as a research tool, but it differed from it in the variables and the study population.

Field study

Firstly- Study Methodology:

This study adopts the descriptive analytical method to describe and explain the phenomenon to be studied as it exists in reality. Researchers can interact with it, describing it and analyzing it scientifically and objectively. The study relies on two basic types of data:

1. **Preliminary data:** by research in the field by distributing questionnaires to study the vocabulary of the study and to compile and compile the necessary information in the subject of the study, and then unloaded and analyzed using the statistical program SPSS in order to reach valuable indications and indicators supporting the subject of the study. Some interviews conducted by researchers with the concerned; in order to obtain some undocumented data in writing, and clarify some views.
2. **Secondary data:** Through the review of books, periodicals, special publications and scientific and professional journals related to the subject of the study, and any references that contribute to the enrichment of the study in a scientific way. General perception of the latest developments that have taken place in the field of study.

Second- The study community:

The study population consists of all the dealers with banks operating in Palestine

Third- Study Sample:

- A. A sample of the researchers applied the study tools to verify the validity and reliability of these tools. The sample size was (32) beneficiaries.
- B. The sample of the study consisted of (297) beneficiaries of the services of banks operating in Palestine, where an electronic questionnaire was prepared via google form and published through social media (Facebook, Whatsapp, Email, Messenger) for three weeks.

Table 1: shows the distribution of respondents according to the variables of the bank, the number of years of dealing with the bank

Bank Name	Palestine	Al-Quds	Palestinian Islamic	Arab Islamic	Other Banks	Total
	178	16	49	33	21	297
Years Of Dealing With The Bank	Less than 5 years	5 - Less than 10 years	10 - Less than 15 years	15years and over		297
	31	68	66	132		

Fourth- Study Tool:

Since the nature of the assumptions and variables involved in it control the selection of the appropriate tool, accordingly the researchers have prepared a measure for that study commensurate with its objectives and hypotheses, a measure of electronic banking services. The process of designing and preparing the study scale has gone through several stages and steps as follows:

1. View the e-banking services literature and performance efficiency, and previous studies related to the subject of the current study.
2. Collect and define paragraphs of the scale.
3. Drafting the scale statements in proportion to the study sample.
4. Set the scale instructions.
5. Scale correction method.
6. Conducting a study of reliability and reliability of the scale.

Scale correction method:

The Likert five-point scale was used to measure the respondents' responses to the questionnaire paragraphs according to the following table:

Table 2: Likert scale scores

Response	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Degree	1	2	3	4	5

Validity of the scale: The researchers calculated the validity of the scale in the following ways:

1. **Virtual Honesty:** Researchers have verified the apparent sincerity of the tool by presenting it to a group of PhD holders in business administration. The apparent honesty indicates the general appearance of the test in terms of the suitability of the subjects, the affiliation of the phrase to the field, and the clarity of the wording and instructions.
2. **Validity of Internal Consistency:** The researchers calculated the validity of internal consistency of the scale by finding correlation coefficients for each paragraph in the field to which they belong.

Table 3: Transactions of honesty for each paragraph with the total score of the field of its subordinate

Electronic Banking Services								
ATM Services			Internet Banking Services			Mobile App Services		
No.	Honesty Level	Significance Level	No.	Honesty Level	Significance Level	No.	Honesty Level	Significance Level
1.	0.644	0.01	1.	0.856	0.01	1.	0.559	0.01
2.	0.807	0.01	2.	0.857	0.01	2.	0.778	0.01
3.	0.693	0.01	3.	0.848	0.01	3.	0.762	0.01
4.	0.653	0.01	4.	0.873	0.01	4.	0.725	0.01
5.	0.630	0.01	5.	0.853	0.01	5.	0.848	0.01
6.	0.676	0.01	6.	0.834	0.01	6.	0.740	0.01

Stability of scale:

The concept of stability means the ability of the test to give the same scores or values to the same individual or individuals if the measurement process is repeated and to ensure the stability of the scale researchers used the following methods:

1. The method of calculating the correlation coefficient between the individual and even questions, and obtained the coefficient of stability shown in the following table.

Table 4: Stability Coefficient of E - Banking Efficiency Scale

No.	Fields	Number of Paragraphs	Correlation Coefficient before Adjustment	Correlation Coefficient after Adjustment	Significance Level
1.	ATM Services	6	0.439	0.610	Function At 0.01
2.	Internet Banking Services	6	0.753	0.859	Function At 0.01
3.	Mobile App Services	6	0.580	0.734	Function At 0.01

From the previous table, it is clear that all the coefficients of the half-fractional stability method were high, which indicates that the resolution has a high degree of stability.

2. **Cronbach's coefficient alpha:** The researchers used Cronbach's coefficient alpha to calculate the coefficient of stability for all the terms of the scale where the general correlation coefficient is (0.945) which is a high stability coefficient indicates the strength and validity of the scale where the researchers noted that the results of the correlation coefficients Pearson consistent with the results of the coefficient of alpha Kronbach The researchers then performed a coefficient of alpha-Kronbach stability between the statements of each field separately as shown in the following table:

Table 5: Cronbach's coefficient alpha for each of the dimensions of the e-banking efficiency measure

No.	Fields	Cronbach's Coefficient Alpha
1.	ATM Services	0.749
2.	Internet Banking Services	0.920
3.	Mobile App Services	0.832

It is clear from the previous table that the coefficients of alpha Kronbach are all high and this indicates that the questionnaire has a high degree of stability, which assures the researchers to apply them to the study sample.

Fifth- Statistical Methods:

The computer was used in statistical processing, especially the statistical packages program (SPSS), where all the data obtained by the researchers were entered and then extracted the results through the scientific equations necessary for this and the most important used in this study:

1. Averages, frequencies, standard deviations and percentages.
2. Spearman Brown correlation coefficient of equal half-fractionation, and alpha-Kronbach coefficient for determining resolution stability.
3. T test for differences between averages.
4. One way Anova test.

Data Analysis and Hypothesis Testing:**Answer the study questions:**

To answer the questions of the study and where the five-year Likart scale was used in the preparation of the study tool, the study adopted the following table to judge the trend when using the five-scale Likart.

Table 6: The scale used in this study

The Level Method	Very Low	Low	Medium	High	Very High
SMA	Less than (1.80)	From (1.80): (2.59)	From (2.60): (3.39)	From (3.40): (4.19)	Greater than (4.20)
Relative Weight	Less than 36.00%	From 36.00: 51.90%	From 52.00: 67.90%	From 68.00: 83.90%	Greater than 84.00%

This gives a statistical indication that averages below 1.80 indicate a very low score in the field elements, while averages ranging from 1.80: 2.59 indicate a low score in the availability of field elements, while averages between (3.39: 2.60) It indicates an average score in the field elements, and averages ranging from (4.19: 3.40) to a large degree in the field elements, but more than (4.20) indicates a very large degree in the field elements, This is on the scale of the scale used in the study shown in the previous table.

Answer to the first question which states:

How efficient are the e-banking services of banks operating in Palestine from the point of view of bank customers?

To answer this question, the researchers resorted to repetitions, averages, standard deviation, percentages, rank and value. The results are as shown in the following tables:

Table 7: Frequencies, averages, standard deviation, percentages, rankings and value of responses of respondents in the field of ATM services

No.	Paragraph	SMA	Standard Deviation	T Value	Relative Weight%	Ranking	Moral P-Value
1.	The bank offers a variety of multi-purpose electronic cards.	3.75	1.149	11.308	75.00%	1	0.000
2.	The bank delivers ATM cards quickly	3.51	1.160	7.554	70.20%	3	0.000
3.	Bank e-cards allow beneficiaries to shop and withdraw cash internally and externally.	3.57	1.231	8.012	71.40%	2	0.000
4.	The Bank provides ATMs in different currencies	2.88	1.378	-1.558-	57.60%	4	0.120
5.	The Bank provides an adequate number of ATMs at convenient locations	2.79	1.391	-2.545-	55.80%	5	0.011
6.	The Bank shall maintain the ATMs as soon as they fail	2.78	1.236	-3.005-	55.60%	6	0.003
Total Domain		3.2149	0.889600	4.164	64.30%		0.000

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.05) = 1.976

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.01) = 2.609

It is clear from table (7) and through the tests of the related samples that all paragraphs of the field of ATM services calculated value was greater than the value of the tabular value except the fourth paragraph and therefore there is a statistical significance for the relative weight of the majority of the paragraphs of the field, the first paragraph (the bank provides a variety The number of multi-purpose electronic cards (first place with a relative weight of 75.00%), a high percentage shows the strong impact of this paragraph, while the sixth paragraph came (the bank maintains the process of maintenance of ATMs immediately after the disruption) ranked last with a relative weight (55.60%) , While I got the total score To the field on the relative weight of (64.30%), a medium degree, ie, that there is a medium degree of efficiency of the ATM services operating in Palestine banks.

Table 8: Frequencies, averages, standard deviation, percentages, rankings and value of responses of respondents in the field of banking internet services

No.	Paragraph	SMA	Standard Deviation	T Value	Relative Weight%	Ranking	Moral P-Value
1.	The bank has a website that provides internet banking services.	3.69	1.230	9.623	73.80%	2	0.000
2.	The Bank provides account information and balance inquiry services via online banking services.	3.72	1.317	9.473	74.40%	1	0.000
3.	The bank provides online payment service through online banking services.	3.17	1.348	2.195	63.40%	4	0.029
4.	The bank provides the transfer service from one account to another through the Internet banking service.	3.07	1.381	0.840	61.40%	5	0.401

5.	The Bank provides the possibility to investigate payments due via the Internet banking.	3.07	1.369	0.848	61.40%	6	0.397
6.	The bank provides bank notification service (e-mail, fax, internet banking)	3.29	1.393	3.540	65.80%	3	0.000
Total Domain		3.3339	1.08839	5.287	66.68%		0.000

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.05) = 1.968

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.01) = 2.592

It is clear from Table (8) and through a test of the related samples that all paragraphs of the field of Internet banking services were calculated value greater than the value of the tabular value except the fourth and fifth paragraph and therefore there is statistical significance of the relative weight of the majority of the paragraphs of the field, so the second paragraph (Account information and balance inquiry via online banking services (ranked first with a relative weight of 74.40%), a high percentage showing the strong impact of this paragraph, while the fifth paragraph (the bank provides the possibility of investigating payments due online banking) Of the last relative weight (61.40%), while I got the total score of the field on the relative weight of (66.68%), a medium degree, ie, that there is a medium degree of efficiency of the online banking services in banks operating in Palestine.

Table 9: Frequencies, averages, standard deviation, percentages, rankings and value of responses of respondents in the field of mobile application services

No.	Paragraph	SMA	Standard Deviation	T Value	Relative Weight%	Ranking	Moral P-Value
1.	The Bank provides a mobile banking application for its users	3.70	1.295	9.272	74.00%	2	0.000
2.	The Bank uses the rewards system and incentives for users of the mobile banking applications.	2.35	1.268	-8.787-	47.00%	6	0.000
3.	The Bank provides prepaid services via the Mobile Banking App	2.67	1.325	-4.334-	53.40%	5	0.000
4.	The Bank provides SMS alerts for specific information within the banking and new services.	3.75	1.144	11.308	75.00%	1	0.000
5.	The bank provides transaction query services.	3.29	1.267	3.939	65.80%	3	0.000
6.	The Bank provides its services through the Mobile Banking App at reasonable costs	2.88	1.363	-1.533-	57.60%	4	0.126
Total Domain		3.1061	0.93816	1.976	62.12%		0.050

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.05) = 1.968

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.01) = 2.592

It is clear from Table (9) and through the tests of the related samples that all paragraphs of the field of mobile application services were calculated value greater than the value of the tabular except for the sixth paragraph and therefore there is a statistical significance for the relative weight of the majority of the paragraphs of the field, so the fourth paragraph Short messages about specific information within the banking services and new services (ranked first with a relative weight of 75.00%), a high percentage showing the strong impact of this paragraph, while the second paragraph (the bank uses the system of rewards and incentives for users of mobile banking applications) ranked The final relative weight (47.00%), while I got the total score of the field on the relative weight of (62.12%), a medium degree, ie, that there is a medium degree of efficiency of mobile applications services in banks operating in Palestine.

Table 10: Frequencies, Means, Standard Deviation, Percentages, Ranking and Value of Respondents' Responses in All Fields and Total Degree of Electronic Banking Services

No.	Domain	SMA	Standard Deviation	T Value	Relative Weight%	Ranking	Moral P-Value
1.	ATM Services	3.2149	0.88960	4.164	64.30%	2	0.000
2.	Internet banking services	3.3339	1.08839	5.287	66.68%	1	0.000
3.	Mobile App Services	3.1061	0.93816	1.978	62.12%	3	0.050
Total degree of efficiency of electronic banking services		3.2183	0.85025	4.425	64.37%		0.000

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.05) = 1.968

The value of "T" tabular at the degree of freedom (296) and at the level of significance (0.01) = 2.592

It is clear from Table (10) and through the test of the connected samples that all the fields of electronic banking services calculated value was greater than the value of the tabular value and therefore there is a statistical significance for the relative weight of all fields, so the second field (Internet banking services) ranked first with a relative weight It was 66.68% which is an average percentage, while the field of (ATM services) came in second place with a relative weight (64.30%), while (Mobile Applications Services) came in the third and last place with a relative weight (62.12%), while the total score was The electronic banking services have a relative weight of (64.37%) which is a medium degree, that is, here A medium degree of efficiency of electronic banking services in banks operating in Palestine.

Answer the second question which states:

Are there statistically significant differences between the efficiency of electronic banking services (ATM services, Internet banking services, mobile banking services) from the point of view of bank customers due to the demographic variables?

To determine the validity of this hypothesis, one way anova analysis was used as shown in the following table:

Table 11: The results of the single variation of the efficiency of electronic banking services are attributable to the bank variable

Dimensions	Averages					F Value	Sig.
	Bank of Palestine	Al-Quds Bank	Palestinian Islamic	Arab Islamic	Other Banks		
The efficiency of ATM services	3.4139	3.2083	2.9592	2.8939	2.6349	7.081	0.000
Efficiency of Internet banking services	3.6564	3.1667	2.8435	3.0202	2.3651	13.201	0.000
Efficient mobile app services	3.3174	3.2500	2.7143	2.8939	2.4524	8.184	0.000
Total degree of efficiency of electronic banking services	3.4625	3.2083	2.8390	2.9360	2.4841	12.657	0.000

The value of "P" is tabular at degrees of freedom (4, 293) and at the level of significance (0.05) = 2.27

The value of "P" is tabular at degrees of freedom (4, 293) and at the level of significance (0.01) = 3.13

It is clear from the previous table that there are statistically significant differences in all areas due to the variable number of years of dealing with the bank, where the calculated value of "V" is greater than the value of "tabular", and this proves the invalidity of the zero hypothesis has been the differences in all electronic banking services In favor of Bank of Palestine compared to other banks, where the Bank of Palestine ranked first.

This result can be explained by the fact that First Bank of Palestine is the first bank to be established and rated in Palestine, has a great banking experience and has the number of branches and the largest employees in banks operating in Palestine, which confirms that this result has received many awards that classified it as First Bank in Palestine.

Table 12: The results of the uneven variation of the efficiency of electronic banking services are attributed to the variable years of dealing with the bank

Dimensions	Averages				F Value	Sig.
	Less than 5 years	5 - Less than 10	10 - Less than 15	15years and over		
The efficiency of ATM services	3.3710	3.0588	3.3207	3.2058	1.336	.2630
Efficiency of Internet banking services	3.7527	3.1520	3.2551	3.3687	2.356	.0720
Efficient mobile app services	3.0806	3.0074	3.1187	3.1566	.3880	.7620
Total degree of efficiency of electronic banking services	3.4014	3.0727	3.2315	3.2437	1.191	.3130

The value of "P" is tabular at degrees of freedom (3, 293) and at the level of significance (0.05) = 2.27

The value of "P" is tabular at degrees of freedom (3, 293) and at the level of significance (0.01) = 3.13

It is clear from the previous table that there are no statistically significant differences in all areas due to the variable number of years of dealing with the bank, as the calculated value of "P" is less than the value of the "tabular" value, and this proves the incorrect hypothesis of zero.

This result can be explained by the fact that regardless of the number of years of dealing with the bank, the beneficiaries seek to receive electronic banking services efficiently and quality that meets their expectations save them time and effort. All operating banks have sought to attract their beneficiaries by providing their best performance.

Results

- The results showed that there is a moderate degree of efficiency of electronic banking services provided in banks operating in Palestine from the point of view of bank customers. The overall score for e-banking services received a relative weight of 64.37%.
- The results of the study confirmed that the ranking of electronic banking services is as follows: Internet banking services ranked first with a relative weight (66.68%) which is an average percentage, while ATM services came in second place with a relative weight (64.30%), and mobile applications services came in third place. The latter with a relative weight (62.12%).
- The results showed that there are statistically significant differences between banks operating in Palestine according to the bank variable from the beneficiaries' perspective in favor of Bank of Palestine.
- The results showed that there are no statistically significant differences between banks operating in Palestine according to the variable number of years of dealing with the bank from the beneficiaries' point of view.

Recommendations

In light of the findings of the study, there are a number of recommendations, as follows:

- The need for banks to enhance the use of electronic banking services and upgrade them.
- Conduct awareness campaigns on the importance of electronic banking services and give appropriate incentives to beneficiaries who deal with them.
- Direct customers to use electronic banking services instead of traditional methods.
- Attention to quickly respond to customer problems sent via the website.
- Ability to provide the client with marketing offers via SMS by choosing the customer when opening the account or updating his data.
- Educate the customer about the security procedures followed by the bank, which keeps the data confidential.
- Paying attention to the bank's security procedures (protection from viruses and preventing intrusions).
- Working on the maintenance of ATMs and updating them with the latest technology, which facilitates their use and speeds up their performance.
- The need to conduct the most important electronic banking services with the lowest fees on the customer, such as credit cards and text messages.
- The need for banks to conduct periodic studies and research to help them develop their capabilities, and to identify the views of customers and their satisfaction with the services provided to them, and how to develop these services commensurate with their needs.

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