

The Efficiency of Banking Performance Operating in Palestine from the Point of View of Their Customers

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Abstract: *This study aims to identify the efficiency of banking performance in banks from the point of view of their customers in Palestine, where researchers used the descriptive analytical method, through a questionnaire distributed electronically to the sample of the beneficiaries of 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 banking performance in banks operating in Palestine from the point of view of beneficiaries, where the total degree of efficiency of banking performance obtained a relative weight of (63.78%). The results also showed that there are no 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 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 the beneficiaries who deal with them. Direct customers to use electronic banking services instead of traditional methods.*

Keywords: Banking Performance Efficiency. Banks, 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 the 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 increase 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).

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 The infrastructure of WAN systems, access to the finest banking and e-payment systems, and the provision of the best customer services were all evident. 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 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 the pursuit of modern technology and review the best and acquisition To achieve efficient banking 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, as the role played by banks in economic life is an important and effective role. 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 (2006, Siam).

The problem of research is the increase in the number of banks operating in Palestine, which increases the intensity of competition. Gaza from siege and wars, where we address through the study the efficiency of banking performance in banks from the point of view of their customers in Palestine.

Research Questions

Main Question: What is the level of efficiency of banking performance in banks from the point of view of their customers in Palestine?

The following sub-questions arise:

Q1-: What is the level of efficiency of banking performance of banks operating in Palestine from the point of view of bank customers?

Q2-: Are there any statistically significant differences in the efficiency of the banking performance from the point of view of the customers of the banks due to the demographic variables?

Research Objectives

1. To know the respondents' attitudes towards the efficiency of banking performance.
2. Exploring the extent to which there is a difference in the customer's view of the performance of banks is due to the different demographic characteristics of the beneficiary.
3. Disclose the direction 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.
4. Finding conclusions and recommendations that contribute to improving the performance of banks.

Research Importance

The study derives its importance from its scientific subject as well as its practical application. This study stems from its importance in trying to enrich the studies and research conducted in this field, which are considered to be somewhat small, especially in Arab societies, where it can contribute to clarify the concepts of banking performance in Banks operating in Palestine can also help banks adapt to and react to accelerated environmental changes and transformations and fierce competition by focusing on customer satisfaction and continuous 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 desired banking performance of customers and identify the different segments of beneficiaries.
2. Assisting banks operating in Palestine in general and in the Gaza Strip in particular in making appropriate decisions that will satisfy the desires of their customers for banking services.
3. Enriching the Arab academic arena with new studies and research contributions in the fields of banking development.
4. Draw attention to the importance of efficient banking performance.
5. The study sheds light on the extent to which banks operating in Palestine keep abreast of modern administrative systems, concepts and models

Research Limits and Scope

1. **Human limit:** The study was conducted on the customers of the banks under study in Palestine who responded electronically by filling out the questionnaire.
2. **Institutional Limit:** The study was conducted on banks operating in Palestine.
3. **Spatial Limit:** The study was conducted in the State of Palestine.

Conceptual-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 (Artima and Al-Talb, 2011) and (Aboelmagd 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 development, the banking sector has kept pace with this development and provided banking technology services to improve its performance and provide services that do not require much effort to use (Qaddumi, 2008). Banks also have to keep pace with the progress and development of their services as technology evolves and changes in their use (Khan, 2012).

Efficient Banking Performance

Organizations are now looking to define the concept of performance as one of the most important duties of management and focused in the research and application to try to identify the reality of performance and know the factors that determine it, and affect in seeking to identify the defect and work to correct it, in order to achieve the required levels of performance, because the performance of their management is what To a reflection of individual performance within it (El Talla, 2014).

Performance Concept:

The concept of performance in the language refers to the work, achievement or implementation, and performance is the act or activity that has been accomplished, performance is the result of an effort made by an individual to accomplish a particular work, and the performance of the job is intended to carry out the workload of responsibilities and duties according to the required rate of the employee (Al -Wathani, 1999).

The concept of performance is linked to both the behavior of the individual and the organization and occupies a special place within any organization as the final product of the outcome of all activities, at the level of the individual and the organization and the state, and many researchers tend to distinguish between behavior and achievement and performance, and believe that behavior is what individuals do In the organizations in which they work, achievement is what remains of the impact or results after individuals stop working, while performance is the interaction between behavior and achievement, that is, it reflects the sum of actions and results together (Dura and Al-Sabbagh, 1994).

Dimensions of Efficient Banking Performance:

The elements of banking efficiency can be determined by the following points:

1. Tangibility.
2. Reliability.
3. Responsiveness
4. Assurance.
5. Emotion.
6. Efficiency.
7. Accuracy.
8. Security.
9. Easy and Convenient Banking.
10. Customer Service.

Literature Review

- 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-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.
- A study (Al-Qahtani, 2015) which examined the impact of e-banking services in achieving a competitive advantage for banks operating in Riyadh from the perspective of male customers. The questionnaire was used as a tool for data collection, where a sample of (422) individuals in the whole city of Riyadh was analyzed. The study concluded that there is a positive relationship between the bank's provision of electronic banking services and gaining a competitive advantage. The website also proved to be the most important service that customers prefer among other electronic 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 (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.

Field study

Firstly- Study Methodology:

This study adopts the descriptive analytical method to describe and describe the phenomenon to be studied as it exists in reality. Without the intervention of researchers in the course, and researchers can interact with it and describe it and analyze it in a scientific and objective. The study relies on two basic types of data:

1. **Preliminary data:** by researching 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 and the use of statistical tests studying.
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 specialized scientific and professional journals related to the subject of the study, and any references that contribute to the enrichment of the study scientifically,

and the goal of researchers through the use of secondary sources in the study to identify the foundations and sound scientific methods in writing studies, As well as taking a general perception of the latest developments that have occurred and occur 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 study sample consisted of (297) beneficiaries of the services of banks operating in Palestine An online questionnaire was prepared via google form and published on social media (Facebook, Whatsapp, Email, Messenger) for three weeks.

Table 1: shows the distribution of respondents according to the variables of the bank and 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 the variables involved in it control the selection of the appropriate tool, accordingly, the researchers prepared a scale for that study commensurate with its objectives and hypotheses. The process of designing and preparing the study scale has gone through several stages and steps as follows:

1. Review the literature of the efficiency of banking performance, 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 Degree	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
	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. **Internal consistency validity:** The researchers calculated the internal consistency validity of the scale by finding correlation coefficients for each paragraph in the field to which they belong. Where the researchers conducted honesty and consistency on a survey sample of (32) beneficiaries, as in the following table:

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

No.	Honesty Level	Significance Level
1.	0.682	0.01
2.	0.684	0.01
3.	0.801	0.01
4.	0.791	0.01
5.	0.780	0.01
6.	0.793	0.01
7.	0.827	0.01
8.	0.597	0.01
9.	0.684	0.01

10.	0.773	0.01
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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. **Half-tone method:** by calculating the correlation coefficient between individual and even questions, they obtained the coefficients of stability shown in the following table.

Table 4: Stability Factor of the Banking Performance Efficiency Scale

The Field	Number of Paragraphs	Correlation Coefficient before Adjustment	Correlation Coefficient after Adjustment	Significance Level
Efficient banking performance	10	0.752	0.858	Function At 0.01

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

2. **Cronbach’s coefficient alpha:** The researchers used the Alpha-Cronbach coefficient to calculate the coefficient of stability for all terms of the scale, where the overall correlation coefficient is (0.945), a high stability coefficient indicates the strength and validity of the scale where the researchers noted that the results of the Pearson correlation coefficients are consistent with the results of the Alpha Cronbach coefficient. The researchers then performed a coefficient of Cronbach’s Coefficient Alpha 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 banking performance efficiency scale

The Field	Cronbach’s Coefficient Alpha
Efficient banking performance	0.908

It is clear from the previous table that Cronbach’s coefficient alpha are all high and this indicates that the questionnaire has a high degree of stability, which assured the researchers to apply 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. The Spearman Brown correlation coefficient for equal half-fractionation, and Cronbach’s Coefficient Alpha 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:

Q1-: What is the level of efficiency of banking performance of banks operating in Palestine from the point of view of bank customers?

To answer this question, researchers used recurrences, averages, standard deviation, percentages and rankings. 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 banking performance efficiency

The

No.	Paragraph	SMA	Standard Deviation	T Value	Relative Weight%	Ranking	Moral P-Value
1.	Tangibility: The Bank has modern equipment and technology.	3.42	1.175	6.223	68.40%	3	0.000
2.	Reliability: The bank has a flexible website that meets banking needs reliably.	3.26	1.214	3.631	65.20%	4	0.000
3.	Responsiveness: The Bank responds to customer services quickly and from the first time.	2.85	1.218	-2.095-	57.00%	9	0.037
4.	Assurance: The Bank's employees are quick to provide the required services with high professionalism and respect.	3.20	1.237	2.767	64.00%	5	0.006
5.	Empathy: Bank staff provide financial advice and technical support by accurately understanding beneficiaries' needs and respecting time.	2.80	1.248	-2.698-	56.00%	10	0.007
6.	Efficiency: The bank provides electronic card services, money transfer and other facilities efficiently	3.10	1.101	1.581	62.00%	7	0.115
7.	Accuracy: The bank solves problems promptly and without errors in electronic invoices and service charges	3.15	1.233	2.117	63.00%	6	0.035
8.	Security: The Bank provides security in the use of ATMs, filling out forms online, and protecting bank transfers and personal information, confidentially and privately.	3.67	1.162	9.883	73.40%	1	0.000
9.	Easy and Convenient Banking: The Bank's website provides information, content and instructions in clear language around the clock.	3.45	1.126	6.903	69.00%	2	0.000
10.	Customer Service: The Bank provides feedback in a friendly environment to effectively solve problems and deal with the elderly and the disabled.	2.98	1.264	-.230-	59.60%	8	0.819
Total Domain		3.1889	0.90126	3.612	63.78%		0.000

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 (7) and through the tests of the related samples that all paragraphs of the field of efficiency of the banking performance was the value of the calculated value is greater than the value of the tabular value except paragraphs (6, 10), and therefore there is statistical significance of the relative weight of the majority of the paragraphs of the efficiency of banking performance, The eighth paragraph (Security): The bank provides security in the use of ATMs and filling out forms online and protect bank transfers and personal information, including privacy and confidentiality) ranked first with a relative weight of (73.40%), a high percentage shows the strong impact of this paragraph, While the fifth paragraph (Empathy): The bank's employees provide financial advice and technical support by understanding the needs of the beneficiaries accurately and respecting the time (ranked last with a relative weight (56.00%), while the overall degree of efficiency of banking performance received a relative weight of (63.78%), which is an average score, There is a moderate degree of efficiency of banking performance from the point of view of bank customers.

Testing Assumptions:**Answer the second question which states:**

Q2-: Are there any statistically significant differences in the efficiency of the banking performance from the point of view of the customers of the banks 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 8: The results of the uneven variation in the efficiency of banking performance are attributed to the bank variable

Efficient banking performance	Averages					F Value	Sig.
	Bank of Palestine	Al-Quds Bank	Palestinian Islamic	Arab Islamic	Other Banks		
	3.3174	3.1875	2.6837	3.1091	3.4048		

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

The value of "F" 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 the efficiency of banking performance between banks and the differences were in favor of (other banks) and then Bank of Palestine compared to other banks.

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 9: The results of the uneven variation in the efficiency of banking performance are attributed to the variable years of dealing with the bank

Efficient banking performance	Averages				F Value	Sig.
	Less than 5 years	5 - Less than 10	10 - Less than 15	15years and over		
	3.3742	3.3382	3.0939	3.1159		

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

The value of "F" 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 the efficiency of banking performance according to the variable number of years of dealing with the bank.

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 banking services efficiently and quality that meets their expectations save them time and effort. All operating banks seek to attract their beneficiaries by providing their best performance.

Results

- The results of the study showed that there is an average degree of efficiency of banking performance in banks operating in Palestine from the beneficiary's point of view.
- 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.
- Attention to quickly respond to customer problems sent via the website.
- Educate the customer about the security procedures followed by the bank, which keeps the data confidential.
- Working on the maintenance of ATMs and updating them with the latest technology, which facilitates their use and speeds up their performance.
- The need for banks to continue to improve their electronic banking services and ensure that these services are free and easy to use to suit all customer requirements, and that the banking service provider to follow the developments in the world of technology, and to improve the full picture of electronic banking services by banks.

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