

## **Original Research Article**

### **Influence of Fin-Tech on Customer Satisfaction: Empirical Evidence from Allied Bank of Pakistan**

#### **Abstract**

The purpose of this research is to examine the impact of financial technology on customer satisfaction in Allied bank of Pakistan. For this research the sample size of 183 respondents of Allied bank of Pakistan was selected using convenient sampling. The questionnaire was designed by 5 Likert-scale was used to collect the data in order to examine the impact of financial technology on customer satisfaction. The models used were factor analysis, regression analysis, multiple regression analysis. The results of regression analysis showed that, there is a significant impact of safety reliability, Service Security, has positive and significant impact on customer satisfaction and Ease of Use and performance has positive and insignificant impact on customer satisfaction. Finally, it is recommended that, in the face of high level competition in the banking industry and similarity of products offered by commercial banks establishing customer's feedback system and evaluating its technology platform with current technological advancements for the better customer satisfaction.

**Key words:** Customer Satisfaction, Fine-tech, Reliability, Service Security

#### **1. Introduction**

The term FIN-TECH refers to financial technology. The Financial Stability Board categorizes it as "a technology that promotes financial innovation, which may affect new business models, applications, processes or products, which have a significant impact on financial markets and institutions, and the provision of Financial Services. Since the inception of Fin-Tech, it has changed the concept of acquiring the financial services from financial institutions and financial markets. Today, the Fin-tech has led to frequent incremental innovations such as internet banking, mobile payments, crowd funding, peer-to-peer lending, robotic advisory system, and online identification. Similarly, Financial technology innovation in terms of Online Banking or Electronic Banking have assisted the banks to provide the fastest and time-saving services to its consumers and that is the reason Electronic Banking system has widely spread across the world Banks.

Today the Global Banking Sector has been in a progression of significant transformation. The force which has given rise to this transformation of the Banking sector is innovation in the financial and information technologies. These technologies are at the Centre of the global change. Banks began offering new communication channels to convey their services since mid-

1980's (Aljaafreh, AlAni, Aladaileh, & Aljaafreh, 2015; Bidgoli, 2004) The concept of E-banking came to surface in the mid-1990s. Nowadays, E-banking has become norm of the day through various appliances such as Computers, Laptops, Tablets and Mobiles. According to International Telecommunications Union, out of 7 billion people 3.2 billion people have access to the world while 2 to 2.5 billion people own bank accounts. Thus, it seems that how much need of E-banking has risen since 1990s because of it's providing to users, quick access to different banking services.

Electronic banking is the use of electronic and telecommunication networks to deliver a wide range of value added products and services to bank customers (Steven, 2002). The online banking or Electronic Banking has supported the banking sector in a wide range of areas from account opening to make online payments, paying utilities bills, cash withdrawal, making online transactions from country to another country and so on. E-banking can propose swift, speedy and reliable services to customers, making them more satisfied than with the manual banking system (Nupur, 2010). Moreover, The banks have also expanded their financial service offerings by incorporating with several businesses which are also using the modern financial Technologies such as Alibaba, Amazon, and Wall mart. Banks are also offering payment services on behalf of their customer who shop in different e-shop across the world.

## **2.Literature Review & Hypothesis Development**

### **2.1 Safety reliability and customer satisfaction**

Khatib and Zia (2016), in their research on different service quality dimensions that can influence customer satisfaction towards Mobile company/ Saudi Arabia found that safety, reliability, network, and tangibility have positive effect on customer satisfaction while no relationship is found between responsiveness, empathy and customer satisfaction, conducted from a sample of 310 customers. The results of this study implies the significant implications for telecommunication companies.

Minh et al. (2015), conducted a research to analyze the relationship between the service quality and customer satisfaction in Vietnam, through survey questionnaire based on SERVQUAL model were collected from 432 respondents which showed the significant impact and the strong relationship between the customer satisfaction, reliability, responsiveness, assurance and empathy. The study implies that there is vital influence of service quality and reliability in achieving the high degree of customer satisfaction in hotel service which automatically increase the profit of the business and loyalty among the customers. Further this study will help the hoteliers to take the competitive advantage in hotel industry by achieving the customer satisfaction through service quality.

Mukhtar et al. (2014), in their research about the financial services and customer satisfaction in banking industry conducted from Bahawalpur using the empirical research design on the sample of 152 respondents of different bank customers concluded that assurance and tangibility has a significant impact on customer satisfaction and reliability, responsiveness and empathy have no significant impact on satisfaction level of customers. This study reveals that customer service can be improved by focusing more on tangibility and assurance customer satisfaction plays the crucial role in improving the profitability on the organization.

Rizwan et al. (2014), in their research conducted on customer satisfaction and modern banking found the strong and positive relationship between the customer satisfaction and reliability and responsiveness. The structured questionnaire was designed to collect the data from different bank users. The data was collected from 120 respondents consisted of different groups and it was analyzed by using SPSS and was tested by using Regression and correlation. The findings of this research paper showed the significant impact between the customer satisfaction and reliability and responsiveness. Furthermore, this study suggests that bankers can increase the profitability of their sector by improving the customer service which will lead to the customer satisfaction.

Ojo (2010), in his research paper of Telecommunication Industry conducted in Nigeria about the link between the service quality and customer satisfaction stated the relationship among the customer satisfaction and service quality in the telecommunication industry of Nigeria. Research questions were designed to collect the data from 230 respondents, regression analysis and Pearson product moment correlation coefficient tools were used to test the hypothesis which concluded that service quality has impact on customer satisfaction and that there is a positive relationship between the customer satisfaction and service quality. Furthermore, the researcher concluded by recommending that organizations must pay attention on service quality to increase the high level of satisfaction because it helps in retention of the loyal customers. Based on above literature Review following alternative hypothesis has been developed.

**H1:** There is significant impact of Safety reliability on customer satisfaction.

## **2.2 Service Security and Customer Satisfaction**

Altobishi et al. (2018), customer satisfaction effected by E-banking in Jordan banking sector. The survey questionnaire was designed to collect the data from 175 clients' in Jordan. To analyze the data, the researcher ran the multiple regression analysis on SPSS software. The findings of this study highlighted that not only the privacy effects the customer satisfaction but there are five more indicators that have positive and strong relationship with customer satisfaction and those are convenience, cost, ease of use, personalization and customization and security.

Asadpoor and Abolfazli (2017), The impact of electronic service quality on customer satisfaction and loyalty Saderat Bank. Standard questionnaire was designed to collect the data from 384 respondents which are Saderat Banks' customers and were analyzed using SPSS software. The results indicated the positive and direct effect of electronic service quality on customer satisfaction and customer satisfaction's effect on customer loyalty. The dimensions of Service quality are (Availability, Security, reliability, and fulfillment) which are stated in their research that have positive and direct effect on customer satisfaction.

Nyoni et al. (2017), in their research about the impact of E-service quality on customer satisfaction in the Botswana commercial banking sector, aimed to understand the link between customer satisfaction and E-service qualities. Causal research design was used to collect the primary data which consist of sample size of 150 users. The collected data was analyzed on SPSS software by regressing and correlating the variables. The findings showed the very strong relationship between E-service qualities and customer satisfaction and recommended that commercial banks should more focus on E-service privacy to enhance the customer satisfaction.

Zavareh et al. (2012), in their research about the dimensions of E-Service quality which effects the customer satisfaction in internet banking services, assessed the link between service security and customer satisfaction. To achieve the aim of the research, the researcher collected the primary data from the 392 internet banking users and E-SERVQUAL tool was used to determine the dimension. The findings indicated the significant positive relationship between security/ trust, ease of use of internet banking on the E-customer satisfaction. Based on above literature Review following alternative hypothesis has been developed.

**H2:** There is significant impact of Service Security on Customer Satisfaction

### **2.3 Ease of Use and Performance and Customer Satisfaction**

Xiao et al. (2017), in their research about the factors to the adoption of E-banking. An empirical study of consumers in China, aimed to know the relationship of E-banking and factors that impact the people intension to adopt it. Survey Questionnaire was designed to collect the data from 52 E-banking users and 4 market segment interviewed were designed to explore the factors that have impact on intention of customers to the adoption of E-banking. The results showed that the usefulness and credibility have positive impact while ease of use and cost are less significant. The results showed that the resistance to the use of E-banking is difficult to operate.

Al-Hawary et al. (2017) in their research on effects of E-service quality on customer satisfaction of Islamic Banks of Jordan showed the relationship between customer satisfaction and E-banking service qualities. To achieve its objectives a random sample of 300 participants was taken from the Islamic banks of Jordan. The researcher found that there is statistical significant impact of E-service quality which includes the ease of use, website design, privacy and responsiveness on the level of customer satisfaction. Further the implications of this study purposes that use of specialists in designing the electronic sites will increase attractiveness of customers as the customers experience the usefulness of the software.

Hossain (2016), E-banking services for the selected commercial banks by the customers in Bangladesh. Primary data were collected by designing the questionnaire and Chi-square tool was used to test the hypothesis and to analyze the data. The findings of this study highlight that the customer care expecting more user friendly products along with diversified features. To build the long-term relationship the banks should focus on more user friendly products to ensure the consistent growth and profits of the banking industry.

Al-Smadi (2012), in his research of factors influencing the adoption of E-banking in Jordan, concluded that uncertainty and avoidance impact the adoption of E-banking. To achieve his goal, the researcher collected the primary data from 387 valid questionnaires in different banks of Jordan. To test the hypothesis, multiple regression analysis was employed. The findings of this study stated that uncertainty avoidance and a positive and strong effect on the perceived ease of use but perceived risks resist more the customers to avail the services of E-banking. Based on above literature Review following alternative hypothesis has been developed.

**H3:** There is significant impact of Ease of Use and Performance on Customer Satisfaction.

### **3. Martial & Method**

The respondents were selected through convenience sampling technique which is a form of non-probability sampling technique. In non-probability sampling the sampling units are selected who are conveniently available to participate in the study (Malhotra, 2010). The convenience sampling technique was employed because knowing customer satisfaction in context of fintech in banking is a sensitive topic, people would rather be unwilling to answer the question sincerely which would ultimately affect unbiasedness. In order to reduce unbiasedness of the results, the respondents were told that the data collection is done for academic purpose only and their responses will be kept confidential and respondent profile information is purely for statistical analysis.

The adopted questionnaire helped to collect the primary data for the analysis. The objective of gathering and analyzing the data is to test the hypotheses discussed above. The questioner included structured close-ended questions and consists of two parts. In 1<sup>st</sup> part personal profile of respondent was needed to be filled while in the 2<sup>nd</sup> part both dependent and independent variables of customer satisfaction and safety reliability, service security and ease of use & performance was measured. The 2<sup>nd</sup> part of questioner is developed and adopted from previous research's by blending past questionnaires used by (Shin et al. 2016 and Shibeika 2015). In this research five -Point Likert scale is used for determining the Allied bank customer satisfaction by using negative to positive approach that ranges from 1 (strongly disagree) to 5 (Strongly agree).

The respondents of this study comprised of Allied bank customer from Hyderabad and Karachi Pakistan. The sample size is calculated using rule of thumb the formula proposed by Roscoe (1975) and is given as:

$$\begin{aligned}\text{Sample size} &= \text{Number of items in questionnaire} * 10 \\ &= 18 * 10\end{aligned}$$

$$\text{Sample size} = 180$$

In order to get better response and results optimal sample size determined is 180 but we have distributed among 330 respondents in the universities and they were given two days to fill up the questionnaire. However, some of the respondents filled up the questionnaire immediately and returned it within short time span. The data collection process continued for 1 week from 330 respondents. 250 copies were successfully completed, returned and utilized for analysis out of 330. The response rate was 75.7%.

## **4. Results and Discussions**

### **4.1 Demographic of Respondents**

Below table 1 shows the number of respondents which are further divided in 04 clusters Gender, Age of Respondents, Experience of Respondents and occupation of respondents. In this research 183 questionnaire were distributed to the Clients of Allied Bank Pakistan. It shows that out of 183 respondents high portion which is 78.7% are male and 21.3% are female. Most of the respondents are aged between 20-25 includes 48.1% of respondents, from 26-30 constituted 45.4%, Above 30 includes 6.6%. Furthermore, majority of respondents that includes

84.2% are experienced, where as 15.8% are not experienced. In term of Occupation of respondents 74.9% are employed, 14.2% are self-employed and 10.9% are un-employed.

**Table 1. Respondent Profile**

<b>Gender</b>	<b>Frequency</b>	<b>Percent</b>
Male	144	78.7
Female	39	21.3
Total	183	100.0
<b>Age of Respondent</b>		
20-25	88	48.1
26-30	83	45.4
Above 30	12	6.6
Total	183	100.0
<b>Experience of Respondent</b>		
Yes	154	84.2
No	29	15.8
Total	183	100.0
<b>Occupation of Respondent</b>		
Employed	137	74.9
Self-employed	26	14.2
Unemployed	20	10.9
Total	183	100.0

*Source: Computed from SPSS version 18 by the authors of this study*

#### **4.2 Exploratory Factor Analysis**

Exploratory Factor Analysis (EFA) was applied individually for each studied variable including both dependent variable and independent variables. According to Hair et al. (2010), EFA is used to apply for ensuring the reduction in items for each construct should be decreased at great level. The cut-off value for KMO should be 0.50 and Bartlett's test of sphericity should be less than 0.05. Furthermore, according to Kaiser's (1958), the Eigen-value should be 1 or greater than 1. The factor loading value should be at least 0.35 or greater in order to achieve level of significance and further statistical test analysis.

**Table 2. Factor Analysis of Dependent Variable**

Item	Construct	Description	Factor Loading	Eigen value	Total variance	KMO	Level of Significa
------	-----------	-------------	----------------	-------------	----------------	-----	--------------------

					Cumulative		nce
CS1	Customer Satisfaction	I am very satisfied with the service I get each time I use Electronic Banking of Allied Bank.	.704	2.189	54.718	.750	.000*
CS2		I get benefits while using other E-banking services such as , E-statement , Bio-metric ATM service, Allied SMS banking, E-shopping and my ABL business internet banking ?	.791				
CS3		Allied Bank's electronic facilities are easily accessible	.749				
CS4		Recommend your friends and family to use the Electronic banking service facilities provided by the Allied Bank	.713				

Source: Computed from SPSS version 18 by the authors of this study

**Table 3 Summarizes the results of factor analysis (Independent variables)**

<i>Item</i>	Construct	Description	Factor Loading	Eigen value	Total variance Cumulative	KMO	Level of Significance
SR1	<b>Safety Reliability</b>	E-Banking services of Allied Bank perform right at the first time	.858	2.098	69.927	.697	.000*
SR2		E-Banking Services of Allied Bank deliver the quality as required and as promised	.842				
SR3		E-Banking Services of Allied bank perform tasks with reliability and accuracy	.807				

<i>Item</i>	Construct	Description	Factor Loading	Eigen value	Total variance Cumulative	KMO	Level of Significance
SS1	<b>Service Security</b>	Internet Banking Services keeps accurate record	.670	1.806	60.210	.617	.000*

		of transactions					
SS2		Internet Banking Services provide security for transaction data and privacy	.840				
SS3		Feel safe when using internet banking services of Allied Bank	.808				

<i>Item</i>	Construct	Description	Factor Loading	Eigen value	Total variance Cumulative	KMO	Level of Significance
EUP1	<b>Ease of use and Performance</b>	Allied Bank's E-Banking provide 24hours -7 days service	.804	1.865	62.178	.655	.000*
EUP2		Facilities provided through the MY ABL Application, Credit and debit cards fulfill your basic requirements and are easy to Use .	.825				
EUP3		Allied Banks electronic	.734				

		transactions are faster as comparable to the other Banks?					
--	--	---	--	--	--	--	--

Source: Computed from SPSS version 18 by the authors of this study

Note: \*\*significance level at 0.05

Method: Component factor analysis (Varimax)

The table 4: revealed that the all the variables (Customer satisfaction, safety reliability, Transactions efficiency, Customer support/ Care, Service Security and Ease of use and Performance). All the 17 items of these constructs has factor loading greater than 0.35. The value of Eigen-value is greater than 1 and total variance explained is 54.718%, 69.927%, 63.635% , 67.214%, 60.210% and 62.178% respectively. The value of KMO is also greater than 0.50 and level of significance (p-value) all above stated variable has less than 0.05. Based on this result of exploratory factor analysis it is confirmed that we can now apply further statistical test for the analysis.

### 4.3 Reliability Analysis

**Table 4. Summarizes the results of Reliability analysis**

Name of variable	Cronbach's Alpha	No of Items
Customer Satisfaction	.720	4
Safety Reliability	.783	3
Service Security	.666	3
Ease of use and Performance	.680	3

Source: Computed from SPSS version 18 by the authors of this study

You can see in above table 5 the Reliability Statistics, the value of Cronbach's Alpha is used for final decisions about the reliability of studied data. On that basis, we can level of reliability in terms of poor or good, in our case Cronbach's Alpha value of Customer

satisfaction (72%), Safety reliability (78.3%), Service Security (66.6%) and Ease of Use and Performance (68%). For that, all the studied variables are found reliable and the conclusion for reliability can be drawn as data is reliable.

#### 4.4 Hypothesis Testing

**Table 5 Summarizes the results of Multiple regression analysis**

Dependent variable	Independent variable	Value of Beta (Standard coefficient)	Significance value
	Safety Reliability	<b>.345</b>	<b>.000</b>
	Service Security	<b>.230</b>	<b>.004</b>
Customer Satisfaction	Ease of use and Performance	<b>.010</b>	<b>.887</b>
<b>R-square</b>	<b>.416</b>		
<b>Adjusted R-square</b>	<b>.400</b>		

*Source: Computed from SPSS version 18 by the authors of this study*

*Note: \*\*significance level at 0.05*

A coefficient table 5, shows two important values, the value of beta and p-value. The value of beta usually determines the relationship between dependent variable with independent variables whereas p-value shows the level of significance. We can see in this study all studied variables such as Safety Reliability (SR), , Service Security (SS) are found to have a positive and significant impact on dependent variable Customer Satisfaction (CS), whereas Customer and Ease of Use and Performance (EU) has positive but insignificant impact on dependent variable of Customer Satisfaction (CS).

## 4.5 Discussion on Results

- **H1:** There is significant impact of Safety Reliability on Customer Satisfaction in Allied Bank Pakistan.

The results of Regression analysis revealed that in this case null hypothesis is rejected and its alternative hypothesis is accepted ( $P < 0.05 = 0.000$ ) and Beta value (.345). Based on both value it is found to have safety reliability has positive and significant impact on customer satisfaction in Allied Bank of Pakistan. Safety reliability is the dimension of service quality it means how the banks provide safe services to its customers. Customers give priority to confidentiality therefore, safety reliability an effective safety reliability involves delivery of services as promised, dependability in handling customers, to deliver services at the right time and at the start of the time, to maintain error free record by which it helps in retaining the bank's clients, therefore it remains an utmost priority in banking sector

- **H2:** There is a significant impact of Service Security has positive and significant impact on customer satisfaction.

The results of Regression analysis revealed that in this case null hypothesis is rejected and its alternative hypothesis is accepted ( $P < 0.05 = 0.004$ ) and Beta Value (.230). Based on both value it is found to have service security has positive and significant impact on customer satisfaction in Allied Bank of Pakistan. Service security means providing protected and secured content to the customers, protected content will always be confidential and up to the standards that will fulfill the customer satisfaction needs.

**H3:** There is significant impact of Ease of Use and Performance on customer satisfaction in Allied Bank of Pakistan.

The regression analysis results revealed in this case null Hypothesis is accepted and its alternative hypothesis is rejected ( $P < 0.05 = 0.887$ ) and Beta Value (0.10). Based on both value it is found to have ease of use and performance has positive and Insignificant impact on customer satisfaction in Allied Bank of Pakistan. Ease of use and performance in banking services helps clients to use advanced applications of modern banking system in an effective

and convenient way, if the Digital banking services are easy to use it will increase the performance of modern banking applications.

## **5. Conclusion and Recommendations**

### **5.1 Conclusion**

The main purpose of this research was to determine the impact of Fin-tech services in Allied bank of Pakistan. Based on the analysis of this research, in relation to customers' actual experience of the fin-tech service of the bank and their expectations about the provision of the service and thereby, evaluating the overall customer satisfaction level, the research is concluded that: all the independent variables are positively co-related and have great impact on customer satisfaction.

In this Research analysis, three independent variables such as, Safety Reliability (SR), Service Security (SS), and Ease of Use and Performance (EU) are considered. The finding of this research study clearly revealed that all the independent variables are positively impact great impact on customer satisfaction except ease of use and performance. Regarding the relative importance of Fin-tech service quality dimension to customer satisfaction, Safety reliability is found to be the most significant dimension of service quality based on P-value that affects customer satisfaction, respondents rated service security as the second significant element.

### **5.2 Recommendations**

- Bank shall provide important guidelines and instructions manual of Fin-tech services to all of its customers in order to improve the ease of use regard of customer satisfaction.
- The top management should effectively monitor its employee's performance in Customer handling. Adequate customer service training need to be given to both support staff and operational staff that will result in achieving the desired service excellence.

- It is very important to periodically evaluate the level of its Online (Internet) banking service quality both in terms of technology and operational capacity. This will allow the bank to measure the efficiency and effectiveness of its Online banking service and will give the chance to take a proactive measure whenever the need arises.
- The top management of the Allied Bank of Pakistan should establish an Online customers' feedback system. This will help to assess the level of customer's satisfaction. This system will result in improving the service quality based on customer's feedback.
- Finally, it is recommended that, in the face of high level competition in the banking industry and similarity of products offered by commercial banks, it will be very vital to develop a policy package which focuses on contentious improvement by providing effective staffs training, periodic review of products and services, establishing customer's feedback system and evaluating its technology platform with current technological advancements. By doing so, the bank can improve its service quality, thereby ascertain its customers' satisfaction and win the stiff market competition.

### **5.3 Future Recommendation**

- It will be beneficial for the Allied bank of Pakistan to expand future research based on employees' perceptions about the Fin-tech Services.
- The bank shall also consider public and private banks for the comparative analysis of the Fin-tech services in the Banking sector.
- Comparative analysis can be carried out between other private and commercial banks in context of Pakistan such as MCB, UBL, SONHERI, MEEZAN and Standard Chartered.

### **REFERENCES**

1. A., Khan., R., Ayuub., Rizwan., M., Rehman., A., Rizivi., S., Baloch., U., and Sardar., B. (2014). Modern Banking and Customer Satisfaction. *International SAMANM Journal of Finance and Accounting*, Vol. 2, No. 3, pp. 01-24.
2. Ashiq., H., Amjad., R., Mukhtar., A., Inam., H., and Nasar., H. (2014). Customer satisfaction towards financial services of banks: An empirical case study from

- Bahawalpur, Pakistan. *International SAMANM Journal of Marketing and Management*, Vol. 2, No. 1, pp. 94-111.
3. Auramo., J., Tanskanen., K., and Småros., J., (2014). Increasing operational efficiency through improved customer service – A case from the process maintenance business. *International Journal of Logistics*, pp. 1-10.
  4. Asadpoor., S., and Abolfazli., A. (2017). Effect of Electronic Service Quality on Customer Satisfaction and Loyalty Saderat Bank's Customers. *International Journal of Scientific Study*, Vol. 5, No. 4, pp. 407-4011
  5. Altobishi., T., Erboz., G., and Podruzsik., S. (2018). E-Banking Effects on Customer Satisfaction: The Survey on Clients in Jordan Banking Sector. *International Journal of Marketing Studies*; Vol. 10, No. 2, pp. 151-161.
  6. Aduda., J., and Kingoo., N. (2012). The Relationship between Electronic Banking and Financial Performance among Commercial Banks in Kenya. *Journal of Finance and Investment Analysis*, Vol.1, no.3, pp. 99-118.
  7. Al-Smadi., D., M., O. (2012). Factors Affecting Adoption of Electronic Banking: An Analysis of the Perspectives of Banks' Customers. *International Journal of Business and Social Science*, Vol. 3 No. 17, pp. 294-309.
  8. Chiguvi., D., Nyoni., S., and Nhlane., P. (2017). The impact of electronic service quality on customer satisfaction in the Botswana Commercial Banking sector. *International Journal of Economics, Commerce and Management United Kingdom*, Vol. V, Issue 4, pp. 390-400.
  9. Espino., B. G. A. (2017). Operational Efficiency and Customer Satisfaction of Restaurants: Basis for Business Operation Enhancement. *Asia Pacific Journal of Multidisciplinary Research*, Vol. 5 No.1, pp. 122-132.
  10. Hossain., M., Z. (2016). Antecedents of E-Banking Services by Customers for the Selected Commercial Banks in Sylhet, Bangladesh. *International Journal of Economics and Finance*; Vol. 9, No. 1, pp. 47-54.
  11. Hawary, S. I. S., and Smeran, W. F. (2017). Impact of Electronic Service Quality on Customers Satisfaction of Islamic Banks in Jordan. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, Vol. 7, No.1, pp. 170–188.
  12. Khatib, F. S., and Zia, A. (2016). Impact of Service Quality On Customer Satisfaction: An Imperial Study of Mobile in Saudi Arabia”, *European Journal of Social Sciences*, pp. 01-12.
  13. Kahwaji., A., Mubayed., M., M. (2016). A study of customer satisfaction dimensions and their impact on customer loyalty to online shopping sites-An analytical study of online sites in Arabic market. *International Journal of Economic research*, Vol. 13, No. 3, pp. 1041-1054.
  14. Lei, P. and Jolibert, A. (2012). A three-model comparison of the relationship between quality, satisfaction and loyalty: An empirical study of the Chinese healthcare system. *BMC Health Services Research*, pp. 12:436

15. Minh, N. H., Ha, N. T, Anh, P. C., and Matsui, Y. (2015). Service Quality and Customer Satisfaction: A Case Study of Hotel Industry in Vietnam. *Asian Social Science*; Vol. 11, No. 10, pp. 73-85.
16. Maxwell., P. W., Abosede., A. J., and Worimegbe., T. M. (2018). Efficiency, customers' satisfaction and deposit money banks' performance in Nigeria. *Journal of Economics and Management*, Vol. 31(I), pp. 133-148.
17. Mongid., A. (2016). Business efficiency of the commercial banks in ASEAN. *Investment Management and Financial Innovations*, Vol.13, pp. 67-76.
18. Mehmood, N., Shah., F., Azhar, M., and Rasheed, A., (2014). The Factors Effecting E-banking Usage in Pakistan. *Journal of Management Information System and E-commerce*, Vol. 1, No. 1, pp. 57-94.
19. Mawutor., J. K. M., (2014). Impact of E-Banking on the Profitability of Banks in Ghana. *Research Journal of Finance and Accounting*, Vol.5, No.22, pp. 53-63.
20. Odunlami., I. B. (2015). Impact of Customer Satisfaction on Customer Retention: A Case Study of a Reputable Bank in Oyo, Oyo State. Nigeria. *International Journal of Managerial Studies and Research*, Vol. 3, No. 2, pp. 42-53.
21. Olu, O. (2010). The Relationship Between Service Quality and Customer Satisfaction in the Telecommunication Industry: Evidence from Nigeria. *Broad Research in Accounting, Negotiation, and Distribution*; Vol. 1, No.1, pp. 88-100.
22. Preko., A., Agbanu., S., K., and Feglo., M. (2014). Service Delivery, Customer Satisfaction and Customer Delight in the Real Estate Business: Evidence from Elite Kingdom Investment and Consulting Company Ghana. *European Journal of Business and Management*, Vol.6, No.3, pp. 71-83.
23. Shakil, D., Oye., N. M. A., and Iahad., N. A. (2011). E-Banking: A Case Study of Askari Commercial Bank Pakistan. *International Journal of Engineering Research and Applications (IJERA)*, Vol. 1, No. 3, pp.1152-1167.
24. Xiao., Y., Sukumar., A., P., C., Tipi., L., and Edgar., D. (2017). Factors influencing people's intention to adopt e-banking: an empirical study of consumers in Shandong Province, China. *Asian Journal of Computer and Information Systems*, Vol 5, no. 3, pp. 26-43.
25. Zavareha., F., B., Ariffa., M., M., S., Jusoha., A., Zakuana., N., and Baharia., A., Z. (2012). E-Service Quality Dimensions and Their Effects on E-Customer Satisfaction in Internet Banking Services, *Procedia*". *Social and Behavioral Sciences* 40, pp. 441 – 445.