

The impact of electronic banking service on improving the quality of services in banks: Case study of public and private agencies in the City of Tlemcen

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Abstract---This study aims to find out the impact of electronic banking services on improving the quality of services in banks through some public and private agencies operating in the city of Tlemcen. The study consists of using a questionnaire directed to a sample of 230 customers of those agencies. The results of the study revealed that the quality of banking service is significantly affected by the level of electronic banking services provided and this according to the various dimensions of quality, and there is a statistically significant impact of the application of electronic banking services in improving the quality of banking services.

Keywords---public and private banks, quality of banking services, electronic banking.

Introduction

Keeping pace with the successive technological developments in the banking industry is one of the main entrances to develop the quality of services provided by banks. This can be achieved through the modernization of banking services and the intensification of the use of information and communication technology and adapting it efficiently in order to innovate new banking services and develop methods of providing them to ensure their flow from banks to customers accurately and easily.

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Undoubtedly, the World Wide Web of Information (Internet) has been widely used in all fields, especially for commercial purposes, and, as a result it opened the way for banks to provide their services as well as their information to wide segments of customers, in order to help them improve and modernize their services as well as adapt them to face the negative effects resulting from them and take advantage of the gains they achieve. Henceforth, a modern concept of banking has emerged is electronic banking, adding to its traditional activity, which is based on accepting deposits and granting credit, another activity more sophisticated and attractive through Providing various banking and financial services in the right place and time.

Since the development of the banking system of any country is mainly linked to the development of its economic activity, Algeria, like other developing countries, has adopted several banking reforms in order to modernize its banking system and keep pace with the development of its economic activity, by introducing information and communication technology, through the adoption of several projects within the framework of modernizing the means of payment and settlement and trying to modernize them. In order to clarify the above, we decided that the structure and axes of the research should be as follows:

- Methodological framework for research.
- The nature of electronic banking services.
- Field study methodology.
- Discussing the results.

1- Methodological Framework of the Research:

1-1- Research Objectives:

Below are the main research objectives that we seek to achieve:

- Monitoring the reality of electronic banking services in Algeria.
- Measuring the quality of services in the agencies of public and private banks operating in the city of Tlemcen .
- The extent to which electronic banking services contribute to improving the quality of services among customers.

1-2- Significance of the Research:

This research acquires great importance through our exposure to the subject of banking services and its impact on improving the quality of electronic services.

1-3- The Research Problematic:

In order to tackle the problematic of the following question is raised:

To what extent do electronic banking services contribute to improving the quality of services in the agencies of public banks, especially those operating in the city of Tlemcen?

The main question is divided into the following sub-questions:

RQ1: What is the theoretical framework for the quality of banking services, and what is their level in the agencies of the banks under study depending on the customers' point of view?

RQ2: What are the criteria used to evaluate and determine the level of quality of banking services in the agencies of the banks under study?

RQ3: How have electronic banking services affected the improvement of the quality of banking services in the agencies of the banks under study from the point of view of customers?

1.4 Study hypotheses

The research is based on the following hypotheses:

- **There is no impact (statistically significant) of the application of the electronic banking service in improving the quality of banking services from the perspective of customers.**
- **The evaluation of the clients of the agencies of public and private banks operating in the city of Tlemcen differs on the impact of banking services in improving the quality of services**

actually provided to them, according to each of the personal variables (gender, educational qualification, profession, duration of dealing with the bank).

1.5 Research Method:

The method used in this research is the descriptive analytical method, where information related to the subject of the study was collected, in order to accurately describe the phenomenon and familiarize itself with all aspects related to it, and this information was analyzed to reach general results.

2-What are E-banking Services ?

2-1 Definition of Electronic Banking Services:

There are many provided definitions of electronic banking services, including:

- Electronic banking services are: "banks provide traditional and innovative banking services through open electronic means of communication, and banks provide services to enhance their market share or reduce costs or as a means of expanding their activity inside and outside their national borders"^[1]
- It is also defined as: "banks provide banking services through electronic communication networks that are limited to the access to them to their participants in accordance with the membership conditions determined by the banks, through one of the outlets on the network as a means of customer communication with the aim of:^[2]
- Providing information on services performed by the bank without providing banking services.
- Customers receive services such as identifying their transactions and account balances, updating their data, and applying for a loan.
- Customers requested to carry out banking operations such as money transfers".

2.2 Types of Banking Services:

There are several electronic banking services provided by commercial banks with the diversity of communication channels used in providing them, the most important of which can be presented in the following.*

-ATMs: Automatic Paper Dispenser (DAB), Paper Counter (GAB), Electronic Point of Sale (TPV) Terminal: ATMs appeared in the seventies of the last twentieth century as an alternative to exchange staff in bank branches to reduce transactions within the bank^[3] Thus, it is a simple form of automation in the banking sector, it is a more complex and diverse automatic machine, in addition to the cash withdrawal service, it provides other services such as accepting deposits, requesting the instrument, transfers from one account to another and paying bills, all and automatic windows for papers connected to the main computer of the bank^[4].

- Phone Banking : Phone banking is one of the channels of electronic banking services through which the bank can respond to customer inquiries and provide other services such as paying a bill or making a payment, transferring cash to known parties, requesting services such as a checkbook... etc.^[5] This service also depends on the existence of a network linking the branches of one bank as a whole and

1- Mustafa Ibrahim Ibn Al-Nabi, "The Role of Monetary Authorities in Confronting the Risks of Electronic Banking", Studies and Research, Al-Banker Magazine, No. 32, July 2004, p. 17.

2- Mahmoud Ahmed Ibrahim Al-Sharqawi, "The Concept of Electronic Banking and its Most Important Applications", Conference on Banking between Sharia and Law, Volume One, May 2003, Dubai, p. 17.

3- Tarek Taha, "Banking Management in the Environment of Globalization and the Internet", Dar Al-Fikr Al-Jamia, Alexandria, Egypt, 2007, p. 210.

⁴⁻ ibid

5- Ezzedine Kamel Amin Mustafa, "Electronic Banking", taken from the site: WWW.bank of sudan.org, browsed date: 13/12/2006, p. 2

6- Yado Mohamed, "Information and Communication Technology and its Role in the Modernization of the Banking Service, A Case Study of Algeria", Unpublished Master's Thesis, Department of Economic Sciences, Faculty of Economic, Commercial and Management Sciences, Saad Dahlab University, 2007, p. 67.

7- Abdel Moneim Rady, Farag Ezzat, "Economics of Money and Banks", Al-Bayan for Printing and Publishing, Alexandria, 2009, p. 31.

enables the employee entrusted with providing the telephone service to access the customer's data directly from any branch of the bank and the latest developments in this type of banking. The use of these centers to answer e-mails, which has become an effective tool in the communication between the bank and the customer (3).

Electronic bank payment orders and electronic clearing services: Electronic clearing is a mechanism through which money is transferred from customer accounts to the accounts of other persons or bodies in the same bank or any branch, as this method is an easy and tight way to make recurring payments such as mortgage payments, insurance installments, payment of public utility bills, payment of taxes, payment of salaries of the customer's employees ... etc., and this type is known in banking circles as the authorized discount in advance, and this is useful in making such payments automatically on time as a deduction from the customer's account and without writing checks for the value, which reduces the effort and expense and making payments on time [6].

Bank payments are settled by means of a real-time gross amount settlement system, which is an electronic centralized system that operates on a final and continuous aggregate instant basis for the final and continuous execution of credit transfer orders and provides a settlement point for liquidation systems operating through the central accounts of banks [7].

3- Field Study Methodology:

3.1 Sample Population:

The study population consists of the customers of some commercial banks operating in the city of Tlemcen, namely: **Bank of Agriculture and Rural Development, Société Générale de Algeria, Gulf Bank Algeria, Local Development Bank**, and regarding the study sample, (230) forms of the questionnaire were distributed to the customers of the four banks as follows: 75 forms to the customers of the Gulf Bank of Algeria, 60 forms to the customers of the Société Générale de Algeria, 50 forms to the customers of the Local Development Bank, 45 forms to the customers of the Bank of Agriculture and Rural Development, where it was recovered (220) A complete and valid form for statistical analysis, i.e. an average of 95.65% of the total forms sent.

3.2 Study Tools:

Relying on many references, a questionnaire was prepared and directed to the customers of the banks under study and included the following:

The first part: contains 05 paragraphs aimed at knowing some personal information of customers, namely (gender or gender, age, academic qualification, profession, duration of dealing with the bank).

The second part: It aims to highlight the extent to which electronic banking services contribute to improving the quality of banking services according to its five dimensions and includes 23 phrases.

The five-point graduated Likert scale has been adopted to measure the statements, which were graded as follows: (**Strongly agree** with 1 degree, **agree** with 2 degrees, **neutral** with 3 degrees, **strongly disagree** with 5 degrees), and based on these degrees the areas of trends for this scale are as follows:

Table (01) Range of trends according to Likert (pentagonal formula)

Weighted average	Direction	Degree of approval
From 01 to 1.79	Strongly agree	Very high
From 1.80 to 2.59	I agree	high
From 2.60 to 3.39	neutral	Medium
From 3.40 to 4.19	Disagree	Weak
From 4.20 to 5	Strongly disagree	very weak

Source: Abdel Fattah Ezz "Introduction to Descriptive and Inferential Statistics Using SPSS "

Khwarazm Scientific Publishing and Distribution Jeddah 2008 p. 450

3-3 Stability of the Resolution: The value of stability (Cronbach coefficient (alpha cronbach) and its value is **83.60%**, which means that the research resolution has a good degree and significance of stability so that this percentage exceeds the statistically acceptable percentage of **60%**, which confirms the existence of a correlation and communication between the questionnaire statements.

Table (02) Results of Cronbach's alpha stability coefficient test

Questionnaire Themes	Number of paragraphs	Alpha value
The dimensions of the five as a whole	23	0.836

Source: Prepared by researchers based on the outputs of the SPSS₂₀ program

4. Discussion of the Results

4-1 Analysis of the General Characteristics of the Study Sample:

Regarding the general characteristics of the study sample are as follows:

- Most of the respondents are male, with a **percentage of 67.70%**, while the percentage of females was **32.30%**.
- It is also clear from the same table that most of the sample items are between the ages of **31 and 40** years and **have 111** customers, i.e. concentrated in the second category by 49.80%, followed directly by the first category between the ages of 21 and 30 years with: 73 customers, which is estimated at 32.70%.The rest of the sample items are concentrated in the third category over the age of 40 years.
- Most of the respondents have a university level of 71.30, followed directly by a secondary level of 20.60%.
- Most of the respondents are employees and traders respectively, while we find that the last category is for liberal professions and retirees ... etc., and their percentage is as follows 48.90%, 33.20%, 17.90% respectively, and this is due to the extent to which the first and second categories need bank accounts to manage their various needs, such as payment and collection of salary, payment of bills ... etc., while the third category, represented by retirees and other liberal professions usually practiced by the elderly, do not use electronic banking services much, either because they do not need them or because they lack control over these modern technologies.
- The majority of respondents have experience dealing with the bank from two to ten years with an estimated percentage of 56.10%, while we find that customers with the most important experience dealing with the bank less than two years in second place by 31.80%, and in the last place customers with experience dealing more than 10 years by 12.10% .

Table (03) Some statistical characteristics of the dimensions of the quality of banking services

Dimension Name	Average	Deviation	Degree of approval	Order
Concrete	2.53	0.90	high	1
Reliability	2.52	0.963	high	2
Response	422.60	0481	high	3
Trust & Security	2.17	0.777	high	4
Empathy and connection	392.20	1.041	high	5

Source: Prepared by researchers based on the outputs of the SPSS program.₂₀

The results of the above table indicate the extent to which the study sample of customers agrees with the positive impact of electronic banking services in improving the quality of services provided to them,

and this is according to each dimension of the latter, which is evident through the arithmetic averages of each dimension, which belong to the field of high approval degree (according to Table No. (01)), and from it Customers see that the quality of banking service is affected by the level of electronic banking services provided, and this is according to the various dimensions of quality.

4.2 Hypotheses Testing:

The first steps in the process of testing hypotheses are to find out whether the answers of the sample members follow the normal distribution or not, and the following table shows that:

Table (04) Results of the Kulmingrov–Smirnov (I-Sample K-S) Normal Distribution Test

Statement	Test Value	Significance level SIG	Distribution
The first dimension: tangibleness	2.247	0.000	abnormal
The second dimension: response	2.007	0.001	abnormal
The third dimension: reliability	1.618	0.11	abnormal
Fourth Dimension: Trust and Security	3.188	0.000	abnormal
The fifth dimension: empathy and communication	2.429	0.000	abnormal

Source: Prepared by researchers based on the outputs of the SPSS₂₀ program

Table (04) above shows the results of the Kolmingrov-Smirnov test on the normal distribution, where the value of the significance level sig=**0.000** for the responses of the sample members to the dimensional statements is less than the critical significance level (0.05), so we reject the nihilistic hypothesis (H0) and accept the alternative hypothesis (H1), that is, the respondents' answers on axes do not follow the normal distribution.

- **Testing the first hypothesis:** which states:

H0: There is no statistically significant effect of the application of the electronic banking service in improving the quality of banking services.

H1: There is a statistically significant impact of the implementation of the electronic banking service in improving the quality of banking services.

Since the respondents' answers do not follow the normal distribution, the above hypothesis can be tested using the signal test.

Sign Test, this non-qualified test is an alternative to the t-test for one scientific sample, and is used to verify the conformity of the average answers of the sample members with the standard average used, which is the grade 3, and the results are shown in the following table:

Table (05): Signal Test Results for All Dimensions of the Study

Ferry	Corresponding >3	Disagree <3	Sig significance level
Dimensions (axes) of the study as a whole	89%	11%	0.000**

Source: Prepared by researchers based on the outputs of the program (20 (spss, (**)) D statistically at the level of significance **0.05**

It is clear from the above table that the percentage of approval of the answers of the respondents as a whole has reached **89%**, with a significant level of **Sig=0.000**, which is less than the critical significance level (**0.05**), and accordingly we reject the nihilistic hypothesis (**H0**). We accept the alternative hypothesis (**H1**), that is, there is a statistically significant effect of the application of electronic banking services in improving the quality of banking services.

- Testing the Second Hypothesis:

The second hypothesis states that:

H0: The evaluation of the customers of the agencies of the banks under study does not differ on the extent to which electronic banking services contribute to improving the quality of services provided to them effectively according to each of the personal variables.

H1: The evaluation of the agencies of the banks under study on the extent to which electronic banking services contribute to improving the quality of services actually provided to them varies according to each of the personal variables.

The aim of this hypothesis is to test whether there is a relationship between the part of the statements dimensions of quality on the one hand and the part related to the personal characteristics of the members of the study sample on the other hand, where we initially test the data on personal characteristics whether they follow the normal distribution or not, and in this context confirmed the results of the normal distribution using tests (Kolmogorov - Smirnov) and (Shapiro-wilk) for personal variables, that the significance of the two tests is less than the level of critical significance (0.05), and therefore answers The sample members on the part of the personal variables do not follow the normal distribution, and in this case both the Mann-Whitney test [8] and Crossal-Wallace 2 [9] are applied to compare the distribution of several independent samples, and the results are summarized as follows: (6) and (7) below:-

The evaluation of the clients of the agencies of the banks under study does not differ on the extent to which electronic banking services contribute to improving the quality of electronic banking services in improving the quality of services provided to them effectively according to the following personal variables: gender, educational level, customer profession, duration of dealing with the bank.

- The evaluation of the customers of the agencies of the banks under study differs on the extent to which electronic banking services contribute to improving the quality of services attributed to the age variable, between the age group of 31 to 40 years, and the group over 40 years, in favor of the age group from 21 to 30 years, and the age group over 40 years.

Table 06: Mann and Netney Test for Type Variable

Description of samples		medium Level	Results		
Gender(s)	volume		Khi-deux	Ddl	Sig
male	151	110.78	0.166	01	0.684
female	72	114.55			

Source: Prepared by researchers based on the outputs of the SPSS 20 program

Through Table (06) we conclude that the degree of freedom = 1 and the significance value = 0.684 is greater than 0.05 and from it we accept the null hypothesis .

H0, which means that the median of the first society is equal to the median of the second society, i.e. there is no difference between the median of the male and female society.

⁸- The Mann-Whitney test is used to compare the distribution of two independent samples, a nonparametric test used as an alternative to the student test for two parametric independent samples.

⁹- The Kruskal-Wallace test is used to compare the distribution of 3 or more samples from independent communities, and is usually applied when the conditions for the single variance. analysis test are not available or when the available data are ordinal data, and it works to test the differences between the average of three samples or more

Table 07: Kruskal-Wallis test for variables: age, educational level, occupation, duration of dealing with the bank

Description of samples		medium	Results		
Age	volume	Level	Khi-deux	Ddl	Sig
From 21 to 30	73	128.86	11.519	2	0.003 **
From 31 to 40	111	110.11			
Greater than 40	39	85.82			
Level	volume		Khi-deux	Ddl	Sig
Secondary or less	46	102.55	3.804	2	0.149 **
academic	159	11.851			
Post-graduation	18	0137.5			
Level	volume		Khi-deux	Ddl	Sig
employee	109	117.97	3.59	2	0.166 **
merchant	74	0100.4			
Other	40	117.19			
Duration of dealing with the bank	volume		Khi-deux	Ddl	Sig
Less than two years	71	119.59	1.74	2	0.419 **
From 02 to 10 years	125	0109.8			
More than 10 years	27	102.26			

Source: Prepared by researchers based on the outputs of the program (20 (spss, (**)) D statistically at the level of significance **0.05**

The Crosscal-Wallis test is a generalization of the Mann and Whitney test, and is deliberately used as the conditions for using the single variance test are not met, and from Table No. 07 we draw the following results:

- 1- For the age sample: the three age communities, the degree of freedom $ddl=2$, the value of the significance $sig=0.003$, that is, it is smaller than 0.05, and from it we reject the nihilistic hypothesis and therefore unequal societies
- 2 - For the academic level: the three societies degree of freedom $Ddl = 2$ The value of significance $sig=0.149$, that is, it is greater than 0.05 and from it we accept the null hypothesis and therefore the communities are equal.
- 3- For the sample of the client's profession: the three societies degree of freedom $DDL = 2$ The value of the significance $sig=0.166$, that is, it is greater than 0.05 and from it we accept the nihilistic hypothesis and therefore the societies are equivalent.
- 4- For the sample of the duration of dealing with the bank: the three societies degree of freedom $Ddl = 2$ The value of significance $sig=0.419$, that is, it is greater than 0.05 and from it we accept the null hypothesis and therefore the communities are equal.

Conclusion

This study sought to know the role of electronic banking services in improving the quality of services in the agencies of some public and private banks operating in the city of Tlemcen, and the study revealed the following results:

- Electronic banking services contribute significantly to improving the quality of banking services provided to the customer, due to the various advantages and advantages it offers.
- Banks operating in Algeria, whether public or private, are trying hard to keep pace with the tremendous developments in the field of electronic services, by providing some advanced electronic services, but they are still slow and not diversified, and have not yet reached the level required to compete with leading banks in this field,

- Private banks are considered more developed than public banks in the field of electronic banking services, because of the experience they carry from their countries of origin, such as the Gulf Bank of Algeria, the Société Générale of Algeria.
- Clients of the agencies of the banks under study believe that the quality of banking service is affected by the level of electronic banking services provided, according to the various dimensions of quality (tangible, responsiveness, reliability, trust and security, empathy and communication).
- There is a statistically significant impact of the application of electronic banking services in improving the quality of banking services.
- The evaluation of the customers of the agencies of the banks under study does not differ on the extent to which electronic banking services contribute to improving the quality of banking services actually provided to them according to the following personal variables: gender, educational level, customer profession, duration of dealing with the bank.
- The evaluation of the clients of the banks agencies in question differs on the extent to which electronic banking services contribute to improving the quality of banking services due to the age variable, between the age group of 31 to 40 years and the group over 40 years, in favor of the age group from 21 to 30 years, and the age group over 40 years in favor of the age group 31 to 40 years.

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