

# The Impact of Electronic Banking Service Quality in Enhancing Performance (A study on Jordanian Commercial Banks)

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## Abstract

The measurement of Performance is not any more limited to standards and financial indices, it expanded to concern other aspects; for example: gaining new customers and attain their satisfaction and loyalty, and expand the market share, all of this can contribute in achieving a high rate of earnings to the bank. The sector of Jordanian commercial banks is considered one of the most vital sectors of Jordanian economy due to the volume of investment and the number of employees. This study concerns to know the impact of the E- Banking Services Quality in enhancing Performance. In that, a group of the most important E- Banking Services Quality dimensions in the electronic field has been selected to figure out its impact on Performance.

This study is trying to figure out the level of the E- Banking Services Quality in Jordanian banks, also to know its impact on these banks Performance. The survey population consisted of the Jordanian commercial banks, and to achieve the study goals the researcher has developed the questionnaire to include (51) paragraph to collect the preliminary data from the survey population whereas the survey population consists of (1900) respondents. A random sample of (320) respondents has been chosen from top and middle management, in that the data has been collected and analyzed in addition to testing the hypotheses using the Statistical Package for the Social Sciences (SPSS).

**Keywords:** Quality, performance, services Quality, E- services, E-banking services Quality,

the commercial banks.

## 1. Introduction

The banking sector is considered one of the main pillars of the national economy in terms of growth rates, level of development and technology and information use. In the recent years, the banking sector has witnessed rapid and successive developments in the context of globalization and markets openness, as well as the entering of the foreign banks to the local market and the intensification of the competition between banks. As a result of such changes, new banking products popped up and banks shifted towards providing advanced E-Banking Services and using new technologies. Thus, banks are required to maintain a high standard of Banking Services Quality In General and E- Services in particular.

The E- Banking Services and its Quality is considered one of the modern concepts, relatively, which associated with technological developments that appeared in our new world, it contributes in enhancing the bank's business , increasing its efficiency and giving it a competitive feature, so its application became a requirement in any banking organization to preserve the viability and continuity. The banks which do not moving up their E- Banking Services- which became the salient feature for the current era, will disappear with no existence any more.

furthermore, the Performance is an area of several management studies interest, because it is associated with the measurement of works results that has been achieved and is the result included in the scheme or there is deviation; so the measurement of the Performance is a pressing need for any organization, particularly the banking organizations which invest and manage the money of the depositors and this would increase the necessity of this process in banking organizations. So Performance evaluation in banks is based on providing an valuable and objective judgments in respect of how successful is the bank manage its resources in effective and efficiency way.

This study aims to know the dimension of the quality of the E-Banking Services and its role in enhancing the Performance of the Jordanian commercial banks. Pursuant to the importance of the study, there is a group of sub- goals stems from the main goal we summarize it as follows:

1. Recognize the level of the E- Banking Services Quality in Jordanian commercial banks and the relative importance for E- Banking Services Quality dimensions.
2. Recognize the level of the Performance in Jordanian commercial banks and relative importance for Performance dimensions.
3. Recognize the impact of the E- Banking Services Quality on the Performance of the Jordanian commercial banks.
4. Recognize the differences and variation in evaluating the quality of the E- Banking Services Quality according to the demographical and functional variables.
5. Recognize the E- Banking Services providing by banks.

6. Present the results of this study supported by appropriate recommendations and suggestions in pursuit of the improvement of the Performance level of Jordanian commercial banks, in addition to help in improving its E- Services Quality and enhancing its abilities.

Moreover, the researcher is trying to answer the study questions which represent the main issue of study: Performance measure in Jordanian commercial banks and recognize the impact of the E- Banking Services Quality on it:

1. What is the level of the E- Banking Services Quality in Jordanian commercial banks?
2. What are the levels of Performance in Jordanian commercial banks?
3. What is the impact of the E- Banking Services Quality on Performance in the Jordanian commercial banks?

## **2. Theoretical Framework of Study**

Through the preliminary surveying studies done by the researcher, he trying to recognize what it's about the Performance in the Jordanian commercial banks and understand the impact of E- Banking Services Quality on its Performance. In addition , there are several researches and studies in Jordan focused on traditional banking services without focusing on the e-banking services in time the E-Banking Services became going toward the non-traditional pattern which is supported by the using the new technology. Moreover, the subject of E-Banking Services Quality is still at the beginning, so it needs further research and study.

In addition to this, the achievement of integration among banking corporations made the banks expand in applying the most recent high quality and efficient services, particularly those services that supported by using new technologies, from this point, the importance and the issue of this study crystallized. The researcher can summarize the importance of this study that it sheds the light on the impact of the E- Banking Services Quality on enhancing the Performance of Jordanian commercial banks which is considered a critical topic today and it needs further research and study. This study could give the chance to recognize the dimensions of the E- Banking Services Quality and the dimensions of the Performance; this can raise awareness and publicize the culture of E- Banking Services in Jordan.

Banking services are different from any other services in how is the Performance of the service presenter, the nature of the activity and procedures, customer's needs and desires, and the electronic media use. The banking services is characterized by a group of features: the banking work generally is stereotypical and of lack of special similarity and the ground of differentiation in banking services is based on providing new developed services through the optical placement of technology, in addition to creditworthiness responsibility; the deposits security is considered one of the bank administration priorities which they strive to use the best methods to provide the maximum protection to customers' deposits.

The E- Banking Services are considered one of the most successful activities in electronic business, it give a chance to the customers to reach their accounts and do a lot of banking

processes, also it has the advantage of low- cost services and it costs less the he traditional banking services. In addition to what mentioned, it contributes in saving time and costs for both banks and customers. Its concept indicates that they are services via internet and other technological communication media which allow the customers to do the same traditional functions throughout the electronic channels. For example: they can access their accounts details, open account statements, transfer money, issuing checks, paying bills, reissue checks, and contact the customer services department.( Cheng,2014, 65).

The concept of E- Banking Services indicate that the banking processes is being done with creative methods by using the electronic communication networks, thus the customer does not have to go to bank. The researcher sees that one of the main factors of the appearance of the E-Banking Services is the information technology and telecommunications revolution, also the electronic commerce that using the electronic media especially the internet and the existence of intense competition among banks and with other financial organizations in terms of sitting free the international commerce. Moreover, the competition with the non-bank financial organizations i.e. insurance companies and stock which they provide relevant services to banking services, and develop the Banking Service Performance to level up the operational efficiency to provide the highest standard of services to the costumer. In addition to the large economical and commercial corporations which contribute in reduce the need for dealing with bank through providing many services to their customers. (Charles,2016, 6)

There are many forms of E- Banking Services provided by banks such as: ATM ( Automatic Teller Machine), Banking Via Mobile Phone, online banking, automated clearing, e- bank card( various kinds of credit cards), Electronic Points of Sales and the Home Banking. When implemented the banking services via internet- especially the operational services, there is fear of hacking so banks are required to provide methods for protection ex: Firewalls and Encryption.

Quality is a concept used to indicate superiority and excellence of services and products and it contains the features that fulfill the customers' needs through the concert of all efforts on marketing, processes, maintenance and manufacturing (Charles,2016, 4). Moreover the Quality concept indicates the availability of all characteristics and features in the service or products on time and with low cost, which contribute in achieve the expectations and desires of the customer whether it is implicated or stated. (Makanyeza, 14)

It is worth to be mentioned that usually the banking services quality is viewed by internal and external perspectives. The internal perspective refers to the adhering to standards which are set by the management, whereas the external perspective focuses on the banking service quality from customers' perspective. (Makanyeza, 24)

Table 1. Service Quality Dimensions

Dimension	Concept
Tangibility	The financial facilities, the assets and the appearance of the operators that perform the banking service.
Dependency	The ability to perform the service and commitment to perform it properly and accurately as service provider promised.
Assertion	Knowledge availability that has been got by the service provider in addition to respect, kindness.
Compassion	Individually care and attention provided by the bank to the customers.
Response	The desire to help customers.

The Banking Service Quality evaluation depends on two directions according to (Macheyo, 2016, 14), and he saw that the evaluation process based on the evaluation of the bank itself for the Service Quality including the measure of it and the attention of applying the process of self -estimate for the bank this is from a hand, from the other hand the evaluation of the client for the quality of the bank service that is provided to him. And it can be done throughout the client's satisfaction questionnaires that the bank must do it and analyze it for the sake of knowing the insufficiency aspects in providing the service and avoiding the mistakes that can happen . The evaluation process here is a preventative administrative Procedure to guarantee the client's satisfaction and to guarantee providing the highest standards whether electronic or traditional bank services quality that achieves the elevated performance to the bank in its different processes.

The Performance is a very wide concept that includes so many contents related to achieving goals, so that its known as the final result of the activity, and that's done by choosing a group of the used standards in its measure like profitability, market share, Cost reduction, customer's satisfaction and loyalty and achieving the organization's goals (Wheelen and Hunger , 2012 , 380).

The Financial Performance concept can be clarified by it is a tool to recognize the financial status for a certain organization; also it contributes in making decisions and avoiding gaps and obstacles, and working on motivating the management to achieve better results and standards on all levels through concrete formulas with numerical and quantitative values that determine the Performance level accurately.

The researcher reviewed a lot of studies concern the subject of his study separately, whereas he did not find any study connected the Variables with their Dimensions along, and it must be mentioned that the all the studies that has been reviewed didn't study the dimensions of Banking Services Quality and its impact on enhancing the Performance with its dimensions like this study did which bridged the research gap in this subject.

One of these previous studies is (Joghee, 2017), this study manifested that the customer

focuses on E- Services Quality which provided by the banks and what is most important for the customer is the Quality of the main service that sunned up as customer satisfaction on the E- Banking Services.

(Charles, 2016) cleared up that the following factors are the most important factors in evaluating the E- Services Quality: the efficiency of electronic support employees in the bank, the availability of the new electronic systems and responsiveness and reliability from bank to customer.

A study for (Simon and Senaji, 2016) saw that the Online Banking Services flexibility has the major role in affecting the customer satisfaction, and many customers preferred to use this service because it is user-friendly and secure.

(Akin,2015) have measured the E- Commerce impact on Organization Performance, the study reached that there is impact of the E-Commerce on organizations' performance. The study recommended that to work hard on improving the E- Services through improving the websites of the banking sector of Pakistan which meet with employees' satisfaction and raise the quality performance of banks.

(Sadeghi, 2015) has analyzed in his study the impact of the E- Banking Services on the customers' satisfaction in the Pakistani bank " Khorsan", the study confirmed that there is a huge impact of the e- Banking Services on the customers' satisfaction, although the quality of information systems used in deliver the e- Banking Services has not been established.

In a study for (Raza, 2015), the quality provided by e- bank has an obvious impact on customers' satisfaction, and this can be achieved by designing electronic pages that attract the attention of the customers and help in polarization new customers.

After reviewing the related literature, the researcher set a group of hypotheses and sub-hypotheses as follows:

### **First Main Hypothesis H01**

H01: there is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the e-Banking Services Quality with the significance of its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website's Interface).

The following Sub- hypotheses are stemmed from it:

1. H01: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the dimension of Dependency in the E- Banking Services on Jordanian commercial banks Performance.
2. H01: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the dimension of Response in the E- Banking Services on Jordanian commercial banks Performance.

3. H01: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the dimension of Connection in the E- Banking Services on Jordanian commercial banks Performance.
4. H01: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the dimension of User- Friendly in the E- Banking Services on Jordanian commercial banks Performance.
5. H01: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the dimension of Security in the E- Banking Services on Jordanian commercial banks Performance.
6. H01: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the dimension of Website's Interface in the E- Banking Services on Jordanian commercial banks Performance.

### **Second Main Hypothesis H02**

H02: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality by the significance of its dimensions on the Performance dimensions significance (Customer's Satisfaction, Customer Loyalty, Engage New Customers, and The Market Share) in Jordanian commercial banks.

The following Sub- hypotheses are stemmed from it:

1. H02: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality in respect of Customer's Satisfaction in Jordanian commercial banks.
2. H02: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality in respect of Customer Loyalty in Jordanian commercial banks.
3. H02: There is no significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality in respect of Engage New Customers in Jordanian commercial banks.
4. H02: There is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality in respect of The Market Share in Jordanian commercial banks.

### **Theoretical Framework**

Figure 1 is clarifying the theoretical frame work of this study that has been developed by the researcher and it could be represented by the E- Banking Services Quality and its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website's Interface) on Performance which represent the first main hypothesis. Also the E- Banking Services Quality by significance of its dimensions connected with Performance dimensions significance (Customer's Satisfaction, Customer Loyalty, Engage New Customers, The Market Share) in

Jordanian commercial banks, which represent the second main hypothesis.

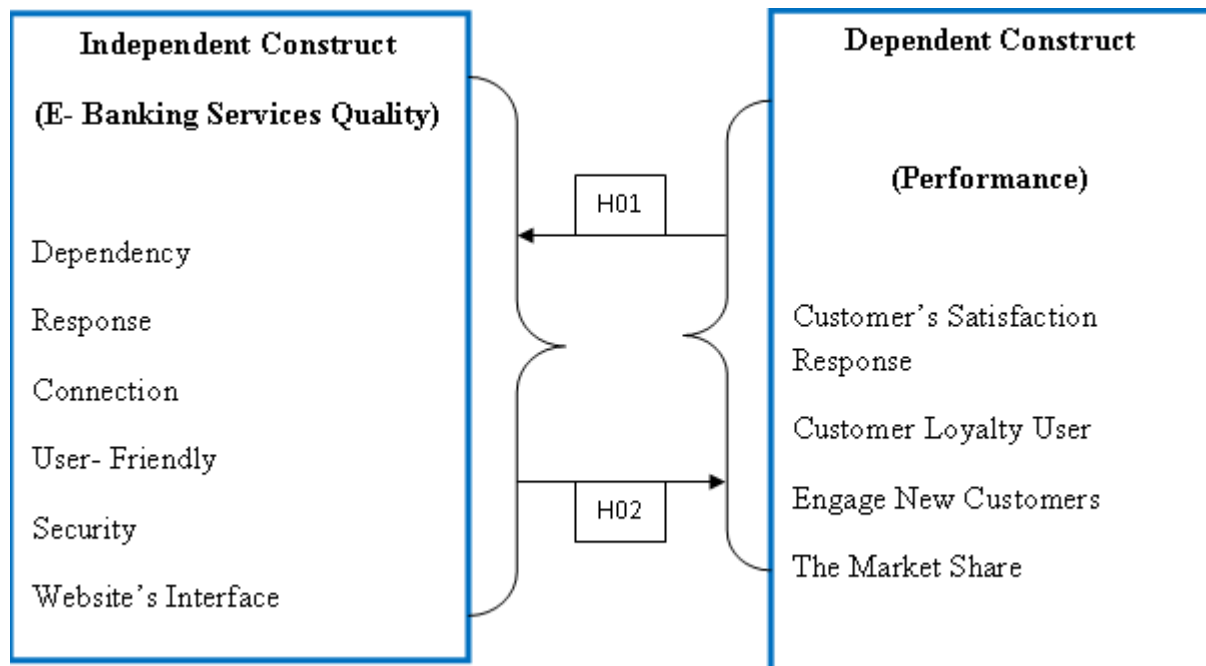


Figure 1. Theoretical Framework

### Research Methodology

This study followed the analytical descriptive approach and field study method to collect data from banks through (questionnaires); the researcher depended also on secondary recourses such as references, books, previous studies and annual reports of banking sector in Jordan. Moreover, this study is considered applied by its nature and explanatory by its purpose. The researcher used the Sampling Strategy; he collected a random stratified proportionate sample from the targeted community to recover the wanted data, and then analyzed it by using the inferential and descriptive statistics to get to the relation between the different dimensions of this study.

### Banks Sector in Jordan

The importance of the Jordanian banking system which consists of (13) commercial banks and a sum of (26) banks of various directions can appear from the main role of this system in Jordanian economy; also it maintains the monetary stability and encourages the economical growth. Jordanian commercial banks are considered a leader in the region; they adapted the most recent technologies in respect of the e- banking services, and they deliver the services to their customers in the way that it saving their time, efforts and cost. In addition to that, they avoid their customers from disrupt their businesses to visit bank's branches to inquire about their transactions, accounts, or doing different banking processes. Jordanian commercial banks have worked on developing special distribution channels to include several electronic media that depend on the new technology in addition to branches and offices which guarantee the customer to rabidly obtain the service in easy, comfortable and secure way (Cheng,2014,



25).

### **Study Sample and Analyzing Unit**

The sample was limited to the employees of the Top and Middle Management in Jordanian commercial banks, it was expected that they have the ability, through their career and experience, to answer the questionnaire paragraphs properly. The researcher has chosen a random stratified proportionate sample of (320) respondents from all the (13) commercial banks in Jordan. The number of employees of the top and middle management is (1900) male and female, and to ensure representing and taking back the sufficient number of questionnaires, a sum of (400) questionnaires has been distributed.

### **Research Tool**

To achieve the study goals, the researcher developed the questionnaire by information included by the theoretical framework of study. The questionnaire consists of two main sections; the first one is related to the demographical and functional factors of the sample individuals, and the second one deals with the measurement of the paragraphs of dependant and Independent variables and it consists of (51) question according to Quintet Likert Scale.

### **Validity of Research Tool**

The questionnaire has been reviewed by professional and academic specialists in Business Administration and IT to ensure that the questionnaire's paragraphs could measure the fixed and independent dimensions of study.

### **Reliability of Search Tool**

To make sure of the internal consistency of the research variables, the researcher used the analysis of Cronbach's Alpha Coefficient. The tables 2 & 3 illustrating the dependant and Independent variables with all its dimensions that it were more than 70% which means that there is high consistency and reliability. Thus, the researcher can do the statistical analysis to answer the questions of this study and testing its hypotheses.

Table 2. The values of the internal consistency coefficient for the paragraphs of the Independent variable: the E- Banking Services Quality and its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website's Interface).

<b>No.</b>	<b>Dimensions</b>	<b>Cronbach's Alpha Coefficient</b>
<b>1-</b>	Dependency	0.773
<b>2-</b>	Response	0.757
<b>3-</b>	Connection	0.766
<b>4-</b>	User- Friendly	0.768
<b>5-</b>	Security	0.735
<b>6-</b>	Website's Interface	0.896
<b>E- Banking Services Quality</b>		<b>0.936</b>

Table 3. The values of the internal consistency coefficient for the paragraphs of the Dependent Variable: the Performance and its dimensions (Customer's Satisfaction, Customer Loyalty, Engage New Customers, And the Market Share).

No.	Dimensions	Cronbach's Alpha Coefficient
1-	Customer's Satisfaction	0.750
2-	Customer Loyalty	0.769
3-	Engage New Customers	0.829
4-	Market Share	0.854
<b>Performance</b>		<b>0.897</b>

### 3. Research Findings

Under this section, the researcher clarified the results of descriptive analysis for the Independent Variables adopted by this study through analyzing the medians and the standard deviations of the study variables: the Independent Variable “ the E- Banking Services Quality and its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website's Interface)” and the dependent variable “ the Performance and its dimensions (Customer's Satisfaction, Customer Loyalty, Engage New Customers, And the Market Share)” as indicated in table 4.

Table 4. Medians, Standard Deviations, Rank, and importance of the dimensions of both; E-Banking Services Quality and Performance.

No.	Item	Median	SD	Rank	Importance
1-	Dependency	3.963	0.575	2	High
2-	Response	3.941	0.580	3	High
3-	Connection	3.698	0.696	6	High
4-	User- Friendly	3.848	0.612	4	High
5-	Security	4.133	0.520	1	High
6-	Website's Interface	3.783	0.749	5	High
<b>E- Banking Services Quality</b>		<b>3.894</b>	<b>0.502</b>		<b>High</b>
1-	Customer's Satisfaction	3.868	0.596	4	High
2-	Customer Loyalty	4.069	0.530	3	High
3-	Engage New Customers	4.332	0.485	1	High
4-	Market Share	4.259	0.516	2	High
<b>Performance</b>		<b>4.132</b>	<b>0.414</b>		<b>High</b>

The results of table 4 Show that the level (3.698-4.133) was with huge impact; this means that the total result confirmed the huge impact of the Independent Variable “the E- Banking Services Quality “on the Dependant Variable “the Performance and its dimensions”. The median was (3.894) and the standard deviation was (0.502) with a high level.

Moreover, the table indicates that the median of the dependant variable “the Performance and its dimensions (Customer’s Satisfaction, Customer Loyalty, Engage New Customers, And the Market Share)” was high too. The Median of this dimensions range is (3.868-4.259) and the standard deviation range is (0.485-0.596), and all of it is with high impact. The total result of the Dependant Variable “the Performance” was high with a median of (4.132) and standard deviation (0.414). These figures indicated also that the responses of the sample individuals for the questions were a bit close and it took a positive trend. The standard deviations percentages indicate paucity of fragmentation between the answers in the sampling unit and their median according to Quintet Likert Scale. Besides, it indicates that there is statistical significance impact from the E- Banking Services Quality dimensions on the Performance dimensions as will be shown in the following statistical tables that have been analyzed.

#### **4. Testing the Results of the Main Hypotheses**

Firstly: the Results of the First Main Hypotheses:

The First Main Hypothesis H01 stated that: no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality with the significance of its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website’s Interface) on Performance.

To recognize the impact of the E- Banking Services Quality with the significance of its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website’s Interface) on Performance in Jordanian commercial banks, the researcher used the Multiple Regression Test. And before using this test, the researcher did a prior test to assure the validity of using the Multiple Regression test form as following:

##### *Firstly: The Multicollinearity Test Results*

To make sure that there is no semi- perfect Linear Correlation between two or more Variables from the Independent Variable dimensions that may inflate the value of coefficient of determination ( $R^2$ ) and make it bigger than its actual value. This can be done by counting the value of Variance Inflation Coefficient and Variance Tolerance for each sub- variables of the independent variable dimensions. The value of the variance inflation coefficient is the standard which confirms that there is no high correlation between the Independent Variables and it must be less than (10) and more than (1), and the Variance Tolerance value must be more than (0.05). And by testing the Independent Variable dimensions, the following result was found:

Table 5. the result of the Multicollinearity Test between the Independent Variables and the Variance Tolerance.

Item	Variance Inflation Factor-VIF	Tolerance
Dependency	2.338	0.428
Response	3.038	0.329
Connection	2.315	0.432
User- Friendly	2.176	0.460
Security	1.760	0.568
Website's Interface	1.968	0.508

We can see from table 5 That all the values of Variance Inflation Coefficient for the Independent Variable dimensions (E-Banking Services Quality) came more than (1) and less than (10), it was in the range (1.760 – 3.038). Also the value of variance tolerance values fluctuated in (0.329- 0.568) which is more than (0.05). This indicates that there is no Multicollinearity between the Dependant Variable dimensions. According to that the test result showed up the validity of data to do the *Multiple Regression Test and testing the study hypotheses*.

Secondly: Multiple Regression Test results

Table 6. the results of the test: the Impact Of The E-Banking Services Quality dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website's Interface) On Performance.

Dependent Variable	E-Banking Services Quality Dimensions	$\beta$	T-calculated value	Sign.	Result
Performance	Dependency	0.188	3.072	0.002	Rejection of the null hypothesis
	Response	0.075	1.079	0.281	
	Connection	0.116	1.899	0.058	
	User- Friendly	0.242	4.104	0.000	
	Security	0.198	3.743	0.000	
	Website's Interface	0.053	0.953	0.342	

The results of table 6 manifest that the impact of the independent variables (E-Banking Services Quality (Dependency, Response, Connection, User- Friendly, Security, and Website's Interface) on the dependent variable (Performance) is a statistical significance impact, whereas the observed value of ( $F$ ) was (52.136) and on significance level of ( $\text{sig} =$

0.000) which is less than (0.05), the *correlation coefficient* was ( $R=0.707$ ) which indicates the positive relation between the Independent Variables and the Dependent Variable, also the value of Determination Coefficient was ( $R^2= 0.500$ ) which assure the significance of Regression. This means that 50.0% of variance in (Performance) can be explained by the variance in (E-Banking Services Quality dimensions) on condition that the other variables are stable.

Also it could be shown from the Regression Coefficients table that  $\beta$  value at (Dependency) variable was (0.188) whereas  $t$  was (3.072) with a significance level of ( $\text{sig}=0.002$ ) this can assure the *significance* of (Dependency) variable when studying the E- Banking Services Quality dimensions on Performance. Also,  $\beta$  value at (Response) variable was (0.075) whereas  $t$  was (1.079) with a significance level of ( $\text{sig}=0.281$ ) this can assure that there is no *significance* of (Response) variable when studying the E- Banking Services Quality dimensions on Performance. Whereas  $\beta$  value at (Connection) variable was (0.116) whereas  $t$  was (1.899) with a significance level of ( $\text{sig}=0.058$ ) this can assure that there is no *significance* of (Connection) variable when studying the E- Banking Services Quality dimensions on Performance. And  $\beta$  value at (User- Friendly) variable was (0.242) whereas  $t$  was (4.104) with a significance level of ( $\text{sig}=0.000$ ) this can assure the significance of (User-Friendly) variable when studying the E- Banking Services Quality dimensions on Performance. Also,  $\beta$  value at (Security) variable was (0.198) whereas  $t$  was (3.743) with a significance level of ( $\text{sig}=0.000$ ) this can assure significance the of (Security) variable when studying the E- Banking Services Quality dimensions on Performance. Lastly,  $\beta$  value at (Website's Interface) variable was (0.053) whereas  $t$  was (0.953) with a significance level of ( $\text{sig}=0.342$ ) this can assure that there is no *significance* of (Website's Interface) variable when studying the E- Banking Services Quality dimensions on Performance.

Based on the results of the previous test, the first main hypothesis has been rejected.

Secondly: the Results of the Second Main Hypotheses:

The Second Main Hypothesis H02 stated that: there is no statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality with the significance of its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website's Interface) on Performance with the significance of its dimensions (Customer's Satisfaction, Customer Loyalty, Engage New Customers, and The Market Share) in Jordanian commercial banks.

And to test the Second Main Hypotheses, the Simple Linear Regression analysis has been used by putting the Independent Variables in (Enter) method, the results were as following:

Table 7. The results of the test “E- Banking Services Quality Impact on (Performance)”

Dependent Variable	Independent Variable	$\beta$	T-calculated value	Sign.
Performance	E-Banking Services Quality	0.696	17.269	0.000
R = 0.696	R <sup>2</sup> = 0.484	F = 298.221	Sig. = 0.000	

It is manifested from table 7. That the impact of the Independent Variable (the E- Banking Services Quality) on the Dependent Variable (Performance) is a statistical significance impact, whereas the value of observed  $F$  was (298.221) and with the significance level of (sig=0.000), which is less than (0.05). Also the value of Correlation Coefficient was (R= 0.696) which indicates the positive relation between the two variables. As the value of Coefficient of Determination was (R<sup>2</sup>= 0.484) and this can assure the significance of Regression, this means that 48.4% of variance in (performance) can be explained by the variance of ( E- Banking Services Quality) on condition that the other variables are stable.

It is clear from Regression Coefficient table that  $\beta$  value was (0.696) whereas  $t$  value was (17.269) with a significance level of (sig=0.000) this can assure the *significance* of the Regression Coefficient. Based on the result of this test, the Second Main Hypothesis is rejected, and we accept the alternative hypothesis which stated the following:

There is statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality by the significance of its dimensions on the Performance dimensions significance (Customer’s Satisfaction, Customer Loyalty, Engage New Customers, and The Market Share) in Jordanian commercial banks.

## 5. Findings

By the result of the statistical analysis, the study concluded the following:

1. There is statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality with the significance of its dimensions (Dependency, Response, Connection, User- Friendly, Security, and Website’s Interface) on Performance in Jordanian commercial banks.
2. There is statistical significance impact at the significance level ( $\alpha \leq 0.05$ ) for the E-Banking Services Quality by the significance of its dimensions on the Performance dimensions significance (Customer’s Satisfaction, Customer Loyalty, Engage New Customers, and The Market Share) in Jordanian commercial banks.

Furthermore, the study showed that the Independent Variable (E- Banking Services Quality) level is high , and the analysis results indicated that (Security) dimension was in the first place in order to relative importance between the dimensions of the Independent Variable(E-Banking Services Quality). So, this indicates the confidentiality when dealing with customers, in addition to preserve their privacy and data from any hacking or illegal acts. The researcher

explained that the security in E-Banking Services is considered of the main requirements for it to success, because the Security is considered a critical and important factor while providing the banking services, thus, the banks' managements attached big importance to it. Generally, the statistical analysis results indicate that Jordanian commercial banks attached big importance to the Quality of the E- Banking Services due to its role in enhancing its competitiveness and improving its Performance.

Although the measurement level of the study Dependent Variable (Performance) was relatively of high importance, whereas the dimension of (Engage New Customers) came in the first place with relative importance. This indicates that the Jordanian banks seeking for attract new customers and expand its market share throughout marketing campaigns and advertising in addition to provide a considerable group of services. On the other hand, the analysis showed that the dimension (Customer's Satisfaction) came at the last according to relative importance, this indicated that the Jordanian banks need to work on achieve the customer's satisfaction by fulfilling their needs and providing services in turn of a reasonable cost. The Jordanian commercial banks should realize that achieving Customer's Satisfaction and loyalty is costing less than gaining new customers.

### **Recommendations**

The researcher recommends to the Jordanian commercial banks to improve the level of E-Banking Services Performance and providing all new services, in addition to raise awareness of the E- Banking Services and its role in reducing the cost and speed up customer's service which can upgrade the banking sector in Jordan and create new, solid E- Banking industry. Also, the commercial banks should establish a specialized unit that supports the customers in respect of the E- Banking Services and to contribute in receiving their compliments and solving their problems. Furthermore, the researcher recommends that the commercial banks should keen to encourage their customers to deal electronically with them by facilitating the service procedures, providing incentives and providing information security elements. And they should spread the E- Banking Services culture through Jordanian society. It is necessary that consideration be given from researchers to E- Banking Services Quality in scientific research field, and it might be done by using Intermediate Variables such as bank's reputation and image.

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