

E-BANKING ADOPTION: THE IMPACT OF E-BANKING ON CUSTOMER SATISFACTION

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ABSTRACT

E-communication and e-commerce have altered the banking business with regard to both internal operations and client management. Clients in developed countries have long witnessed exclusive quality of banking services that maintain their satisfaction. However, clients sometimes resist changing to e-banking services and stick to the conventional high-road banking framework, especially in developing countries. This paper utilizes both quantitative survey and qualitative interviews to explore the perspectives of clients on the e-banking framework; characterizing the capacities, benefits, and limitations of e-banking applications in order to explore their effects on customer satisfaction. The paper provides findings that confirm a positive impact of e-banking adoption on the banking sector and customer satisfaction. The paper additionally suggests that customers usually expect higher quality of e-banking services to express their satisfaction. In conclusion, the paper provides recommendations to expand e-banking adoption and enhance customer satisfaction.

Keywords: Online Banking, Banking Sector, Customer Satisfaction, E-banking, Service Quality, E-commerce, E-banking Adoption

INTRODUCTION

The usage of Information and Communication Technologies (ICTs) has changed the techniques for coordinating business trades and dealing with the creating solicitations of customers for most associations. Accommodation is the abrogating need for most customers; accordingly, they like to pick a service supplier who can offer better proficient service as far as time and exertion. The promotion of ICTs and the web since the 1990s has been the characterizing attribute of present-day venture, empowering huge decreases in economic, time and exertion expenses and consequently offering better support. One of the spaces where ICT has applied an especially significant impact is in the banking sector, where financial associations continually try to be more serious, upgrade their customer base, reduce functional overheads and foster the quality and practicality of their reactions (Nath & Liu, 2017).

Banking is an indispensable part of the Jordanian economy, and financial services are a fundamental component of present-day individual and public life. As per the Central Bank of Jordan (2010), there are 23 business banks in the relatively little public sector, increasing seriousness between those organizations, whose primary objective is to boost benefit, as is the case in any commercial business.

Electronic banking (E-banking), or online banking, is practically defined as a framework permitting people to perform banking exercises at home, by means of the web (investorwords.com, 2015). E-banking incorporates all frameworks that empower financial foundation clients, people or organizations, to get accounts, execute businesses, or acquire data on financial items and services through a public or private network, including the web. E-

banking offers extraordinary independence to clients to regulate their own exchanges and profit from banking services over the web, most clearly e-commerce, albeit numerous different services, for example, e-governments are progressively conceivable over the web (Nazaritehrani & Mashali, 2020).

The more extensive adoption of the World Wide Web during the 1980s introduced the idea of e-banking among financial associations in Europe and the North America, who talked about the idea of home banking. While spearheading arrangements were made by Citibank and Chase Manhattan in New York as right on time as 1981, and by the Bank of Scotland in the UK in 1983, the services offered were as simple as seeing bank statements and covering bills online. Current E-banking arose during the 1990s with the broad adoption of dial-up home web and mass PC possession. In 1994, the main bank that offered the most comprehensive e-banking services was the Stanford Federal Credit Union Bank. In 1995, President Bank made a tremendous advancement in the home financial services by offering clients full online access to their accounts. These endeavors were industry-driven, with a stamped hesitance among most shoppers to draw in with e-banking, mainly because of protection concerns.

The 2000s period was named the development and acknowledgment stage, in which practically 80% of banks in the US offered online financial services. In early 2000s, the Bank of America was quick to reach to nearly three million online financial clients, which addresses 20% of its client base. E-banking began to prosper and turn out to be more adequate among clients because of a few elements, most clearly the accommodation of economic and time saving, alongside the day in and day out accessibility to online services and the demonstrable protection of online exchanges (given a fillip by the advertising of e-commerce giants such as Amazon and eBay). In 2007, Apple presented the iPhone and made a huge improvement to E-banking by moving the financial exchanges from banking through PCs into banking by smartphones. By 2009, it was assessed around fifty-two – fifty-five million US Households got to their financial balances online. Two years later, even late adopters favored essentially to get to their accounts online as opposed to visiting a branch or utilizing Automatic Teller Machines (ATMs).

One of the main advantage of e-banking is that it empowers clients to lead a large portion of their financial exchanges all at once, which suits them with day in and day out access for taking care of bills and making buys, as well as facilitating the cycles engaged with getting to and transferring finances between accounts (Tabassum, 2019).

E-banking in Jordan started with two local banks in early 2000s, the Arab Bank and Jordan Kuwait Bank, offering some basic online services such as balance checking (Siam, 2006). However, during the time of 2001-2003, Jordanian banks did not attempt to repeat the spearheading endeavors being made by their peers in Europe and North America. As per the Central Bank of Jordan Annual Report (2010), twenty-three enlisted banks executed e-banking by mid-2009, addressing nearly 550 branches. The primary reasoning noted by these organizations for the adoption of e-banking was the need to stay aggressive in the fast-growing financial sector of information development and data transfers, which enable electronic facilities in financial exercises.

The Jordanian financial framework is currently going through a time of basic change that is upsetting the manner by which financial services are conveyed, with movement to fuse an improved augmentation in the amount of choice channels open for the conveyance of services, with e-banking shaping the center vehicle for these new items. Meanwhile, banks in Jordan are hoping to upgrade their activities and reduce their costs through the e-banking framework. Notwithstanding this observation, to expand the adoption of e-banking by clients, Jordanian banks and other e-commerce firms should address purchaser concerns and grasp the key factors that hinder customer e-banking adoption in order to overcome any limitations to such changes (Mullan, Bradley & Loane 2017).

Research Goals

1. Illustrate the effects of e-banking services on customer satisfaction.
2. Discover whether client attributes (age, gender, education and pay income) impact e-banking acknowledgment.
3. Determine the qualities and weaknesses of the e-banking framework.

Research Questions

1. What is the impact of e-banking services on traditional financial services?
2. What is the impact of e-banking adoption on customer satisfaction?
3. To what degree can bank clients depend on e-banking services?

LITERATURE REVIEW

E-Banking Functions

E-banking is a pervasive marvel vital to the endurance of worldwide present-day financial establishments (AlNaaji & Qusef, 2021). Clients who use e-banking services verifiably trust them and consider them secured and solid means to embrace their financial exchanges. Investors additionally believe e-banking capabilities to be essential for banking efficiency and competitiveness. In any case, the inquiry survives from the huge number of individuals, particularly in developing nations, who are conservative to the utilize of e-banking.

Studies have investigated boundaries to e-banking adoption and customer satisfaction for quite a while, distinguishing a few factors that can influence customer satisfaction when utilizing e-banking. Because of the broad adoption of e-banking service arrangements, banks are pressured to offer extra provisions to spur clients to utilize such contributions to support a competitive advantage. Customer satisfaction is characterized as the aftereffect of insight, evaluation and intellectual reactions to the use insight with a product or service (Ok et al., 2018); it is a consequence of an intellectual and full of affective assessment whereby some use standard appeared differently in relation to the truly seen execution. Consequently, if the performance noticed is not as much as what was generally anticipated, clients would not be fulfilled, while on the off-chance that the performance experienced surpasses expectations, they would be viewed as fulfilled clients, which addresses positive results for both the bank and the client (Aldaihani & Ali, 2018; Ramesh et al., 2020).

The procedures that are directed by the financial business primarily keep, meet, or surpass client expectations, which consequently distinguishes a client as a loyal client who need less effort to manage exchanges, be less sensitive to changing costs and try to ignore competitors' offers (Tabrani et al., 2018). Knowing the degree of customer satisfaction is, thus, vital for banks to direct their promoting strategies and offers. The vital record of customer satisfaction is the word of mouth, which is a significant determinant of the goal to buy and client loyalty, characterized as a customer's expectation or tendency to buy from a similar association again (Goutam et al., 2021). Loyalty is viewed as a critical factor to achieve organizational progress and maintainability over the long run.

Word of mouth is an informal methodology of connection between private parties in regards to the evaluation of services and products (Rahman et al., 2021). E-banking is emphatically identified with customer satisfaction and maintenance; in the case where clients are happy with the e-banking services and the time span inside which exchanges are refined, they are almost certain to utilize e-banking services again and to connect this with great service from the

association. In contrast, in the case where clients are not happy, they tend to utilize the traditional financial services, or they may attempt another banks that offer better e-service amiability and exchange management simplicity.

Clients usually extend their normal exchanges into directing a wide range of banking services. Client maintenance is characterized by Power and Associates (2009) as how much a client displays rehash buying and value resistance conduct to a service supplier, and has a positive attitudinal and intellectual demeanor. Estimating shopper loyalty can give banks accommodating information about customer devotion and support, while assisting them with conceiving good techniques to use capable customer service as a separating factor in this strongly customer-directed service industry.

Customer loyalty and its components as per the adoption of internet banking. It tends to be understood that customer satisfaction is influenced by the autonomous factors of access to accounts, account control and adoption, cost and time viability, convenience and protection and security; having accomplished customer satisfaction, this builds the adoption of clients to e-banking in a pattern of uplifting feedback. For example, the more clients experience effective e-banking exchanges, the more they will use e-banking services. (Rahman et al., 2021).

This paper uncovers that the acknowledgment of e-banking autonomous factors positively affect the Jordanian Commercial Bank and customer satisfaction, while loyalty and good word of mouth impact purchaser decisions.

The advantages and disadvantages of e-banking are about the execution of financial institution, account transactions and using anytime and everywhere digital way. According to Altobishi, et al., (2018), the advantages of e-banking are:

1. Convenience and comfort, banks that offer e-banking start trades whenever a client wishes to utilize them and from any spot, especially from home; in addition to times of site support, general e-banking services are open 24/7/365.
2. Faster and simpler means of accessing and observing exchanges. A client can screen spending through a virtual wallet offered by explicit banks and applications and make instalments. The trade is faster as for usage of ATMs or standard overseeing of accounts, which likewise permits clients to be informed by email and telephone of the updates and changes in their financial balance.
3. Customers can get to their accounts from anywhere and at any time. This facilitates better interaction since they can control their accounts from any place where they can get to the web.
4. Reducing traditional expenses. At the point when the web is free, the client can get to their accounts by means of a PC or smartphone, diminishing the time and money needed when compared to customer high-road banking. This is related to the assumption that the interest in ICT hardware is accidental and not dependent upon e-banking; most clients have PCs or smartphones even when they do not utilize e-banking.

With regard to the limitations and disadvantages of e-banking, Karim (2019) referenced the following:

1. Security issues. E-banking is secure, but like all types of exchange, it is not generally and everlastingly destined to be liberated from risks. Electronic fraud and Cybercrime are a relentless reality and a danger to all clients of e-commerce, including banks. Hacking, information leakages and cyber-attacks to banks, especially client accounts, can be unfortunate and result of huge financial harms.
2. Poor e-banking services. In the conventional high-road banking, clients expect a real sense of human interface that would clarify data from top to bottom, and that considers individual necessities and prerequisites. Alternately, e-banking customer service can be extremely poor, regardless of the fact that most banks are having a dedicated client support group for online customers; encountering the feared telephone menu can in any case be bothering to many individuals.
3. Complicated sites. Complex encryption writing computer programs is used to guarantee account information. In any case, there are no perfect structures. Records are leaned to hacking attacks, phishing, malware and unlawful activities. Moreover, convoluted destinations can be oppressive to investigate and may oblige one to examine through instructional exercises to investigate them.

4. Transaction issues. A couple of clients really lean towards personal meetings (human interaction and customized consideration), incorporating individuals with impedances to utilizing e-services; human collaboration is fundamental for most complex trades and issues that emerge in e-banking. Standard banks might gather for meetings and search for master direction to address issues, yet e-banking is basically impenetrable to explicit client necessities that are not enveloped in standard customer service formats.

Client Data Security

As referenced already, the main concern of clients is the strength of banking security arrangements, regardless of whether they enough to protect their personal and financial information. The most fundamental security arrangement of client data in e-banking is the antivirus program, portrayed by Ahmad, et al., (2021) as a utility that scans a hard disk for virus and removes any that are found. Most antivirus programs consolidate an auto-update highlight that enables the e-banking framework to download profiles of new viruses to identify and overcome contaminations.

Programming: There are various enemies of infection programs accessible and banking firms are relied upon to get the most secure accessible, as dictated by their IT department, which distinguishes programmers infiltrating bank firewalls and stop unapproved access. At the point when an unapproved activity is identified by the e-banking framework, it naturally initiates additional safety efforts like asking the customer individual identifier security inquiries or sending a security code to a device that the customer has enrolled, which is known as two-step, two-factor or multi-factor authentication.

Multi-factor authentication: Dasgupta, et al., (2017) referred to Multi-Factor Authentication (MFA) as a security framework that requires more than one strategy for validation from independent categories of certification to confirm the client's identity for a login or other exchange. It is considered as the most practical system a business can convey to ensure computerized resources and client information.

MFA joins at least two independent accreditations; a combination of numbers, letters, symbols or all combined, known as (password), what the customer has (security token) and what the customer is (biometric affirmation). The goal of MFA is to make a layered shield to make it harder for an unapproved individual to get to her/his target, for instance an actual location, computing gadget, framework or database. On the off-chance that one component is compromised or broken, the programmer actually has no short of what another hindrance to crack before adequately breaking into the objective.

At the point when the client is getting to their ledgers online and enters their data accurately, and the framework does not identify any unapproved activity, a Secure Socket Layer (SSL) encryption makes a protected association with the program when the client signs in and completes an application or perform another e-service. This guarantees for the customer that the exchange being done is protected and personal information is clarified.

Secure Socket layer (SSL): SSL is a PC networking protocol that oversees server authentication, customer authentication and encrypted correspondence among servers and customers (Dastres & Soori, 2020). The SSL guarantees that:

1. Only the client can see that she/he is interconnecting with the bank.
2. The bank can pinpoint the client prior to diffusing private data.
3. Unauthorized people such as hackers, cannot get to customer telecommunications.

Customers themselves should practice some autonomous activities to secure their e-banking accounts by playing it safe to guarantee that they do not expose their accounts to unnecessary danger. For example, not having a conspicuous password, transforming the

password frequently, consistently observing their accounts, and being careful about phishing and different tricks.

Social Perception of E-Banking in Jordan

The Jordanian public culture affects e-commerce adoption as individuals are commonly moderate in the adoption of e-services for the most part. Most bank clients lean towards traditional documentation instead of e-services when it comes to any interaction identified with their cash. As an overall business culture in the Middle East and North Africa (MENA) region, most genuine bank clients (organizations) will have a personal relationship with somebody in their branch, frequently the branch manager. The adoption of individual compatibility and networking is a characterizing normal for business culture in the MENA region, and Jordanians generally look for relatives in every needed organization prior to visiting it. On the off-chance that they could not find any, they will usually attempt to make their own relations inside that organization for them to feel comfortable. Handshakes, common good greetings, and surprisingly knowing the name of the bank representative can enhance bank-client trust, and led clients to have a sense of safety and control. Significant issues of worry for Jordanian customers utilizing e-banking services are identified with trust and acquaintance; it will in any case require more opportunity to empower the e-banking services to be utilized for the entire scope of conceivable e-services.

Technological limits, for example poor web connectivity, especially outside major urban areas, additionally impeded the adoption of e-banking alongside the restrictive cost of internet providers and the absence of information on utilizing e-services. In any case, a developing number of Jordanians started to utilize e-banking services and favor doing their exchanges utilizing e-banking, instead of visiting the branch and squandering cash, time and physical energy. Banks attempt to expand this group of individuals by promoting their websites and carrying out more services as well as decreasing the expenses for online clients in several ways.

Theories

In the above review of the related literature, this research aims to test the accompanying theories:

- A. Not applying e-banking services has a critical result on the benefits of non-electronic banks.
- B. E-banking services significantly affect the productivity of new adopter banks.
- C. There is a positive connection between customer satisfaction and client loyalty and the adoption of e-banking services.
- D. There is a positive connection between client assumptions and customer satisfaction on the adoption of e-banking services.
- E. There is a positive connection between perceived quality of the service and customer satisfaction and the adoption of e-banking services.
- F. There is a negative connection between client objections and client loyalty and the adoption of e-banking services.

METHODOLOGY

This section presents the philosophy used in this study to gather the data needed to investigate the impact of e-banking adoption and customer satisfaction. The hypothesis in this study was explained in functional terms to decide on the satisfaction of e-banking clients in Jordan. The secondary information shaped the premise to comprehend the overall ideas and thoughts of assessing the customer satisfaction of utilizing e-banking, trailed by surveys and

interviews as the essential data gathering method. In that, interviews with bank chiefs were conducted in the first stage to steer the study interviews and surveys.

Study Methods and Time Horizon

This study makes use of both research approaches: inductive and deductive. Whereas the inductive approach was pursued through conducting qualitative method, the deductive approach was pursued through using a quantitative method. The qualitative method allowed gaining rich data about the relation between e-banking services and customer satisfaction. The quantitative method, in turn, helped supporting the different subjective perceptions collected from the research sample through providing objective numbers. Both methods complemented each other to gain a solid view about the research enquiry.

Study Strategies and Data Collection Methods

A study technique is an outline that the researcher uses to respond to explicit research questions, by indicating the sources the analyst uses to gather the necessary information and considering the limitations during data assortment interaction. For example, location, access to data and ethical issues. There are many techniques that are solidly established in the deductive approach, while others are established in an inductive approach.

This study embraced the overview technique for its information assortment measure. Overview is generally connected with the deductive approach and, thus, data is frequently acquired by utilizing a poll to gather information. However it is not the technique that has a place with this procedure. Interviews likewise have a place with the study system, by assisting analysts with gathering enough normalized data from a population in an exceptionally conservative manner.

Poll was utilized as a quantitative data assortment strategy to gather data from bank clients to gauge their satisfaction level about the e-services given by their banks. Nonetheless, to gather more inside and out data and to comprehend the degree of services presented to clients from their banks, the focus was on the sample thoughts and perceptions of their satisfaction level about e-banking services, thus interviews were used as qualitative data gathering technique.

The quantitative poll comprised of fourteen inquiries split between three sections concerning different parts of socioeconomics, access of accounts and account security. The survey configuration was pre-tested and upgraded through personal interviews with bank managers and clients.

Sample Size and Sampling Strategies

The study population is the whole gathering of individuals, occasions or things of premium that the analyst wishes to explore. Choosing the designated sample is an essential component in any research. In this way, specialists need to plainly distinguish and pick the designated sample to respond to the explored questions. The population for this study comprises of the Jordanian banks offering e-banking for their clients. Yet, to pick the more agent subset from the population, analysts thought about the variables that affect the assurance of the objective sample, which are information about e-banking and access to the population components.

In this study, tests were chosen utilizing convenience-examining method. A sample size of 150 self-managed surveys was circulated utilizing random sampling to clients in five chosen banks in Jordan. Among 150 polls that were distributed, roughly 124 were returned and just 100

completely addressed survey from the respondents were used. As indicated by their criticism we have gotten the consequences of this review and acquired an extensive outline of the boundaries of customer satisfaction using e-banking, which can be used to build client loyalty and work on firm performance.

Eight inside and out, semi-structured interviews were held with bank executives utilizing purposive expert specific sampling, which helped in testing emanant issues apparent from the polls and giving an infiltrating understanding into the e-banking framework of the Jordanian banks according to the viewpoints of site developers and the e-banking offices. Each interviewee was found out if the interview could be recorded and specialists were given authorization by all interviewees to record the interviews with the end goal of this study as it were. Answers were additionally recorded by note-taking to be utilized in the event that the voice-recorded tape was not satisfactory. Each interview took a normal season of half an hour and all interviews were held in the interviewee workplaces.

RESULTS AND FINDINGS

The notable discoveries demonstrate that clients are by and large satisfied with the Jordanian banks and the services which are given by them, especially given the wide scope of services presented for covering telephone bills, charges, power bills and portable bills notwithstanding numerous other non-bank related services. Clients in Jordan progressively demonstrate weighty adoption of e-banking services for such purposes because of its accommodation.

Questionnaire Data Analysis

Following the distribution of the poll to the JCB clients in a few bank branches, the information got is displayed in this section. Out of 150 polls, just 100 were qualified for definite study. The assembled discoveries show a gender appropriation of 40% males, 60% females, a proportion of 2:3. Most of male members are in the age group of at least 35. Results from the males showed that:

- A. Males in the age group of 18-24 detailed their absence of information concerning the offered e-banking services; subsequently there was restricted use among their age group. However, most of them expressed their tendency to utilize the e-banking services rather than conventional banking services.
- B. Males in the age group of 25-35 expressed their tendency to utilize the e-banking services, as they are all well-educated regarding its reality and benefits. They also detailed their critical adoption of e-banking because of its simplicity and every minute of everyday accessibility, permitting them the simplicity of managing a wide range of exchanges without limitations and obstruction of their day-by-day plans.
- C. Males in the age group of at least 35 detailed their outright ignorance of the e-banking services, and their tendency to utilize conventional banking services. This was found to be essentially caused by their security worries about their personal accounts.

On the other side, most of female members were matured and aged between 25-35; their results showed that:

- A. Females in the age group between 18-24 expressed their negligible information concerning the offered e-services from their banks and, therefore, their incidental adoption of e-banking.
- B. Females in the age group between 25-35 expressed their tendency to utilize e-banking services, and its huge use because of its simplicity.
- C. Females in the age group of at least 35 expressed their total ignorance and absence of information concerning e-banking, notwithstanding their outright aversion of the framework because of the trouble of mechanical use and security concerns.

A large portion of the JCB clients utilizing the e-banking services expressed that internet banking and ATM services are the easiest to understand and perform the services presented by

banks. Half of the clients who prefer e-banking think that it is simple and valuable, and exceptionally like the decreased time it requires to manage their daily exchanges.

The results of the survey additionally showed that half of the sample size addressed by the age group between 25 and 35 supported two services; the exchange among accounts and the day-by-day exchanges, which were considered totally helpful. The results also show that 15% of a similar sample has attempted the e-services, and because of its fragmented execution, only a predetermined number of clients know about its reality. The members positioning of the wellbeing of e-banking as per the choices fluctuating from 'poor' to 'satisfactory'.

Additionally, 40% of the sample size considered the security of the e-services offered by banks to be poor; this reaction was fundamentally from the age group of at least 35 who do not utilize the e-banking services. 27% of the sample size considered e-banking services as agreeable, while 25% of the sample size considered them as great and only 8% considered them to be superb. These numbers changed according to the age groups between 18-24 and 25-35, contingent upon every individual's adoption of the e-banking services.

The respondents were approached to distinguish some other services they might want to be given by the bank, consequently, 35% of them mentioned that banks should provide applications that can be downloaded on smartphones for them to be able to utilize any e-banking service directly without the problem of arriving at the authority page of the banks on the Web.

Interviewing Data Analysis

The inquiries of all interviews were intended to be exact, in this manner the data gathered was easy to arrange and analyze. As interviewees were high-level management personnel of the e-banking office in the JCB, the chance of having inaccurate data was very low, legitimizing the adoption of expert interview as an essential data gathering technique in this research. Topical methodology was utilized to examine the subjective data in light of disentangling data. The subjective data was then grouped as per the importance, and after that it was broken down to be decoded once more. The data was introduced and examined according to the study destination, individually.

CONCLUSION

The after-effects of this research show that account access, account control, account use, or exchange as well as usability, protection, and security are significant determinants of customer satisfaction with e-banking. Nevertheless, if the expense and time needed for e-banking increase, consumer loyalty will diminish. This is referred to that the satisfaction about e-banking is being predicated worthwhile mainly because of the decreased time and cost needed for banking practices. Subsequently, this paper found that there is high idle satisfaction in Jordan with e-banking services authorized by the Jordan Commercial Bank. The paper also found that clients are effectively anticipating the full execution of the 'Tejari Mobile [Commercial Mobile] service' to have the option to lead a wide range of e-banking services through their smartphones.

The only impediment that is as yet considered as a hindrance for clients to adapt to the e-banking framework is their concerns about security issues with protection to their accounts. While they past the underlying security concerns normal during the previous periods of e-commerce adoption (for example the 1990s in Europe and North America, and the mid-2000s in Jordan), they do keep a legitimate sagaciousness about the strength of e-banking security arrangements to ensure their personal information and deposits. By guaranteeing the credibility of the framework through raising awareness of the safety and reliability of e-banking, this issue can be solved. This can result in expanding the e-banking adoption and customer satisfaction,

which guarantees an increase in the JCB benefits. Generally, the results suggest that customer expectations in regard to the quality and security of e-banking services influence their satisfaction and loyalty, while customer satisfaction and loyalty show a converse connection to client objections.

All in all, the Jordan Commercial Bank is educated to take on the needed arrangements with respect to guidance and further awareness of e-banking services and to give amicable customer service through competent staff, which may gain clients' trust and encourage them to utilize e-banking services. This may not directly influence customer satisfaction, but may by implication shape the perception of quality, worth and commitment with e-banking services. This comes from the fact that a more satisfied client implies a more loyal client (Balci et al., 2019), which in the end increases the benefit of the bank.

The outcomes of the study show that e-banking is having significant effects on banking connections. The conventional model of a single relationship with high-road banks issuing money and offering money withdrawal or transfer services is progressively sidelined, with no reference to a branch in most online exchanges, and the financial conduct of clients (for example as far as product determination, usage, investment and borrowing, and so forth) is additionally being reshaped. E-banking is basically the standard in most developed countries, established by its cost and time efficiencies and the expanding closure of conventional outlets, with more worthwhile proficiencies being offered to clients by anytime and anywhere e-banking services.

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