



**The Effect of Online Business Determinants on  
Customers' E-Loyalty, Field Study on Customers Who  
Use E-Banking.**

أثر محددات الأعمال التجارية عبر الإنترنت على الولاء الإلكتروني  
للزبائن  
دراسة ميدانية عن العملاء الذين يستخدمون الخدمات المصرفية  
الإلكترونية.

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The Effect of Online Business Determinants on Customers' E-Loyalty, Field Study on Customers Who Use E-Banking.

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## **Dedication**

I dedicate my work humble to mother, father, sisters, brothers, and my wife, without there encouragement and support me to finish this thesis.

I also thank my supervisors Dr. Samir Al Jabaly and Dr. Mohammed AlMaayta for Education helps to finish this thesis

# **The Effect of Online Business Determinants on Customers' E-Loyalty.**

## **Field Study on Customers Who Use E-Banking.**

**Prepared by Ali Mohamad Saleh Al-Saffar**

**Supervisor Dr. Sameer Al-Jabaly**

### **Abstract**

This study aimed to investigate the effect of online business determinates (customizations, contact interactivity, care, community, convenience, cultivation, choice, and character) on e-loyalty in e-banking. The study carried out customers who using e-banking in Amman - Jordan.

A questionnaire developed to collect the required data. The study population and sample consisted of customers using e-banking in Amman - Jordan.

A 300 questionnaires distributed, and 208 statically viable questionnaires were collected, collected data was analyzed, by using different statistical techniques such as descriptive statistics, correlation, and, simple regressions through the SPSS

The study finds some remarkable results that can be summarizing as follows: there is a significant effect of online business determinants (customizations, contact interactivity, care, community, convenience, cultivation, choice, and character) on customer e-loyalty in e-banks services in Amman Jordan at  $\alpha \leq 0.05$  level. The higher factor effect e-loyalty is (convenience), and the lowest variables influence the e-loyalty from the list is (community). Finally, the study suggested recommendations that could contribute to improving the bank's website, considering the online business determinates have strongly affect on customer e-loyalty.

**Keywords: E-loyalty, online business determinants, customizations, contact interactivity, care, community, convenience, cultivation, choice, and character**

أثر محددات الأعمال التجارية عبر الإنترنت على الولاء الإلكتروني للزبائن.

دراسة ميدانية عن العملاء الذين يستخدمون الخدمات المصرفية الإلكترونية.

إعداد الطالب علي محمد صالح مجيد الصفار

إشراف الدكتور سمير الجبالي

## الملخص

هدفت الدراسة لاستقصاء أثر محددات الأعمال التجارية عبر الإنترنت (الايسائية، التفاعل مع الزبون، الرعاية، المجتمع، الملائمة، التهذيب، الاختيار، خصائص الموقع الالكتروني) على الولاء الإلكتروني للزبائن في مجال الخدمات المصرفية الإلكترونية. و تم تطبيق هذه الدراسة على الأفراد الذين يستخدمون الخدمات المصرفية الإلكترونية في عمان - الأردن.

وقد تم تطوير استبانة لجمع البيانات المطلوبة. وتكونت عينة الدراسة من الأفراد الذين يستخدمون الخدمات المصرفية الإلكترونية في عمان - الأردن.

حيث تم توزيع 300 استبانة، وجمعت 208 لاستبيانات قابلة للتطبيق، تم تحليل البيانات التي تم جمعها باستخدام الأساليب الإحصائية المختلفة مثل الإحصاء الوصفي، والارتباط، والانحدار البسيط من خلال برنامج SPSS.

توصلت الدراسة إلى عدد من النتائج: هناك تأثير كبير لمحددات الأعمال التجارية عبر الإنترنت (التخصيص، التفاعل مع الزبون، الرعاية، المجتمع، الملائمة، التهذيب، الاختيار، خصائص الموقع

الالكتروني) على ولاء الإللكتروني للزبائن في خدمات البنوك الإللكترونية في عمان عند المستوى  $\alpha$   
 $0.05 \geq$

وقد حقق عامل الملائمة النسبة الأعلى تأثيرا في الولاء الإللكتروني وكان أقل المتغيرات تأثيرا على  
الولاء الإللكتروني من المتغيرات المستقلة هو المجتمع.

وأخيرا، أشارت الدراسة إلى مجموعة من التوصيات التي يمكن أن تساهم في تحسين الخدمة  
الالكترونية والمواقع الالكترونية الخاصة في البنوك، باعتبار المحددات الأعمال التجارية عبر الانترنت  
لها تأثيرا قويا على الولاء لدى العملاء.

**الكلمات المفتاحية :** الولاء الالكتروني، محددات الأعمال التجارية عبر الأنترنت، الايصائية ،  
التفاعل مع الزبون، الرعاية، المجتمع، الملائمة، التهذيب، الأختيار، خصائص الموقع الألكتروني .



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## **CHAPTER ONE**

### **Study Background and its Significance**

**(1-1): Introduction**

**(1-2): Study Problem Statement**

**(1-3): Study Purpose and Objectives:**

**(1-4): Study Significance and Importance:**

**(1-5): Study Hypotheses**

**(1-6): Study Model**

**(1-7): Study Limitations**

**(1-8): Study Delimitations**

## **Chapter One: Background**

### **1.1 Introduction:**

#### **Background:**

The advancement in technology of communication and transportation lead to a revolution in the field of computer science and internet applications. Both computer science and internet applications helped people to get information faster and easier than before. Consequently, the customers' needs and wants developed to match with current technological advancement. Within the last few decades, internet service providers established websites as a portal for conducting business and providing services through the virtual market for customers to satisfy their needs and wants. This evolution leads to globalization, and the world entered a new era characterized by high competition within the worldwide market. This competition directed to offer better products and services to customers to satisfy their needs, wants, and preferences and offer them suitable products/services in the right place at the right time with the best quality and appropriate cost.

The internet and websites are the primary tools used in hypermarket competition to gain a competitive advantage and assure the organization's survival, continuity, and growth. The use of the internet and websites to offer better products/services was not limited to one industry; it is used in almost all industries, whether providing products and services. One of these industries is the banking industry, which uses the internet to reach and serve the customers as fast

as possible this process affected by many online business determinants that considered in this study.

Bhattacharjee (2001) argued that the internet continues to redefine the rules of doing business by eliminating transaction inefficiencies, reducing costs, and lowering barriers to entry, more and more online firms are turning to customer relationship management as a means of ensuring their survival in the internet economy.

Maghrabi et al. (2011) stated that e-commerce and e-shopping create opportunities for businesses to reach consumers globally and directly. Khasawneh (2011) mentioned that in dealing with any website, privacy considered a key differentiator in electronic dealing, and it is essential and vital factor that contributes to building and maintain customer's loyalty, because people have the interest in sustaining the personal information free from any intrusion by other people

### **1.2 study Problem Statement:**

Online shopping in its initial stages in Jordan compared with developed countries, and depending on quick survey for banks customers, Researcher found that the customers feel uncomfortable with the use of e-banking services, and there is still a feeling of unease and confidence among customers with e-business, which badly effect loyalty to them, especially because competition is intense therefore, must search for factors that increase trust and satisfaction in e-business and are reflected in increased loyalty

Ramsay (2010) pronounced that the researches have pointed out that there are factors which play a role in the structural design of loyalty programmers within the online field from the users point of view, and the presence of difference in their attitudes and behaviors to the website when they have to choose the website, among the factors the lower price of the service, the brand name of the website and to prior experience with the website.

Therefore, the study problem may be perceived by answering the following main question: Is there effect of online business determinants on customers' e-loyalty in e-banking?

### **1.2.1 Problem Elements:**

The study can be actualized by answering the next main question:

#### **1.2.1.1 The Main Question:**

1. Is there effect of online business determinants on customers' e-loyalty in e-banking?

#### **1.2.1.2 Sub-Questions**

According to online business determinates (elements), the main question can be divided into the following sub-questions:

1.1. Is there effect of customization on customers' e-loyalty in e-banking?

1.2. Is there effect of contact interactivity on customers' e-loyalty in e-banking?

1.3. Is there effect of care on customers' e-loyalty in e-banking?

1.4. Is there effect of community on customers' e-loyalty in e-banking?

1.5. Is there effect of convenience on customers' e-loyalty in e-banking?

1.6. Is there effect of cultivation on customers' e-loyalty in e-banking?

1.7. Is there effect of choice on customers' e-loyalty in e-banking?

1.8. Is there effect of character on customers' e-loyalty in e-banking?

### **1.3 Study Purpose and Objectives:**

The purpose of this study to investigate the effect of online business determinates (customizations, contact interactivity, care, community, convenience, cultivation, choice, and characteristics) on customer's e-loyalty in e-banking.

The objective of the study is to provide theoretical framework on online business , determine the level of effect of online business on customer's e-loyalty in e-banking, determine the level of customer's e-loyalty in e-banking, and provide the relevant recommendations regarding the effect of online business determinates on customer's e-loyalty in e-banking to banks industry, and the use of online business in other sectors. Also, it may provide decision-makers with recommendations regarding internet use.

### **1.4 Study Significance and Importance:**

The current study can be considered as an initial study that investigates the effect of online business determinates on e-loyalty for the bank's industry.

The importance of this study comes from the following:

1- Provides a recommendation to banks organizations about the effect of online business determinates on e-loyalty for e-banking to achieve better performance for the providing services.

2- May help other industries and direct them to better use of online business to improve their services.

3- Helping website owners to provide a better assessment to service companies to build better website platforms to maximize their benefits from using online business.

4- Finally, this study may be used as a reference for future studies.

### **1.5 Study Hypotheses:**

Based on the problem statement and its elements mentioned above the following hypothesis can be derived:

H<sub>0</sub>: There is no statistically significant effect of online business determinants on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

The main hypothesis can be divided into the following eight hypotheses:

H<sub>.0.1</sub>: There is no statistically significant effect of customization on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

H<sub>.0.2</sub>: There is no statistically significant effect of contact interactivity on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

H<sub>.0.3</sub>: There is no statistically significant effect of care on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).



H<sub>0.4</sub>: There is no statistically significant effect of community on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

H<sub>0.5</sub>: There is no statistically significant effect of convenience on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

H<sub>0.6</sub>: There is no statistically significant effect of cultivation on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

H<sub>0.7</sub>: There is no statistically significant effect of choice on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

H<sub>0.8</sub>: There is no statistically significant effect of character on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

### **1.6 Study Model:**

Based on the questions and hypotheses mentioned above the following study model can be derived, as shown in figure (1.1):

**Independent Variables**  $\xrightarrow{H_0}$  **Dependent Variable**  
**Online Business Determinants:** **E-Loyalty:**

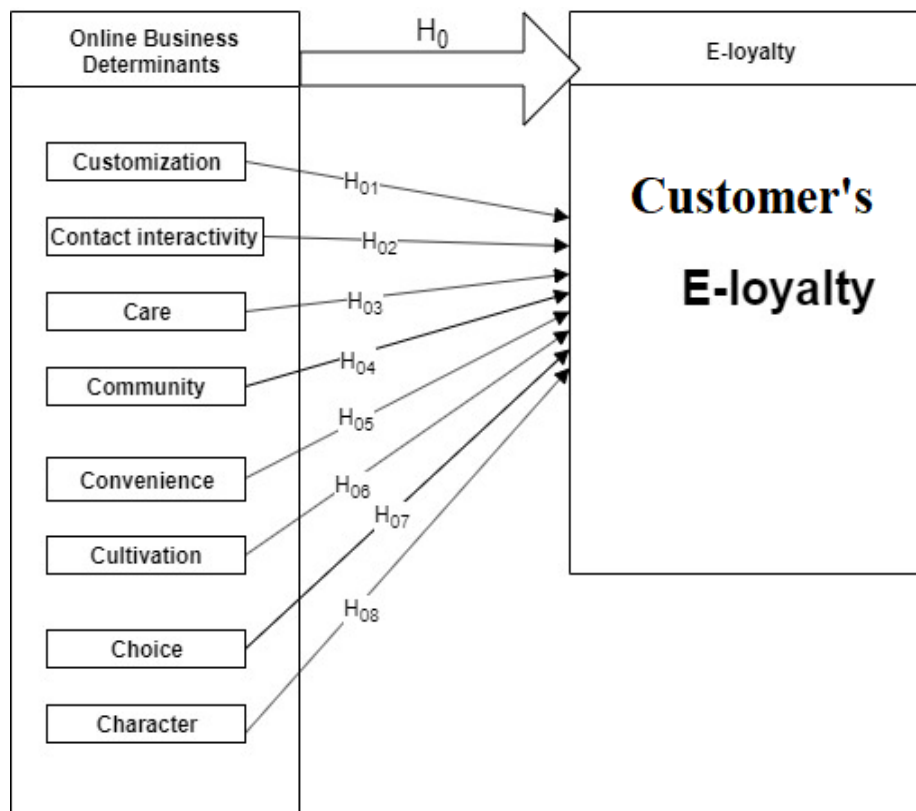


Figure (1.1): study model adopted

This model developed by the researcher based on Srinivasan et al. (2002), Rabiei et al. (2011)

The researcher chooses these independent variables because it's presented the most effected variables on customers loyalty in e-banking as research knowledge

**Operational and Procedural Definitions of Key Words:**

**Customization:** Is the ability of an e-retailer to tailor products, services and the transactional environment to customers.

**Contact Interactivity:** The method that empowers customers to find information that is looking for quickly and precisely

**Cultivation:** trying to suggest the best information to customers according to past purchases and helping them to avoid the wrong choices from the previous transaction

**Care:** refers to the attention that the bank shows to the customer to easy the transaction that customers make through the bank-website. And making sure that there is no breakdown in the service

**Community:** Is an online social entity that enables the customers to share and exchange the opinion, experience and other information about the service or the product purchasing

**Convenience:** it's the simple use of website, short response time, fast completion of the transaction, and least customer's effort

**Choice:** Online businesses can offer great and wide range of services and products than the traditional businesses

**Character:** it's the created design and image to offer the services in an attractive way to customers

**E-loyalty** it's a customer's positive and favorable attitude and commitment toward e-retailers, and e-banks that leads to repeat visit to the website and purchasing

### **1.7 Study Limitation:**

The use of one industry may limit its generalizability to other sectors. Also, the study implemented in Jordan; therefore, generalizing Jordanian settings to different settings may be questionable. The study used selected variables and dimensions according to the researcher's knowledge.

Limitations to data access refer to the data collected through the questionnaires about bank organizations from customers using this service during a specific period.

### **1.8 Study Delimitations:**

**Human Limitation:** This study used convenience sample because it included only individuals who are available and using an effect on customers' e-loyalty.

**Place Limitation:** The study carried out individuals using e-banking in Amman – Jordan, and the Lack of cooperation from banks

**Time Limitation:** This study carried out within the period of the first of the academic year 2019-2020.

**CHAPTER TWO:****Conceptual and Theoretical Framework and Previous Studies****(2-1): Conceptual and Theoretical Framework****(2-1-1): Online Business****(2-1-1-1): Customization****(2-1-1-2): Contact Interactivity****(2-1-1-3): Care****(2-1-1-4): Community****(2-1-1-5): Convenience****(2-1-1-6): Cultivation****(2-1-1-7): Choice****(2-1-1-8): Character****(2-1-2): E-Loyalty****(2-2): Previous Studies****(2-3): Study Contribution to Knowledge**

## **Chapter Two: Conceptual and Theoretical Framework and Previous**

### **Studies:**

#### **2.1 Conceptual and Theoretical Framework**

There is an agreement between practitioners and researchers that e-loyal customers are considered as valuable assets because attracting new customers on the internet is difficult and costly. Also, the issue of keeping them is essential and recognized as a critical asset to any organization. The marketing environment has significantly changed with the emergence of the virtual business that mainly depends on internet services and its applications by using the website as the main channel for conducting their business.

##### **2.1.1 Online Business**

It was generally accepted that customer loyalty and e-shopping, even e-banking, mutually exclusive in the first years of e-commerce. This is reflected by this rapid growth of the online business is the convincing advantage that presents over greater flexibility, customization, lower cost structures, faster transactions, broader product lines, greater convenience, and enhanced market outreach.

Online businesses base on specific antecedents that affect customer's e-loyalty are what many studies have found out. For example, there is a study revealed that competitive advantage which accompanied by well-designed websites are all that online business, e-banks, and enterprises need to gain e-satisfaction as conducted by Afsar et al. (2013). Furthermore, they found out is that customization of the website helps customers to find what they are looking for in turn makes them satisfied with the service provided online.

Website customization and interactivity aside with website character are the key factors that make customers satisfied with the services are that Hernández et al. (2009) reveal. Other results indicate that distinguished website character gives customers the sensation of security and the indication of professionally. Thus, they would trust more in comparison with the ones

that have a standard website character. Moreover, what customers look for is the proper arrangement of the choices or services that benefit them in saving their time and efforts to find, which leads to repeat visits to the website.

A study concerning the effect of website design on e-loyalty as a multi-method evaluation is what Cyr et al. (2010) conducted. The research shows that the character of the website or the visual design results from satisfaction, which in turn leads to loyalty. Moreover, the color graphics, the overall design/ style, layout, and domain name are factors that play a role in customer feedback toward the website interestingly.

The website has been used as an efficient platform to tailor its products or services, and as a unique profit model of e-commerce is what Winnie et al. (2014) argued. The study has found that there is a positive relationship is detected between website design and customer e-loyalty because of this advance of the Internet. However, the findings show that customer e-loyalty is influenced negatively by website structure and website content.

Chang et al. (2008) conclude, “Customer interface quality, including customization, interaction, convenience, and character, contributes to generating e-loyalty.” The results show that convenience directly enhances e-loyalty, mainly.

The researcher shows that online business depends on elements that feature the virtual environment of the websites of e-business according to what previously highlighted. What affects customers’ loyalty are determinants which are the antecedents, and which are according to what follows:

#### **2.1.1.1 Customization**

According to (Coverdale et al. 2014 & Cyr, 2008), customization is a significant predictor that refers to customer's e-loyalty and is what prior research and studies have shown, which is associated with their satisfaction on the shopping experience they had it online. It is

considered an influential contributor to stimulating customer emotions that leads to a successful online shopping experience. E-retailers tend always to make their customers having positive online shopping experiences to encourage them to visit the website over and over and to purchase again, which in overall resulting e-Loyalty as a result (Hernández et al., 2011 & Cyr, 2008).

“Customization is interpreted as an ability of a website to provide the ease of service, accessing availability, and ensure the satisfaction of online consumers from the website,” according to Chang & Chen (2008). Therefore, the interactions between service providers and e-customers also provide entertainment to customers who supported by excellent customization. The way to online consumers to record their history of purchase, relevant products or services information, and their preferences become more accessible by the customized website (Kim, & Kandampully, 2009).

The process that allows e-retailer to describe the right products and services that the target customers are looking for is the meaning of Customization. Hence, Customization has linked with the website to present the best content to the customers in a natural way (Zhao et al., 2010).

Many e-retailers have implemented customization in their work. To identify the potential customers and then offers products, services, and the shopping experience is the purpose of the E-retailers website that they wish to have (Rabiei et al., 2011). Customization makes the purchase process much more relaxed and comfortable by offering several options of products and services which allow the costumers to choose what they are looking for. To help people to achieve their work much more comfortable and inefficient way and choose the perfect products/ services they want and looking for are the advantages of Customized the site. Moreover, to save time, which makes them pleased to deal with the same service provider in the future, helps them (Kim et al., 2009).



Many small enterprises started to incorporate some degree of customization into their services. Because of the importance of customization in offering the precise options that customers are looking for as well as the convenience of reduced transaction time for future purchases (Afsar et al., 2013). Customization brings back to them repeat customers and the loyal customer as well as cross-selling as some vendors see. Therefore, the companies or enterprises might have the risk of losing the competition in the market to fail in providing similar services to their customers, (Lin & Wang, 2006). Additionally, persuading the user commitment and transforming that to loyalty to the services offered by the e-SME is what customization aims to (Kim et al., 2009).

Customization has a significant impact on e-loyalty, as many researchers have found (Rabiei vendors, 2011). This point explained that customization leads to build long-term relationships with customers depended on their satisfaction, which leads them to be loyal to that specific e-SME.

When customers are satisfied, they keep visiting the website over and over, as Wirtz et al. (2010) show. Customizations can be in both types: group customization and personal customization, which affect the user's behavior, which in turn brings an added value to the e-SME (Kim et al., 2009).

Customization includes three main dimensions of information that the website visitors need concerning the banking services they are looking for, and these dimensions are; category, Source and action in e-banking (Ravendran et al. 2011)

- **The category** consists; user interface, interaction process, and content. Those can be illustrated as follows:

- A. User interface:** indicates the features that are provided on the website, including the tools, colors, and the options that enable website visitors to reach what they are looking for (Fung, 2008).

**B. The interaction process** indicates the process of implementing the services, including transactions via tags.

**C. Content** is the information provided on the website and captures the visitor's interest; therefore, they keep visiting the website over and over (Marathe et al., 2011).

- **The Sources** show the customization categories which are created on the website to facilitate what the visitors need to find concerning the services. This dimension includes personal tools, data sources, user profiles.

- Lastly, **the action** refers to the process of implementing customization, also the responsibility of the system user. This dimension can be achieved by inferring banking actions like fund transfer based only on tags selected by the user (Rahim et al., 2009).

The researcher can conclude that customization ability of a website or e-banking or e-services providers to make customers loyalty by using accessing availability, customization categories, tools, colors, and the options that enable website according to the previous related review. E-banks are helped by customization to know the precise options that costumers are seeking to increase their visits to the website.

#### **2.1.1.2 Contact Interactivity**

The method that empowers customers to find information that is looking for quickly and precisely on any destination or recreation is Contact Interactivity that is capturing their interest. It represents what customers have toward online banks or companies' websites by the dynamic nature of the commitment. It is revealed that there is a strong correlation between e-loyalty and interactivity (Rabiei et al., 2011).

What leads customers satisfied and keep visiting the website is when the website of e-banks provides technological tools that enable them to receive the information that is looking for. The level of satisfaction and loyalty is associated with technical capability, according to

Ba and Johansson (2008), that is provided by the e-SME (Afsar et al., 2013). Nevertheless, this leads to hardly providing the information when the website lacks the interactivity that is required by the customer. Additionally, finding an answer to the questions that customers have, which leads to a positive return to the e-retailers (Lin & Wang, 2006).

What is represented in the available and most effective tools is contact interactivity that websites can provide to support customers (Rabiei et al., 2011). Interactivity increases the ability of the e-retailer to persuade a higher value of the consumer. Moreover, it increases the amount of information dramatically that can be presented to a customer. Contact Interactivity increases customer loyalty, as proven. This can be interpreted because it allows constructing refined knowledge concerning a customer's tastes and preferences. Adding to this knowledge repository, sellers or e-banking providers will be able to return and gain from accordingly (Afsar et al., 2013).

The researcher can conclude contact interactivity by showing that it is essential in terms of finding the information that customers need in quick and precise time according to what previously highlighted. Furthermore, the dynamic nature that increases the ability of the e-retailer to perceive a higher value of the consumer is represented in contact interactivity.

### **2.1.1.3 Cultivation**

The process of providing the customers with updated information concerning the suppliers concerning their e-SME to encourage the customer to repeat purchasing is Cultivation (Rabiei et al., 2011). Cultivation of e-SEMs plays an essential role in setting up a strong relationship between vendor and customer, in turn, this leads to encouraging them to purchase more products/ services in the future then gain their e-loyalty to the e-SEM as (Dholakia et al., 2004) states.

To offer excellent services and desirable information which lead to customer loyalty in the context of online business is the purpose of using cultivation by e-banking provider.

Continuous, extended, and updated information with the first sale can be presented by cultivation, which offers that e-retailers seek to provide to customers according to (Tsaim 2007). Providers and retailers tried to suggest the best information to customers according to past purchases or transactions and their interest helping them to avoid the wrong choices from the previous time and carry out their requirements.

The amount of information and stimulus that banks provided to customers to have their satisfaction and ensures their visit the future is the meaning cultivation (Cyr, 2008). So, keeping their websites updated is what banks always try to with the latest services and information concerning their e-banking methods that customers need according to (Tsai & Huang, 2007). Cultivation helps banks to manage the information and services provided online to streamline the transactions through online information exchange according to (Wirtz et al., 2010).

Banks must use their databases efficiently and accurately to increase the number of customers. Moreover, to encourage customers to revisit it shortly, banks must provide useful information on their site (Fung, 2008). What makes customers satisfied with their e-banking services provided is valuable information with well-oriented databases, as well, this gains their loyalty and keeps them happy and want to revisit the website.

Banks must concern that the information provided on their website, they through their website must be relevant to the services customers are looking for as (Rahim et al., 2009) stated. Most often, when customers find incentives or information that decrease the effort needed to make a process of transaction, customers' interest becomes bigger; therefore, the cultivation of website is the prime gate to customers' satisfaction and long term loyalty according to (Zhao et al., 2010). On the other side, banks must reach far customers too, which can do it quickly and cheaply to motivate them in the whole process of making transactions of any e-banking process according to (Chuang & Hu, 2012).

#### **2.1.1.4 Care**

Care refers to the attention that the bank shows to customer interface activities that are created to ease the transaction that customers make through the bank-website in the context of e-banking. Care is a multi-dimensional concept that is mostly reflected in the amount of attention that banks are providing to the details in E-banking, making sure that all the processes are progressing. There is no breakdown in the service, according to (Chuang & Hu, 2012). Therefore, to provide prompt solutions if there were any failures on their website is what e-banking cares to ensure their customers are receiving the proper care to make them satisfied with the service according to (Zhao et al., 2010).

Care is visualized, according to Wirtz et al. (2010), as keeping customers or customers informed about the services they prefer to find on the bank-website. Also, the availability of information and the level of effort is considered to be expended, providing desired services.

The ability to meet customer's needs is Customer care, discovering their problems and attempting to resolve that through the whole process in a way that guarantees customer satisfaction. It is essential to offer excellent service based on a good understanding of the customer's needs to achieve high customer satisfaction (Luarn et al., 2003). Therefore, the critical indicator that gives the service provider or the vendor preference for other competitors is what care means. Thus, lousy service hurts consumer's loyalty and changes their behavior of the purchase process.

Poleretzky (1999) adds further that good care provided to customers would make them happy in this context; as a result, they will tell five friends, but when it comes to the internet, they would tell 5000 friends. Providing the customer of excellent care and content is the most crucial benefit of e-SME to ensure the repeat purchase process in the future and improve and develop customer loyalty.

### **2.1.1.5 Community**

Community indicates to the social entity that is consisted of the current customers, which are maintained by the bank, is self-aiming to create a type of interaction between both the customers and the bank representatives online in E-banking according to (Tsai & Huang, 2007). To facilitate the process of exchanging and sharing information concerning the service provided by the bank is what these virtual communities aim (Kim et al., 2009).

The social network consists of existing and potential customers as what virtual community is considered, in which the e-retailer makes sure to present an organized and arranged environment to share ideas and information about services and products. For instance, customers may meet in some of the chat rooms and exchange and share some thoughts about a common interest that they have, according to (Kim et al., 2009).

(Rahim et al., 2009 & Coverdale, 2013) Has conducted a prior researcher that revealed that the participation of these communities which play an essential role in constructing customer trust and loyalty. Establishing durable and long term profitable relationships between customers and e-SME will lead to creating such communities among customers, marketers, and other parties, according to (Huang 2003). Moreover, to repeat the purchase process and make them pleasant to deal with it in the future is what these communities motivate customer according to (Winer, 2001). It is essential to mention that a virtual community is a social network where the customs can exchange and share ideas and information related products/services in chat rooms under e-SME.

The virtual community considers one of the information sources as researchers believe. A virtual community is used by a lot of different companies such as booksellers, auction houses, information providers, flower vendors because they know that these communities develop customer loyalty according to (Liébana-Cabanillas et al ., 2013). E-retailer provides comment links, buying circles, and chat rooms to help customers to exchange ideas and

information among them then; operational terms measure the customer care that provided according to (Rabiei et al., 2011).

#### **2.1.1.6 Convenience**

Convenience is one essential element that attracts customers and gains their e-loyalty, as many researchers have revealed, according to (Chuang et al., 2012). Convenience represents that e-SME can offer easy access to information that customers need, and desire to create strong ties and build up customer loyalty is what convenience represents.

Saving the customer's time and effort and complete their deals without mistakes to lead to customer satisfaction is what the Convenience of e-SME can do (Fung, 2008). Creating a comfortable environment to make the customer look at the website as a simple, intuitive, and attractive procedure is the purpose of the convenience of e-SME. This makes customers desire and keeps revisiting the site, according to Kim et al. (2009).

The convenience of the e-banking is most likely essential and significant to differentiate and distinguish it from traditional retail banking is what Moustakas & Fragata (2013) found out. Since individuals can use e-banking at any time and location that find it suits to use.

A study revealed that e-banking is one of the main areas that provide a higher degree of convenience to customers, as Liébana-Cabanillas et al . (2013) conducted. Therefore, internet banks at all times and places can be accessed by customers to which makes them very satisfied concerning the website of the bank and the services provided on.

Chuang & Hu's study (2010) found that convenience is a crucial factor that has a significant influence on e-banking adoption in the same context. They found out that the elements: place and time flexibility both that make transactions to be done within a short time, e-banking is user-friendly are the main reasons that make them refer e-banking as convenient compared to other methods.

### **2.1.1.7 Choice**

One of the most exciting fields that have witnessed rapid growth is E-commerce. The concept of customers, customer's shopping experiences, and online services provided by e-retailers and e-banking have been changed by E-commerce (Winnie, 2014). When it comes to e-banking, online services that are provided meet the need of the customers associated with usefulness and the easiness of use altogether with enjoyment to find the choices of services they want within a short time and fewer efforts (Lim, Yap, & Lau, 2010). So, e-banking is considered better comparing to traditional banking, due to the benefits and advantages that provide to the customers in terms of banking technology according to (Yee &Faziharudean, 2010).

The choice is an essential factor that influences the entire process of E-banking. It indicates to the services that are presented online or on the website. The quality of e-banking is affected by this factor since it can keep a limited number of services on the website. The arrangement of the choices provided online is very important, so customers keep looking for specific services that make their transactions smooth, according to (Cyr et al. 2010). Therefore, most e-banking sites keep this point and arrange the services provided in a way fits the customers' need. As a result, this would keep the customers satisfied, and keep visiting the website over and over. The proper arrangement of the choices or services benefit customers in saving their time and efforts is to find what they are looking for (Hernández et al. 2009).

On the other hand, when it comes to poor quality services that are provided by e-banks, customers feel unsatisfied (Yee &Faziharudean, 2010). Thus, the choice of the services that are provided shall be depended on the quality of other services and the suitability of their needs. E-banking providers are working ceaselessly to add to or improve their Internet banking services, making their bank a better choice prospective customer and retaining existing ones.



The service choice is essential to factor that affects e-loyalty to e-banking providers as a conclusion. However, because of the accuracy in choosing the services that shall entertain the quality and the sustainably as well meet the customer's demand, this might sometimes become tricky part. That choice is one of the main determinants that affect e-loyalty, as many studies have revealed (Yee &Faziharudean, 2010). The choice used to measure customer evaluation of e-banking reputation and to determine their options in the e-banking website, as stated by Casalo et al. (2008).

#### **2.1.1.8 Character**

The character of the website indicates the created design and image to offer the services in an attractive way to customers according to (Hernández et al. 2009). E-banking experience might seem tedious, this due to the lack of human interaction as it is in the first in comparison with traditional banking. Therefore, the website design is essential because of its role in attracting the customer's attention. It is found out by recent research that the character of the website or the visual design results satisfaction, which in turn leads to loyalty (Cyr et al. 2010).

E-banks is supported by creative design to construct a positive reputation, attract more customers, and gain their repeat visit to the website. It stated that character represents a complete image that e-banks project to customers using colors, pictures, logos, and themes by Afsar et al. (2013). This image aims to create a perception toward the nature of the services provided online by the e-bank.

The character dimension is unique and distinguishes the e-bank. Customers help a unique character to better site recognition (Hernández et al. 2009). What helps in having positive attitudes toward the type of the provided services is creative graphics symbols which are provided by e-banks as well, share meanings that lead to satisfaction eventually to e-loyalty.

Website design is a gate that shows the character of the website, according to Kassim & Abdullah (2010). Due to represent the only medium to interact with customers, E-banks invest a lot to have a creative and attractive design outstanding. Another point is related to the character of the website is the quality of online presentation and the total service quality which influence both the impression that customer would have a focus on the website as to what (Hernández et al. 2009) states. As a result, a sophisticated design that is created upon the needs of the customers, associated with attracting themes, makes customers trust the e-bank that influences satisfaction and leads to e-loyalty (Gefen, 2012).

The website must include aesthetic components and features. Website design is an essential element that features the e-bank character (Kassim& Abdullah, 2010). Aesthetic features are essential indicators that show the quality of the website that customers used to estimate the level of credibility of the website of e-banks. This element contains the domain name, the color graphics, as well as the overall design/ style and layout (Cyr et al. 2010).

### **2.1.2 E-loyalty;**

The positive convening about the provided services is what loyalty associated with. The overall assessment of the purchasing or online transactions resulted in positive experience as others may refer to (Nadiri et al., 2009). The degree of loyalty customers have toward banks is affected by the economic benefits, technological development, the high competition in providing new services. The development of the loyalty concept as a process bases on the ability of banks to fulfilling customer's needs and achieve mutual benefits accordingly (Faziharudean& Yee, 2010).

What is equal to the decision to make online transactions or even to make the purchasing processes (Kim et al., 2009), the decision to choose certain e-service providers. Furthermore, the purchasing decision, the e-banks, and the website and the amount of interactivity provided on the website, have a huge correlation. The level of confidence

customers has to e-banks and lead to their either loyalty or search another are affected by these elements (Santhiyavalli, 2011).

Ravendran et al. (2011) & Rabiei et al. (2011) find that the visual image that customers would have about e-banking and keep customers happy and repeat visiting the website is affected by the type of the provided service, the interactivity, the accessibility to the services, trust, and the security which are all essential elements. Additionally, the customer's perception toward the banks is supported much by the promotion of the website character. In which the relationship between the quality of service and loyalty is proportional, according to Liébana-Cabanillas et al. (2013), quality has a direct impact on the customers' expectations.

E-loyalty is the essential element in e-banking success, as many studies have indicated. In which e-loyalty promotes strategic marketing and retains customers and encourages other customers to visit or deal with certain e-banks, Moustakas supports this result (Moustakas, 2013) (Kim et al., 2009). Moreover, loyal customers are discussed as past service experiences positively than non-loyal customers also, services and making targeted indirect marketing more feasible are more easily accessible to customers.

Customer e-loyalty is a modern concept that is emerged from the idea of customer loyalty and implemented in the field of e-commerce.

The customer's behavior toward revisiting the specific website and make transactions comfortably is what e-loyalty indicates to (Al-Agaga & Nor, 2012).

The positive toward e-service provider that causes repeat purchasing is what E-loyalty means. This due to the fact that websites are reachable easily by internet users to gain e-loyalty varies compared to the process of exchange between both parties ( service provider and receiver) (Prameela, 2012)

E-loyalty decreases the customer's sensitivity to pay, which results in recommending others to visit the website by recent research that has been conducted by (Coverdale et al., 2013;

Cyr, 2008). To increase the competitive benefit and interest and keeps customers loyal to the website is what this leads.

What refers to the customer's positive and favorable attitude and commitment toward e-companies, e-retailers, and e-banks that leads to repeat visit to the website and purchasing is e-Loyalty. A high gain or benefit that contributes to increasing the market shares is what e-loyalty considered (Prameela, 2012).

The two main elements that play a critical role in determining customers loyalty level to the e-banks or e-retailers are customer satisfaction and E-trust (Lii, 2009). Both elements depend on the quality of the website, interactivity provided with customers, and the content that the website is stood on. All these elements together affect the repeat visit that customers would make to the websites.

Customer satisfaction is an indicator of the positive experiences focused on services that are provided by e-service providers. The positive evaluation of the service provided online that results in positive feelings toward certain services that lead to repeat visit to the websites are what satisfaction indicates to. What leads to an increase in online transactions that enable clients to trust the websites and become loyal to the e-banks is satisfaction (Prameela, 2012).

Trust indicates the customer's feeling of security based on e-banks providers' favorable intentions to provide the best to customers to gain their loyalty and satisfaction according to the context of e-banking. Additionally, to fulfill the customer's needs and keep them confident toward the quality of service provided online, it has been defined as the willingness to depend on the e-bank providers (Al-Agaga&Nor,2012). Another point that accompanies trust to increased loyalty is that it supports the process of removing the perception of insecurity among customers when they are engaged in online transactions and financial activities.

Trust is an important aspect to develop customer relations in the long term; both are correlated indirectly proportional according to many studies (Floh et al. 2006, & Flavián, et al., 2006).

What affects e-loyalty is the service quality of the website. Therefore, what improves e-loyalty is applying sufficient service quality. Hence, to convince customers about creating this positive bond that gathers both the banks and customers and fulfills their needs, service quality shall be a part of the e-banks strategy also. Lii (2009) assumes that customer's e-loyalty increases with the positive perception toward better service and increased trust to the website (Lii, 2009).

The repeat purchasing behavior within a specific period is what Moustakas et al. (2013) define as e-loyalty. E-loyalty contains two main types as the following:

#### **A. Attitudinal e-loyalty**

According to Ramya et al. (2013), this term refers to the psychological attractiveness customers have to certain e-banks accompanied by a high agreement to the services provided by the e-bank. Furthermore, attitudinal loyalty also referred to as share-of-wallet and share-of-heart, respectively (Ramya et al. 2013).

These variables can be shown according to:

- The intention to repeat visiting the website.
- Positive electronic word of mouth (E-WOM).
- Commitment toward the e-bank.
- The degree of preference customers has toward e-bank services (Rundle-Thiele,

2005 & Prameela et al., 2012).

According to Nadiri et al. (2009), Nadiri et al. add further confirming the point mentioned earlier that commitment toward e-banks is the leading indicator of attitudinal loyalty. So, when customers receive high service quality, customers would show the dedication

toward e-banks that eventually retained valued customers. However, a guarantee of profitability and firms need to be efficient in translating these attitudes and loyalty intentions into actual loyalty behaviors is not attitudinal loyalty in itself.

### **B. Behavioral e-Loyalty:**

What refers to the amount of repeating dealing with e-banking providers, and the services that can be obtained by e-banks that keep customers satisfied is behavioral e-loyalty. This visual image that customers have about the website design, the content of the interactivity can customers feel through the process of making a transaction can also be associated with this according to (Servon, &Kaestner, 2008).

There are four levels of behavioral loyalty.

#### **1. The true loyalty:**

This type of loyalty at this level is a strong attachment that encourages the repeat of using the service provided by a particular provider, such as loyalty to a brand of product or service.

#### **2. Latent loyalty:**

Clients with latent loyalty show low levels of loyalty despite that they have a relatively strong commitment to the service/product provider.

#### **3. Spurious Loyalty:**

Clients with such kind of loyalty that may be termed as artificial loyalty conduct frequent buying are despite that they are unattached to the service provider. They continue the service even though they might not like the service.

#### **4. Low loyalty:**

Low loyalty clients show the weak or low level of attachment to the service provider and low repeated use of the service (Baloglu, 2002).

A study concluded that perceived service quality has a significant impact on customer satisfaction is what Kassim et al. (2010) find. “Both customer satisfaction and trust have significant effects on loyalty; in turn, customer satisfaction was found to have a significant effect on trust.”

It is revealed that customization is a significant predictor that refers to customer's e-loyalty, and that is associated with their satisfaction on the shopping experience they had it online according to the context of E-loyalty (Coverdale et al., 2013). Also, what results to recommend others to visit the website is that e-loyalty decreases the customer's sensitivity to pay.

### **Concept of customer loyalty**

Customer loyalty is the synonym to the commitment of a relationship, which means the persistent wish or desire to present in a valued relationship (Lam, Shankar & Murthy, 2004).

From the literature conducted in the management domain, loyalty can create the great value to the business and the customers, because customers will be more ready and willing to invest their money in a market that can deliver the high value comparing to the competitors (Yang & Peterson, 2004).

It is possible to say that loyalty and profits are in a strong correlation, and customers will remain loyal to the business as long as it offers superior value compared to its competitors.

When customers became loyal to a business, they will spend less time to switch to another company and evaluating other alternatives. As a result, customer loyalty may consider the significant motive for the success in the e-commerce environment (Rehheld & Shefter, 2000).

### **Banking services in the Jordanian banking sector:**

The emergence and the advancement in the information and communication technologies resulted in the evolution of new methods and techniques in conducting the

financial transactions; as a result, bank worldwide including Jordan are rapidly adopting these new technologies such as the use of electronic banking, this modern usage has increased during the past few years.

The emergence and usage of these new banking services, which differ significantly from the ways to conduct the financial services in the past, played a role in activating and increasing the banking services and activities.

According to Jordan central bank official website, these are (31) local commercial banks operating in Jordan.

The majority of the banks employ the electronic sites to offer their available services to the potential users with the branches there is an agreement about the critical issue which is privacy the top requirement in the e-banking business (Sioin, 2006).

The Jordanian commercial banks are witnessing the completion of providing advanced e-banking services.

The technologies and the ideas from turning to the e-banking services are to provide added-value to the services and costumers.

### **Benefits of e-banking services:**

Benefits of e-banking services can be thought of as the costumer's ability to access the services they want, where, when, and how without difficulties or personal intervention (Durkin, 2004).

The benefits of e-banking are not limited to the costumers; they generate profits also to the banks.

From the banks' point of view, the benefits include enjoying a better name image (Lustik, 2003).



Another benefit to the banks pertains to saving in the costs, reaching more segments as clients regardless of their location; this will strengthen and improve the relationship between the service provider and the clients (Karja lusto, 2002).

The third benefit that emerges from the adoption of e-banking is to maximize the banks' profits; the pieces of evidence have shown that by the approval of the e-bank services, most of the banks will have the opportunity to increase their profits.

In addition to the benefits that the banks achieve from e-banking services, the client also receives; the clients also receive benefits from this kind of transaction.

From the clients' Point of view, they obtain a set of benefits.

## **2.2 Previous Studies**

- Reichheld and Schefer's (2000) study titled "*E-loyalty, your secret weapon on the web,*" this study aimed to describe the context and its implications of e-loyalty. It surveyed thousands of internet companies. It concluded that if web technology used correctly, it would reinforce loyalty to the website. If executives do not quickly gain the loyalty of their most profitable existing customers, they will face new customers who are most sensitive to prices. Customers will frequently refer to new customers, providing a rich source of profit.

- Srini, et al. (2002) study titled: "*Customer loyalty in e-commerce: an explanation of its antecedents and consequences,*" This study investigated that customer loyalty in an online business to customer context, and identified eight factors (customization, contact interactivity, care, community, convenience, cultivation, choice, and characteristics) that have the potential to impact e-loyalty. Data collected from 1211 online customers revealed that all factors have an effect except convenience; also, the data showed that e-loyalty has an impact on the customer's right word of mouth to promote the site and the willingness to repeat the use of the website services. It recommended that to be more successfully, it will need to develop a website and keep customers loyal.

- Al-Momani, et al. (2009) study titled: “*E-service ease of use, usability, and engagement as antecedents of e-CRM performance*” This study aimed at studying the electronic customer relationship management performance as a comprehensive business and marketing strategy that integrate people, process technology and all business activities for attracting and retaining customers over the internet to reduce costs and increase profitability by consolidating the principles of customer's loyalty. University students are selected as the respondents for this research data gathered from Questionnaires distributed to five universities in the northern, southern, and central states of Jordan. Four hundred eighty-eight questionnaires returned and analysis. The result will be a repeat purchase, word of mouth, retention, cross buying, and customer satisfaction.

- The purpose of Saleh. A (2009) study titled: “*the effect of internet banking on customer loyalty*” was to achieve a thorough understanding of the effect of the internet on customer loyalty in the Malaysian banks. To obtain the study goals and to answer the study questions, the research has to introduce four questions. A quantitative research method was used; a data collection has been performed through the use of a questionnaire. It was found from the data analysis from all of the interviewed banks that it seems that they have the same motivation and pre-planned objective of customer loyalty, and the internet had both the positive and negative impacts on customer loyalty creation by these banks, and the internet became an active media of providing the banks services and that services quality forms an integral part of establishing the loyalty.

- Wolfagang. J& Inbal, Y (2010) study titled “*E-Loyalty network on online Auctions.*” has investigated e-loyalty in online auctions, Missing data from (30.000) sales from a primary consumer- to - consumer online auction houses, the researcher employed idea from functional principal component analysis to derive a network for the loyalty distribution which measures the perceived loyalty of every individual; seller then they investigate the impact of loyalty on

the outcome of an auction and concluded that loyalty networks consist of distinct segments that best might be understood individually.

- Eid (2011). The study titled: “***Determinants of e-commerce customers' satisfaction, trust and loyalty in Saudi Arabia,***” aimed at stressing the importance of customer trust, satisfaction, and loyalty attitudes to e-services are significant for the long-term growth of any business. The main objectives of the study were to identify the main factors that influence the extent of Saudi customer's trust and loyalty towards e-commerce. The survey sample comprised a random set of tertiary students from King Fahd University of Petroleum and Minerals and working people coming from all parts of Saudi Arabia, but living in the eastern province, based on convenience, 500 questionnaires distributed using the drop-off/pick-up method, 235 were picked-up. The study found out that customer satisfaction was significantly influencing customer loyalty; also, the study found that the adoption of the website was higher among older, highly educated, and high-income individuals.

- Suleiman et al. (2012). The study titled “***Customers loyalty in e-banking: A structural equation modeling SEM approach.***” Has pointed at the efficiency of e-services that differ in connectivity and other factors, such as speed and cost, and customer loyalty has become the reference for measuring the success of the website in a competitive environment. Sampling and instrument 250 questionnaires were distributed to target respondents who are graduate students and administrative staff of a university in Northern Malaysia. The study results indicated that relationships (customer satisfaction--- Loyalty established a significant relationship. This explains various environments for efficiency in e-banking - that most e-services seem to be efficient are urban than suburban settings due to disparities in infrastructures.

- Yo et al. (2012). The study titled: “***The power of trust in the relationship between online shopping experience and perceived shopping value***” This study aimed at investigating the importance of trust as a mediator between the online usage and value. Data gathered from

400 copies of the survey were distributed targeting subjects who have purchase experiences through online sites, of which 330 were retrieved. The results of the study showed that the level of experience with the website has a significant impact on both the benefits and the utilization of website usage.

- Ltifi and Gharbi (2012). “*E-satisfaction and e-loyalty of consumers shopping online*” the objective of this research was to study the impact of emotional state and perceived risk of internet shopping, as well it aimed to study the influence of E-satisfaction on e-loyalty. The sample consisted of 400 undergraduate students and the graduate faculty of Northwestern Tunisia. The sampling method is that of convenience. The results showed that three dimensions of the emotional state during internet shopping (pleasure, stimulation and dominance, and e-satisfaction positively influence the e-loyalty of cyber customers.

- (Xmei Hitt and Chen, 2012) study titled “*The Determinants and outcomes of internet banking Adoption*” Examined the motives for the adoption of internet banking and the relations between the adoption motives and the outcomes (Product Acquisition, Service activity, Profitability, and loyalty). the study found out that customers who have more significant transactions demand higher efficiency, and that adoption motives and linked to the post-adoption and behavior changes the results of this study showed that the internet provides an attractive channel for the banks to widen their services abilities by increasing the amount of customer self- service by the use of low-cost automated channels, and suggest that the banks may benefit from online customer training or pricing strategies that may encourage the customers to use the online channel

- Fragata & Moustakas (2013) study titled: “*Investigating the determinants of E-banking loyalty for large business customers,*” The study proposed two complementary models for the determination of E-banking Loyalty, as a way to supplement and enhance the relationships in online banking; the research included qualitative interviews with decision-

makers of five large companies in Portugal. The proposed model was tested with the use of a questionnaire that was given to medium-large corporate customers of the main Portuguese banks. Organizations selected randomly between the 220 major companies in Portugal, mailed the questionnaire and received 72 valid responses. The result showed that five main quality dimensions were identified, such as an assurance, reliability convenience and quality monitoring, also, the results confirm that e-banking quality has a strong impact on e-banking loyalty through the mediating effect of e-trust and cost have the strong impact on e-loyalty.

- Achya and Brilliant (June 2013). The study titled "***The impact of satisfaction and trust on the loyalty of e-commerce customers***" aimed to identify the impact of customer satisfaction and trust on loyalty to websites and identifying the factors that influence satisfaction. Data gathered from 134 respondents were collected from people who had conducted e-commerce transaction in at least three months and who lived in greater Jakarta. The study reached that information quality affects trust, and that trust affects loyalty. The websites should focus on delivering trusted information on service quality that will lead to greater customer trust.

- Xiling & Vincent's (2013) study titled "***E-loyalty to online auction websites***": A stimulus organism – Response model" Aimed to apply stimulus-Organism response paradigm to construct the model of e-loyalty of the online auction website. Technology effectiveness, network effect, and product diversity are determinates proposed to influence customers' brand perceptions, which in turn affect e-loyalty.

Empirical analysis showed that e-loyalty to an online auction website is significantly influenced by the proposed factors.

The results of this study confirmed the relationship between stimuli, reaction, and response and that product diversity positively related to customer's e-loyalty to the online auction websites.

- Liwa, Guo (2013) study titled "***The Effect of trust satisfaction and switching cost on consumer's loyalty- A model of online Auction.***"

Aimed to discuss that factors influencing consumer's loyalty of online auction users and investigate the relationship between trust, satisfaction, switching cost and customer's loyalty (500) questionnaires were distributed, (412) questionnaires were retrieved and considered usable for the analysis

The results of this study found out that trust did not have a significant influence on loyalty intention, trust was positively influencing satisfaction and the cost of switching while switching cost has no significant impact on loyalty intention.

The conclusion from this study showed that customer satisfaction has a significant effect on customer loyalty and that reaching trust has a positive relationship with commitment and loyalty, and in turn, commitment has an impact on loyalty.

The study results provide a recommendation to the shop owners that they need to focus on the online experience and that customers will tend to stay on the online shopping malls of they have to trust the service provider the reason for this that the customers do not see the goods before conducting the purchase transaction. This can be achieved by providing incentives, promotions, and services with good quality.

- Rimenta: Partiminigsih and Lopurigtayas, (2013) study entitled "***Factors influencing customer loyalty toward online shopping.***" Aimed to examine the influence of satisfaction, trust, and commitment on customer loyalty in online shopping empirically. In addition, to describe a theoretical model for testing the impact of satisfaction, trust, and commitment on customer loyalty toward online shopping.

The primary data were collected from (300) students; the empirical results showed that satisfaction, trust, and commitment have a significant effect on student loyalty toward online shopping.

Also, the study confirmed that the experience that was gained from the first transaction has the effect on increasing the possibility of repeating the purchase from the same online store, and recommending that achieving the customer's trust is very important in online shopping and when the customers trust the online store they may stay with it for more extended period and make more transaction.

- Poh-Ming, Winnie (2014) study titled " *The effect of website quality on customer e-loyalty: The Mediating Effect of trustworthiness.*" Aims to explore the effect on website quality on customer e-loyalty through research model, and providing a theoretical framework combining website quality, trustworthiness, and customer e-loyalty and tests the proposed model empirically by targeting online consumers. Based on the results of the statistical analysis, the study reached that there is a positive relationship between the design of the website and customer e-loyalty, and website content and website structure have a negative impact on customer e-loyalty. Additionally, the study revealed that there is a positive relationship between trustworthiness and customer e-loyalty, in other words, the study confirmed that trustworthiness play key role in persuading, encouraging and attracting the internet users and online customer.

- Asgari, et al. (2014) study titled: " *Studying the effect of e-service quality on e-loyalty of customers in the area of banking services,*" aimed at studying the relationship of e-service quality effect on e-loyalty of customers in e-banking of Hekmat Iranian bank in Tehran. Data gathered from 384 people were considered among all customers of Hekmat Iranian bank. It has confirmed that customers' loyalty is one of the ways to build a competitive advantage and an important issue in e-service to achieve higher profits, also the study found out the design of the website will have a significant impact on e-loyalty.

- Chinomona, et al. (2014) study titled: " *The influence of e-service quality on customer perceived value customers satisfaction and loyalty in South Africa*" aimed at studying the

satisfaction and loyalty in South Africa, investigated the importance of e-service quality that result in customer loyalty in online shopping perspective. The central argument of this study is that online shopping behavior can be understood from the strength of loyalty customers; the target population for the study was collected in South African consumes. Data gathered from 150 questionnaires were distributed; the results of this study provide the empirical support that online shopping behavior can be influenced by e-service quality, loyalty, and perceived value outcomes.

Most of the previous studies have focused primarily on loyalty towards the website that provides commercial services when the website users are seeking to purchase an item through e-commerce. E-loyalty can be seen as a favorable attitude and appreciation that owns to the online service provider.

- Winnie, Poh (2014) study titled "*customer interface quality on custom e-loyalty and e- satisfaction in Malaysia with the effect of trustworthiness*" primary objective was investigating the direct effect of customer interface quality and trustworthiness on customer e-loyalty and e- satisfaction also, the study aimed to examine the indirect effect of customer interface quality on customer e-loyalty and e- satisfaction. The hundred and ninety-five respondents participated in survey research; the respondents had previous online transaction experience. Data was collected from (395) respondents to test the research model, and the results showed that customer interface quality is positively associated with customer e-loyalty and e-satisfaction.

### **2.3: Study Contribution to Knowledge**

To clarify the distinguishes the current study from previous studies, some comparisons have been made, which are presented as follows:



1. Purpose: Most of the earlier studies were conducted with the focus on brand or product loyalty, lack of studies has addressed the topic e-loyalty to the website service provider, and the effect of e-loyalty determinants, so the current research is dedicated only to website loyalty.

2. Increasing the awareness about to role of online business determinants on customer's retention, and on improving the offered services.

3. Population: Most of the previous studies carried out in foreign counties, minimal studies carried out in Jordan.

4. Methodology: most previous studies were based on annual reports of different businesses, while the current research is based on perceptions.

5. The study population consist of the users of e-banking.

6. Most previous studies were conducted with the focus on online shopping and e-commerce while the current research focus on e-banking services.

## **CHAPTER THREE**

### **Study Methodology (Method and Procedures)**

**(3-1): Introduction**

**(3-2): Approach and methodology of the study**

**(3-3): The Study Sample**

**(3-4): The Study Tool**

**(3-5): Validity and Reliability Test**

**(3-6): The Study Procedures**

## **Chapter 3: Study Methodology (Method and Procedures)**

### **3.1 Introduction**

In this chapter the researcher described in detail, the methodology used in this study and the study population and it is the sample, the researcher explaining the steps of preparing the questionnaire and the main source of information that used, the researcher discussed the validation of the questionnaire and the reliability and reviewed the statistical processing that used to analyze the collected data,

### **3.2: Approach and methodology of the study**

This current study aims to investigate the impact of online business determinants on e-loyalty, so it is a cause-effect study.

The study depends on the described analytical approach for comparison, explains, and evaluates in the hope of reaching generalizations meaningful to increase understanding and of knowledge on this topic.

### **3.3: The Population and The Study Sample**

The study population consists of all individuals who use e-banking through website providers for such service. The convenience sampling method used to select the sample unit. \*

Unit of analysis: The unit of analysis consisted of all individuals who use e-banking in Amman, Jordan. 300 questionnaires were distributed to the study sample in banks of Jordan, 208 questionnaires were collected

**Table 1 shows the distribution of the study sample according to the banks**

No.	Bank	Distributed Ques.	Received Ques.	Invalid Ques.	Valid Ques.
1	Capital Bank	50	45	2	43
2	Invest Bank	50	38	2	36
3	Cairo Amman Bank	50	37	2	35
4	Bank Al Etihad	50	35	1	34
5	Arab Bank Jordan	50	31	2	29
6	Jordan Kuwait Bank	50	31	0	31
	<b>Total Distributed</b>	<b>300</b>			<b>208</b>

### **3.4: The Study Tools:**

The researcher developed a study tool (questionnaire), which consisted of (52) paragraphs and five demographic variables.

Steps for preparing a questionnaire:

It was developing a questionnaire to get to know the effect of online business determinants on customer's e-loyalty.

The researcher used the main source of information:

Primary sources: Researcher resorted to the preliminary data collected through a questionnaire primarily as a research tool, specially designed for this purpose to address the analytical aspects of the research topic

Secondary Data: Data collected from different sources such as journals, working papers, researches, thesis, articles, and worldwide Web and bank websites.

**Table 2 the study variables dependent and independent studies that have been referenced**

<b>Construct (NO. of items)</b>	<b>Source</b>
<b>Customization (5)</b>	<b>Henseler et al. (2012)</b>
	<b>Ribbinket al. (2004), Asim et al. (2005).</b>
<b>Contact Interactivity (7)</b>	<b>Chung et al. (2008) Souitaris et al. (2007)</b>
<b>Care (6)</b>	<b>Srinivasan et al. (2002), Rabiei et al. (2011)</b>
<b>Cultivation (5)</b>	<b>Srinivasan et al. (2002), Asim et al. (2005).</b>
<b>Convenience (5)</b>	<b>Hamid (2012), Chung et al. (2008)</b>
<b>Choice (4)</b>	<b>Qu, Feihua. (2011). Kan, Hon ki. (2016).</b>
<b>Character (4)</b>	<b>Rabiei et al. (2011), Hamid (2012)</b>
<b>Community (4)</b>	<b>Qu, Feihua. (2011), Srinivasan et al. (2002)</b>
<b>E-Loyalty (12)</b>	<b>Hamid (2012), Srinivasan et al. (2002)</b>
	<b>Rabiei et al. (2011), Chung et al. (2008)</b>

**Study Variables:**

Independent variables: customization; contact interactivity; cultivation; care; community; choice; convenience; and character

Dependent variable: E-Loyalty

Five-Likert scale was selected because it is considered one of the most widely used scales since it is easy to understand and the balance of its degrees, where the sample under test indicates the extent of their agreement to each of the variables as follows:

<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>

The importance is calculated based on the following criteria:

$$\text{Class Interval} = \frac{\text{Maximum Class} - \text{Minimum Class}}{\text{Number of levels}}$$

$$\text{Class Interval} = \frac{5-1}{3} = 1.33$$

The Low degree from 1- 2.33

The Medium degree from 2.34 - 3.66

The High degree from 3.67 -5.

### 3.5 Validity and Reliability Test

#### 3.5.1 Validity Test:

To test the questionnaire for clarity and to provide a coherent research questionnaire, a macro review that covers all the research constructs was thoroughly performed by academic reviewers from Middle East University, and other universities specialized in faculty and practitioners E-Business, Business administrative. Some items were added, while others were eliminated based on their valuable recommendations. Some others were reformulated to become more accurate to enhance the research instrument.

#### 3.5.2 Reliability:

Reliability means that the questionnaire reveals the same results if it is distributed more than once under the same conditions and circumstances. In other words, reliability means the stability of the questionnaire's results and significantly if it is distributed to the study sample many times during specific periods.

#### Cronbach's Alpha Coefficient:

The researcher has used Cronbach's Alpha method to measure reliability. The results were as it is shown in the table 3.

**Table 3:** shows the results of Cronbach's Alpha test to measure reliability

NO	SUBJECTS	Cronbach's Alpha Coefficient	No of Items
1	Customization	%82.8	5
2	Contact Interactivity	%81.8	7
3	Care	%80.2	6
4	Cultivation	%82.9	5

<b>5</b>	<b>Convenience</b>	<b>%85.7</b>	<b>5</b>
<b>6</b>	<b>Choice</b>	<b>%74.8</b>	<b>4</b>
<b>7</b>	<b>Character</b>	<b>%90.4</b>	<b>4</b>
<b>8</b>	<b>Community</b>	<b>%89.5</b>	<b>4</b>
<b>9</b>	<b>E-Loyalty</b>	<b>%94</b>	<b>12</b>

Results clarified in the above table show that the value of Cronbach's Alpha coefficient ranges from 74.8 to 94. Furthermore, the value of Cronbach's alpha coefficient for all questionnaire themes is (97.6%), meaning that the reliability coefficient is at a high level, and the questionnaire is finalized as well as distributable by the researcher. Also, it means that the researcher has verified the validity and reliability of the study questionnaire. Therefore, it makes him fully confident of the correctness and validity of a questionnaire to analyze the results,

response to the study questions and tests the hypothesis. This study aims to recognize the impact of online business determinants on customers' e-loyalty in e-banking for achieving this purpose, the researchers have used a questionnaire consisting of (52) paragraphs.

### **3.6 Study Procedures:**

The researcher conducted this study, according to the following steps:

1. Preparing the study tool in its final form
2. Determining the study sample
3. The researchers distributed questionnaires to a study sample
4. Entering the data into the computer and processing it statistically using the Statistical Package for Social Sciences, SPSS.
5. Statistical processing:



After data collection, coding, and processing it in an appropriate statistical method, using SPSS statistical software packages, the researcher used frequencies, averages, standard deviations, percentages, regression analysis, and Cronbach's alpha formula.

## **CHAPTER FOUR: Data analysis**

### **Study Methodology (Method and Procedures)**

#### **(4-1): Introduction**

#### **(4-2): Respondents' Demographic Description**

#### **(4-3): Study Variables Analysis (Descriptive Analysis)**

#### **(4-4): Analysis adequacy of the data to test the study hypotheses**

#### **(4-5): Study Hypotheses test**

#### **(4-6): The Study Procedures**

## Chapter 4: Data analysis

### 4.1. Introduction:

The main goal of this study to investigate the effect of online business determinates (customizations, contact interactivity, care, community, convenience, cultivation, choice, and characteristics) on e-loyalty in e-banking, in this chapter, describes the results of the statistical analysis for the data collected according to the research questions and research hypotheses. First, the study variables analyzed and described from a statistical point of view by using means, standard deviations, importance, and ranking. Second, Test the study hypotheses Simple, Multiple Regression analysis, and One-Way ANOVA performed.

### 4.2. Respondents' Demographic Description:

#### 4.2.1 Age:

Frequencies and percentages of the characteristics of the study sample are as follows:

Demographic characteristics for the study sample (Age)

**Table 4 sample (Age)**

Age	Frequency	Percent
Small than 25Y	48	23.1
25 - 35Y	104	50
35 -45Y	32	15.4
45 - 55Y	24	11.5
Total	208	100

The table shows that 23.1% of the study sample are at age less than 25 years, 50% of the study sample are between the ages of 25 to less than 35 years, as this age group most of them have job, and younger people are more commonly used for electronic services, 15.4% are at age from 35 to less than 45 years, and 11.5% are at age from 45 to less than 55 years. This group has the lowest percent as they have difficulty using electronic services and computers.

Results indicate that there is variation in the average age of the study sample; this serves the objectives of the study because it includes identifying attitudes of the majority of age groups.

#### 4.2.2 Gender:

Demographic characteristics for the study sample (Gender)

**Table 5 sample (Gender)**

Gender	Frequency	Percent
Male	152	73.1
Female	56	26.9
Total	208	100

The table shows that 73.1% of the study sample are males, and 26.9% are females, which means that the clear majority of the study sample are males, which is three times the number of females approximately. Due to the Jordanian environment still relying on the man to do banking transactions.

#### 4.2.3 Education Level

Demographic characteristics for the study sample (Education Level)

**Table 6 sample (Education Level)**

Education Level	Frequency	Percent
Diploma and Below	12	5.8
Bachelor Degree	148	71.2
Postgraduate Degree	40	19.2
Missing	8	3.8
Total	208	100

Results shown in the table show that 5.8% of the study sample said they have less than a diploma, 71.2% have BA, and 19.2% have post-graduate degrees.

We note from the sample that the majority have a bachelor's degree, and above this indicates the high rate of education in Jordan.

#### 4.2.4 Job Position:

Demographic characteristics for the study sample (Job Position)

**Table 7 sample (Job Position)**

<b>Job Position</b>	<b>Frequency</b>	<b>Percent</b>
Student	36	17.3
unemployed	8	3.8
Directors / Chief Executive Officers	16	7.7
Employed for Wages	132	63.5
Skilled Laborers	12	5.8
Total	204	98.1
Missing	4	1.9
Total	208	100

Results showing in the table that 17.3% of the study sample is “students,” 3.8% is “unemployed,” 7.7% is “directors / chief executive officers,” 63.5% is “employed for wages.”

This result is a reasonable rate for the natural rate of the job of the population in Jordan based on the census in Jordan in 2019, 5.8% are skilled laborers.

### 4.3. Study Variables Analysis (Descriptive Analysis):

#### 4.3.1 Independent Variables (Online Business determinates):

##### 4.3.1.1 Customization:

The table shows the mean and standard deviation of the variable indicated

below:

**Table 8 Mean, SD, Item Importance and Importance level of Customization**

Customization	Mean	Std. Deviation	Percent / Mean	Item importance	Importance level
My bank's website provides service recommendations That meet my needs	3.961	0.765	79.23	1	High
My bank's websites make me feel like a distinguished customer.	3.653	0.789	73.076	5	High
I believe that my bank's website is designed to satisfy my needs	3.807	0.864	76.15	3	High
I feel my personal needs have been met when doing E-banking	3.865	0.792	77.308	2	High
My bank's website provides me with customized services	3.769	0.920	75.384	4	High
General mean and standard deviation	3.811	0.637	76.23		High

The above table shows that the mean ranges (3.653-3.961). The first question (my bank's website provides service recommendations that meet my

needs) has the highest mean (3.961) and the highest standard deviation (0.765), this show the banks interesting in customer need and they focus on giving the related recommendation to its customers, while the second question (My bank's website makes me feel like a distinguished customer) is in last and lowest rank with mean (3.653) and standard deviation (0.789), differing views in the sample and rely on a certain position when the answer to the question.

The general mean (3.811) confirm the effect of customization on customer e-loyalty from the study sample viewpoint

#### **4.3.1.2 Contact Interactivity:**

The table shows the mean and standard deviation of the variable indicated below:

**Table 9 Mean, SD, Item Importance and Importance level of Contact Interactivity**

Contact Interactivity	Mean	Std. Deviation	Percent/ Mean	Item importance	Importance level
My bank's website provides very useful information on their offered services	3.961	0.839	79.23	2	High
My bank's websites provide accurate information regarding the types of services and offer available	3.769	0.831	75.384	6	High
My bank's websites provide accurate information regarding quality the services and offer available	3.807	0.864	76.154	3	High

My bank's website provides various kinds of extra Peripheral information about payment.	4.192	0.687	83.846	1	High
My bank's website has a search tool that enables me to locate required	3.865	0.840	77.308	3	High
I feel that my bank is a very engaging website	3.826	0.879	76.538	4	High
My Bank's website provides various kind of extra peripheral information about delivery about delivery	3.634	0.950	72.692	7	High
General mean and standard deviation	3.862	0.582	77.252		High

The above table obviously shows that the mean ranges (3.634-4.192). The ninth question (My bank's website provides various kind of extra peripheral information about payment), has the highest mean (4.192) and the highest standard deviation (0.687), banks focus on payment filed and provides more information on payment method and interests, while the twelfth question (my bank's website provides various kind of extra peripheral information about delivery).

The general mean (3.862) confirm the effect of contact interactivity on customer e-loyalty from the study sample viewpoint



### 4.3.1.3 Care:

The table shows the mean and standard deviation of the variable indicated below:

**Table 10 Mean SD, Item Importance and Importance Level of Care**

Care	Mean	Std. Deviation	Percent/ Mean	Item importance	Importance level
The return policies laid out in my bank's website are customer friendly	4	0.848	80	1	High
I believe that my Bank's website takes good care of its customers.	4	0.741	80	1	High
My online transaction with the bank are always accurate	3.903	0.721	78.076	3	High
The service delivered through the bank's website is quick	3.647	0.820	72.942	6	Medium
Service and support available all the time form pre-to post purchasing	3.653	0.967	73.076	5	Medium
The bank quickly resolves all kinds of problem I encounter with my online	3.673	0.922	73.462	4	High
General mean and standard deviation	3.836	0.588	76.734		High

The above table obviously shows the mean ranges (3.647-4.000). The thirteenth and fourteenth questions ( The return policies laid out in my bank's website are customer-friendly), (I believe that my bank's website takes good care of its customers) has the highest mean (4.000) and the highest standard deviation

(0.741 and 0.848), Banks provide the maximum attention to their customers to gain their satisfaction and competitive advantage on the others banks, while the sixteenth question lowest rank with mean (3.647) and standard deviation (0.820) Due to some routine procedure consume much time and effect on response time.

The general mean (3.8367) confirm the effect of care on customer e-loyalty from the study sample viewpoint

#### 4.3.1.4 Cultivation

The table shows the mean and standard deviation of the variable indicated below:

**Table 11 Mean, SD, Item Importance and importance level of Cultivation**

Cultivation	Mean	Std. Deviation	Percent/ Mean	Item importance	Importance level
My bank's website offers relevant products or services	3.980	0.776	79.616	1	High
I feel that my bank's website appreciate my business	3.231	0.763	78.462	2	High
My bank's website provides me with updates on purchasing discount offers by emails	3.784	0.878	75.686	3	High
My bank's website always provides me with useful suggestions that satisfied my needs and wants	3.673	0.759	73.462	4	High
My bank's website always provides me with updates on all new item by emails	3.576	0.977	71.538	5	Medium
General mean and standard deviation	3.836	0.588	76.734		High

The above table obviously shows that the mean ranges (3.576-3.980). The nineteenth question (my bank's website offers relevant products or services the meet my needs) has the highest mean (3.980) and the highest standard deviation (0.779), the banks study customer need and want and offer to the services that meet customers request, while the twenty third question ( my bank's website always provides me with useful suggestion that satisfied my need and wants) is in last and lowest rank with mean (3.576) and standard deviation (0.977), the difference in customer opinion about suggestion and advice that provided by banks to customer is various depend on their past experience.

The general mean (3.776) confirm the effect of Cultivation on customer e- loyalty from the study sample viewpoint

#### 4.3.1.5 Convenience:

The table shows the mean and standard deviation of variable indicated below:

**Table 12 Mean, SD, Item Importance and Importance level of Convenience**

Convenience	Mean	Std. Deviation	Percent / Mean	Item importance	Importance level
Online website banking transaction is very easy to use	4.153	0.668	83.076	1	High
It takes a short time to monitor your transaction and make sure	3.711	0.914	74.23	2	High

that your balance information is correct at this online banking					
This online banking website provides easy procedures for online transaction and services	3.769	0.899	75.384	4	High
It is easy to learn how to use this website banking	4.04	0.807	80.8	2	High
It is easy to conduct my banking transaction online	3.816	0.928	76.326	2	High
General mean and standard deviation	3.898	0.675	77.96		High

The above table obviously shows that the mean ranges (3.711-4.153). The twenty – fourth question (online website banking transaction are very easy to use) has the highest mean (4.153) and the highest standard deviation (0.668), banks try to simplest their online banking services to keep customer visiting bank website, while the twenty-fifth question (It takes a short time to monitor your transaction and make sure that your balance information is correct at this online banking) is in last and lowest rank with mean (3.71) and standard deviation (0.914), banks provide different application to the customer to check their balance like SMS, receipt and online statement, so, not all the sample use the online statement to check their balance.

The general mean (3.898) confirm the effect of convenience on customer e-loyalty from the study sample viewpoint

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#### 4.3.1.6 Choice:

The table shows the mean and standard deviation of the variable indicated below:

**Table 13 Mean, SD, Item Importance and Importance Level of Choice**

Convenience	Mean	Std. Deviation	Percent / Mean	Item importance	Importance level
My bank's website provides a wide –range of services choices.	3.803	0.872	76.078	2	High
Many kinds of services and relevant products at my bank's website are provided	3.666	0.765	73.334	3	Medium
My Bank's website provides full services that reducing my bank's visits banks	3.921	0.820	78.432	1	High
My bank's website provides some type of services which other sites can't easily	3.666	0.765	73.334	4	Medium
General mean and standard deviation	3.764	0.609	75.294		High

The above table obviously shows that the mean ranges (3.666-3.921). The thirty-first question (My bank's website provides full services that reducing my visits banks) has the highest mean (3.921) and the highest standard deviation (0.820), As the top competition in the market banks try to gain customers loyalty by adequately provide e-services to the customers and minimize the cost and time, while the thirtieth and thirty-second question (my bank's website offers some

types of services which other sites can't easily) is in last and lowest rank with mean (3.666) and standard deviation (0.765), bank's try to provide all the services they can to their customer and seek what the other banks are doing to their customer so we will see there is no significant gap between banks services.

The general mean (3.764) confirms the effect of choice on customer e-loyalty from the study sample viewpoint.

The table shows the mean and standard deviation of the variable indicated below:

**Table 14 Mean, SD, Item Importance and Importance Level of the Character**

Character	Mean	Std. Deviation	Percent / Mean	Item importance	Importance level
I feel that the design of my bank's website is very attractive	3.72	0.990	74.4	4	High
I feel comfortable when making an online transaction at my bank's website	3.902	1.135	78.04	1	High
The special character of website design makes navigating easy	3.843	1.007	76.862	2	High
My bank's websites look professionally designed and well presented	3.764	1.031	75.294	3	High
General mean and standard deviation	3.81	0.916	76.2		High

The above table obviously shows that the mean ranges (3.720-3.902). The thirty-fourth question (I feel comfortable when making online transaction at my

bank's website) has the highest mean (3.902) and the highest standard deviation (1.135), banks study customer behavior and trying to provide all possible items and variable to make customer feel comfortable when using e-banking, while the thirty-third question (I feel that the design of my bank's website is very attractive) is in last and lowest rank with mean (3.720) and standard deviation (0.990), Because of the differing opinions and preferences of the customers in the website design,

General mean (3.81) confirms the effect of character on customer e – loyalty from the study sample viewpoint

The table shows the mean and standard deviation of the variable indicated below:

**Table 15 Mean, SD, Item Importance and Importance Level of Community**

Community	Mean	Std. Deviation	Percent / Mean	Item importance	Importance level
In my bank's website, online community or club, share information about the products or services	3.803	1	76.078	2	High
Customers of my bank's website benefit from the community sponsored by the website sponsored by the website	3.826	0.922	76.538	1	High
My bank's website provides an organized environment to share ideas and information about products and services	3.596	1.033	71.924	3	Medium

My bank's websites provide comment links, buying circles, and chat rooms to help customers to exchange ideas and information	3.326	1.042	66.538	4	Medium
General mean and standard deviation	3.622	0.869	72.45		Medium

The above table obviously shows that the mean ranges (3.326-3.826). The thirty-eight question (Customers of My bank's website benefit from the community sponsored by the website) has the highest mean (3.826) and the highest standard deviation (0.922), while the fortieth question (my bank's website provides comment links, buying circles, and chat rooms to help customers to exchange ideas and information) is in last and lowest rank with mean (3.326) and standard deviation (1.042)

The general mean (3.326) confirm the medium importance of community on customer e-loyalty from the study sample viewpoint, as the banks in Jordan not adequately providing an online social entity that enables the customers to share and exchange the opinion, experience, and other information

#### **4.3.2 Dependent variable (E-loyalty):**

The table shows the mean and standard devotion of the variable indicated below:



**Table 16 Mean, SD, Item Importance and Importance Level of E-loyalty**

E-loyalty	Mean	Std. Deviation	Percent / Mean	Item importance	Importance level
As long as the present service continues, I doubt that I would switch websites	3.92	0.922	78.4	1	High
When I need to conduct a transaction, my bank's website is my first choice	3.76	0.893	75.2	8	High
I like using my bank's website	3.68	1.030	77.2	3	High
I say a positive thing about my bank website	3.68	0.957	73.6	11	Medium
I always recommend this website to anyone who seeks my advice	3.846	0.825	76.924	2	High
I am satisfied with this bank's website services	3.884	0.808	77.692	2	High
I like to renew my service contract each time	3.803	0.916	76.078	6	High
I believe that this bank deserves my loyalty	3.769	1.021	75.384	7	High
I will not change this website even I found a slightly lower price	3.58	1.126	71.6	12	Medium
My relationship with this bank has become stronger over the past years	3.711	1.160	74.23	6	High

I intend to buy this brand in the future, too	3.711	1.160	74.23	9	High
I consider myself to be loyal to this bank	3.826	0.856	76.538	5	High
General mean and standard deviation	3.802	0.718	76.042		High

The above table obviously shows that the mean ranges (3,920-3,580) the forty-first question (As long as the present service continues, I doubt that I would switch websites.) has the highest mean (3.920) and the highest standard deviation (0.922), banks seeking to keep their current customer and enhance the relationship with them, while the forty-ninth question (I will not change this website even I found slightly lower price) is in last and lowest rank with mean (3.326) and standard deviation (1.126), customer always will compare the price with the competitors and banks should offer excellent services with rationale price.

The general mean (3.802) which means that there is an agreement on the high importance of e-loyalty from the study sample viewpoint

#### **4.4: Analysis adequacy of the data to test the study hypotheses**

Before using multiple regressions, multi-collinearity should be assumed to ensure the adequacy of the data for the assumption's regression analysis

1. Variance Inflation Factor (VIF), this test used to measure how the multicollinearity can inflate the variance of regression, the coefficient should not exceed the value of (10).

2. Tolerance used to test the multicollinearity between independent variables; tolerance value should be greater than (0.05).

3. Skewness conducted to test that the data follow a normal distribution, skewness value less than (1.0)

**Table 17 Multicollinearity table**

Independent variable	VIF	Tolerance
Customization	7.6	0.131
Contact interactivity	5.6	0.178
Care	6.2	0.161
Cultivation	4.2	0.238
Convenience	3.8	0.263
Choice	3.0	0.333
Character	3.7	0.27
Community	5.6	0.178

Table 17 shows that there is no multicollinearity between the independent variable.

The VIF test confirmed that all variables less than the critical values, VIF is less than 10, and that the Tolerance value greater than (0.05).

## 4.5: Study Hypotheses test

### 4.5.1 The Main Hypothesis:

$H_0$ : There is no statistically significant effect of online business determinants on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

**Table Simple Regression Analysis test result of the main hypothesis**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
online business determinates	0.915	0.837	0.834	211.725	0

The previous table shows the effect of online determinants on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of online determinants on E-loyalty with a correlation coefficient R(0.915) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (0.837), which means that the value of 83.7% of changes in the E-loyalty resulted from changes in the customization and confirms this conclusion, F Value calculated, which amounted to (211.725), at the level of significance ( $\alpha \leq 0.05$ ).

therefore, the banks in Jordan should pay attention and focus on these dimensions because of their importance to increase electronic loyalty among customers.

Based on the above, we reject the null hypothesis and accept the alternative hypothesis on the statistical significance level less than ( $\alpha \leq 0.05$ ). In

other words, there are an effect of online business determinants on customers' e-loyalty in e-banking

#### 4.5.2 The sub-hypothesis:

##### 4.5.2.1 First sub-hypothesis

$H_{0.1}$ : There is no statistically significant effect of customization on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

To test the hypothesis, the researcher used simple linear regression analysis,

**Table 18 Simple Regression Analysis test result of customization on e-loyalty in e-banking**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
Customization	0.658	0.433	0.42	35.059	.000

The previous table shows the effect of customization on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of customization on E-loyalty with a correlation coefficient R(0.658) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (0.433), which means that the value of 43.3% of changes in the E-loyalty resulted from changes in the customization and confirms this conclusion, F Value calculated, which amounted to (35.059), at the level of significance ( $\alpha \leq 0.05$ ). Therefore, we reject the null hypothesis and accept the alternative hypothesis. In other words, there is an effect

of the online business determinant (customization) on customers' e-loyalty in e-banking, and this result agreed with Coelho et al. (2012).

#### 4.5.2.2 the second sub-hypothesis:

H<sub>0.2</sub>: There is no statistically significant effect of contact interactivity on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

To test the hypothesis, the researcher used a simple linear regression analysis,

**Table 19 Simple Regression Analysis test result of contact interactivity on e-loyalty in e-banking**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
contact Interactivity	0.79	0.624	0.616	76.458	.000

The previous table shows the effect of contact interactivity on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of contact Interactivity on e-loyalty with a correlation coefficient R (0.79) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (0.624), which means that the value of 62.4% of changes in the E-loyalty resulted from changes in the contact interactivity, and confirms this conclusion F value calculated which amounted to (76.458) at the level of significance ( $\alpha \leq 0.05$ ).

Therefore, we reject the null hypothesis and accept the alternative hypothesis. In other words, there is an effect of the online business determinant

(contact interactivity) on customers' e-loyalty in e-banking, and this result agreed with hang, ET. All. (2008), Cyr& Dianne, (2009)

#### 4.5.2.3 the third sub-hypothesis:

H<sub>0.3</sub>: There is no statistically significant effect of care on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ). To test the hypothesis, the researcher used simple linear regression analysis,

**Table 20 Simple Regression Analysis test result of care on e-loyalty in e-banking**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
care	0.751	0.564	0.554	56.997	.000

The previous table shows the effect of care on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of care on e-loyalty with a correlation coefficient R (0.751) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (.564), which means that the value of 56.4% of changes in the E-loyalty resulted from changes in the care and confirms this conclusion F value calculated, which amounted to (56.997), at the level of significance ( $\alpha \leq 0.05$ ).

Therefore, we reject the null hypothesis and accept the alternative hypothesis. In other words, there is an effect of the online business determinant

(care) on customers' e-loyalty in e-banking, and this result agreed with Srinivasan. All. (2002)

#### 4.5.2.4 The Fourth Sub-Hypothesis:

H<sub>0.4</sub>: There is no statistically significant effect of community on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ). To test the hypothesis, the researcher used simple linear regression analysis,

**Table 21 Simple Regression Analysis test result of Community e-loyalty in e-banking**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
community	0.602	0.363	0.349	25.497	.000

The previous table shows the effect of the community on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of the statistically significant impact of the community on e-loyalty with a correlation coefficient R (0.601) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (.363), which means that value of 36.3% of changes in the E-loyalty resulted from changes in the community and confirms this conclusion F value calculated, which amounted to (25.497), at the level of significance ( $\alpha \leq 0.05$ ).

Therefore, we reject the null hypothesis and accept the alternative hypothesis. In other words, there is the effect of the online business determinant



(community) on customers' e-loyalty in e-banking, and this result agreed with Kim, et. All. (2004)

#### 4.5.2.4 The fifth sub-hypothesis:

H<sub>0.5</sub>: There is no statistically significant effect of convenience on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ). To test the hypothesis, the researcher used simple linear regression analysis,

**Table 22 Simple Regression Analysis test result of convenience e-loyalty in e-banking**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
convenience	0.806	0.649	0.641	81.453	.000

The previous table shows the effect of convenience on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of convenience on e-loyalty with a correlation coefficient R (0.806) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (0.649), which means that the value of 64.9% of changes in the E-loyalty resulted from changes in the convenience and confirms this conclusion F value calculated, which amounted to (81.453), at the level of significance ( $\alpha \leq 0.05$ ).

Therefore, we reject the null hypothesis and accept the alternative hypothesis. In other words, there is an effect of the online business determinant

(convenience) on customers' e-loyalty in e-banking, and this result agreed with Evanschitzky, Heiner, et. All. (2004)

#### 4.5.2.6 The sixth sub-hypothesis:

H<sub>0.6</sub>: There is no statistically significant effect of cultivation on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

**Table 23 To test the hypothesis, the researcher used simple linear regression analysis,**

Simple Regression Analysis test result of cultivation e-loyalty in e-banking

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
cultivation	0.601	0.362	0.347	25.497	.000

The previous table shows the effect of convenience on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of cultivation on e-loyalty with a correlation coefficient R (0.601) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (0.362), which means that the value of 36.2% of changes in the E-loyalty resulted from changes in the convenience and confirms this conclusion F value calculated, which amounted to (25.49), at the level of significance ( $\alpha \leq 0.05$ ).

Therefore, we reject the null hypothesis and accept the alternative hypothesis. In other words, there is the effect of the online business determinant

(cultivation) on customers' e-loyalty in e-banking, and this result agreed with Srinivasan, et. All. (2002)

#### 4.5.2.7 The seventh sub-hypothesis:

H.<sub>0.7</sub> There is no statistically significant effect of choice on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ). To test the hypothesis, the researcher used simple linear regression analysis,

**Table 24 Simple Regression Analysis test result of cultivation e-loyalty in e-banking**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
choice	0.704	0.496	0.484	44.224	.000

The previous table shows the effect of convenience on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of choice on e-loyalty with a correlation coefficient R (0.704) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (0.496), which means that the value of 49.6% of changes in the E-loyalty resulted from changes in the choice and confirms this conclusion F value calculated, which amounted to (44.224), at the level of significance ( $\alpha \leq 0.05$ ).

Therefore, we reject the null hypothesis and accept the alternative hypothesis. In other words, there is the effect of the online business determinant

(cultivation) on customers' e-loyalty in e-banking, and this result agreed with Asim & Hashmi, et. All. (2005)

#### 4.5.2.8 The eighth hypothesis:

H<sub>0.8</sub>: There is no statistically significant effect of character on customers' e-loyalty in e-banking, at ( $\alpha \leq 0.05$ ).

To test the hypotheses, the researcher used simple linear regression analysis,

**Table 25 Simple Regression Analysis test result of cultivation e-loyalty in e-banking**

Independent variables	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig
Character	0.749	0.561	0.551	57.413	.000

The previous table shows the effect of character on E-loyalty from a sample viewpoint. The result of the statistical analysis revealed the presence of a statistically significant impact of choice on e-loyalty with a correlation coefficient R (0.749) at the level of significance ( $\alpha \leq 0.05$ ).

The coefficient of determination R<sup>2</sup> has reached (0.561), which means that the value of 56.1% of changes in the E-loyalty resulted from changes in the character and confirms this conclusion F value calculated, which amounted to (57.413), at the level of significance ( $\alpha \leq 0.05$ ).

Therefore, we reject the null hypotheses and accept the alternative hypotheses. In other words, there is the effect of the online business determinant

(Character) on customers' e-loyalty in e-banking, and this result agreed with Cyr, et. All. (2006)

## **Chapter Five:**

### **Results' Discussion and Recommendations**

#### **5.1 Results' Discussion**

#### **5.2 Conclusions**

#### **5.3 Recommendations**

## **Chapter Five: Results' Discussion and Recommendations**

### **5.1 Results' Discussion**

- The means of all study variables range (3.326-4.192). The question (that the bank website I deal with provides me with additional information about payment methods) has the highest mean (4.192) and standard deviation (0.687), while the question (that bank website I deal with provides links of instructions, purchasing groups and chat rooms to help customers to exchange ideas and information) is in last and lowest rank with mean (3.326) and standard deviation (1.042).

- Means of the effect of customization on e-loyalty were between (3.653-3.961). The results indicate different degrees of sample agreement from medium to high level. (My bank's website provides service recommendations that meet my needs) was the most important factor in this dimension

- Means of the effect of Contact Interactivity on e-loyalty were between (3.634-4.192). The results indicate different degrees of sample agreement from medium to high level. (My bank's website provides various kinds of extra peripheral information about payment) was the most important factor in this dimension

- Means of the effect of care on e-loyalty were between (3.647-4.000). The results indicate different degrees of sample agreement from medium to high level. (The return policies laid out in my bank's website are customer-friendly) (I believe that my bank's website takes good care of its customers) It represents the highest factor in this dimension

- Means of the effect of Cultivation on e-loyalty were between (3.5763.980). The results indicate different degrees of sample 'agreement from medium to high level. (My bank's website offers relevant products or services that meet my needs) It represents the highest factor dimension

- Means of the effect of Convenience on e-loyalty were between (3.6533.961). The results indicate different degrees of sample 'agreement from medium to high level. (Online website banking transactions are very easy to use) was the most important factor in this dimension

- Means of the effect of Choice on e-loyalty were between (3.6663.921). The results indicate different degrees of sample 'agreement from medium to a high level, (My bank's website provides full services that reducing my visits banks) was the most important factor in this dimension

- Means of the effect of Character on e-loyalty were between (3.7203.902). The results indicate different degrees of sample 's agreement from medium to high level. (I feel comfortable when making an online transaction at my bank's website) was the most important factor in this dimension

- Means of the effect of Community on e-loyalty were between (3.3263.826). The results indicate different degrees of sample 's agreement from low to medium level Customers of My bank's website benefit from the community sponsored by the website was the most important factor in this dimension

- The regression analysis was used in the testing hypotheses. Whereas the level of statistical significance is less than 0.05 for all study hypotheses, we reject the null hypotheses and accept the alternative hypotheses on the statistical significance level less than ( $\alpha < 0.05$ ). In other words, there is an effect of online business determinants on customers' e-loyalty in e-banking

- Analysis results show that there is a statistically significant effect of customization on Customers' E-Loyalty, at  $\alpha < 0.05$  level. The result agreed with Coelho et al. (2012). which said



- Analysis results show that there is a statistically significant effect of contact interactivity on Customers' E-Loyalty, at a 0.05 level. The result agreed with Hang et al. (2008), Cyr & Dianne, (2009).

- Analysis results show that there is a statistically significant effect of care on Customers' E-Loyalty, at a <0.05 level. The result agreed with Srinivasan et al. (2002).

- Analysis results show that there is a statistically significant effect of community on Customers' E-Loyalty, at a <0.05 level. The result agreed with Kim, et. all (2004)

- Analysis results show that there is a statistically significant effect of convenience on Customers' E-Loyalty, at a <0.05 level. The result agreed with Evanschitzky, Heiner, et al. (2004)

- Analysis results show that there is a statistically significant effect of cultivation on Customers' E-Loyalty, at a <0.05 level. The result agreed with Srinivasan et al. (2002).

- Analysis results show that there is a statistically significant effect of choice on Customers' E-Loyalty at a <0.05 level. The result agreed with Asim & Hashmi (2005).

- Analysis results show that there is a statistically significant effect of character on Customers' E-Loyalty, at a <0.05 level. The result agreed with Cyr et al. (2006).

## **5.2 Conclusions:**

The study aimed to investigate the effect of online business determinates (customizations, contact interactivity, care, community, convenience, cultivation, choice, and characteristics) on e-loyalty in e-banking. The analysis results indicated that there is an effect of online business determinates (customizations, contact interactivity, care, community, convenience, cultivation, choice, and characteristics) on e-loyalty in e-banking.

Higher factors influence e-loyalty is (convenience), and the lowest variables influence the e-loyalty from the list is (community).

### 5.3 Recommendations

1. Designing a website, which takes into consideration and expects new online business determinants (customizations, contact interactivity, care, community, convenience, cultivation, choice, and characteristics), which reflects more customer loyalty, achieves further advantages and characteristics of the product, and fulfills customer satisfaction.

2. Banks website must be able to give the customer options to customizing his own services

3. Customer support should be available all the time to serve customer from pre-to post-purchase

4. The bank should quickly resolve all kinds of problems with online transactions to gain customer trust

5. Banks should use the customer database to offer relevant services that match customer needs

6. Banks should always send email to customers to keep them updated on purchasing discount offers and all new items

7. Give permission for customers to do many kinds of electronic services to reduce his visit to the banks and reduce the cost for customers and banks

8. Banks should offer a competitive price and develop customer relationship to win the renew the next contract

9. Banks should work on keeping their current customers and gain loyalty, as it is the first step for growth by applying these factors (customizations, contact interactivity, care, community, convenience, cultivation, choice, and characteristics), as this study conclude

10. Providing accurate information about online services to customers.

11. Making electronic transactions for the bank characterized as easy to use in terms of access to information and ease procedures in the use of electronic services, which will reflect positively on the quality of services provided to customers.

12. Providing an organized environment for customers to exchange opinions, ideas, and information about the bank's service.

13. Designing banks website should be prepared to satisfy customers need and provide a recommendation that relevant to customer needs by applying the eight variables that have been studied in this thesis.

14. Studying demographic characteristics and variables of the customer when designing a website to make the electronic transaction more appropriate between customers and services provided by the bank.

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## Study Questionnaire Form

Questionnaire to measure **The Effect of Online Business Determinants on Customers' E-Loyalty.**

Thank you for allowing us to conduct a survey with your Institution. In an effort to improve our knowledge, we would appreciate if you would take moments to complete this questionnaire form.

Please mark the selected option that apply to yourself with 

### Part One: Demographic Information

<b>(1) Age</b>			
Less than 25 Years		From 25– Less than 35 Years	
From 35– Less than 45 Years		From 45– Less than 55 Years	
55 Years and above			
<b>(2) Gender</b>			
Female <input type="checkbox"/> Male <input type="checkbox"/>			
<b>(3) Education Level</b>			
Diploma and below <input type="checkbox"/>		Bachelor degree <input type="checkbox"/>	
post graduate degree <input type="checkbox"/>			
<b>(4) Job Position</b>			
A student <input type="checkbox"/>	Unemployed <input type="checkbox"/>	Directors / Chief Executive Officers <input type="checkbox"/>	
Employed for wages <input type="checkbox"/>	Skilled Laborers <input type="checkbox"/>	Retired <input type="checkbox"/>	

**Part Two: Please indicate your level of agreement with the following statements**

		strongly agree	Agree	Neutral	Disagree	Strongly Disagree
		(5)	(4)	(3)	(2)	(1)
<b>Customization</b>						
1	My bank's website provides service recommendations That meet my needs ان موقع البنك الذي اتعامل معه يقدم لي توصيات تتفق مع احتياجاتي					
2	My bank's websites make me feel like a distinguished customer. موقع البنك الذي اتعامل معه يشعرني بانني زبون مميز					
3	I believe that my bank's website is designed to satisfy my needs اشعر بان موقع البنك الذي اتعامل معه مصممة لاشباع احتياجاتي					
4	I feel my personal needs have been met when doing E-banking اشعر بان ان احياجاتي الخاصة قد حققت عند استخدام التعامل الالكتروني					
5	My bank's website provides me with customized services ان موقع البنك الذي اتعامل معه يوفر لي كافة الخدمات التي احتاجها					
<b>Contact Interactivity</b>						
1	My bank's website provides very useful information on their offered services ان موقع البنك الذي اتعامل معه يوفر لي المعلومات المفيدة حول مايعرضونه من خدمات					
2	My bank's websites provide accurate information regarding the types of services and offer available ان موقع البنك الذي اتعامل معه يزودني بالمعلومات الدقيقة عن خصائص الخدمات المقدمة					
3	My bank's websites provide accurate information regarding quality the services and offer available					

<p>4 ان موقع البنك الذي اتعامل معه يزودني بالعلومات الدقيقة عن جودة الخدمات المقدمة</p> <p>My bank's website provides various kinds of extra Peripheral information about payment.</p> <p>5 ان موقع البنك الذي اتعامل معه يوفر لي معلومات اضافية حول طرق الدفع</p> <p>My bank's website has a search tool that enables me to locate required services</p> <p>6 يستخدم موقع البنك الذي اتعامل معه بادوات بحث تمكني من الوصول للخدمات التي اريدها</p> <p>I feel that my bank is a very engaging website</p> <p>7 ان موقع البنك الذي اتعامل معه يتجاوب معي دائما</p> <p>My Bank's website provides various kind of extra peripheral information about delivery about delivery</p> <p>ان موقع البنك الذي اتعامل معه يزودني بمعلومات اضافية حول طرق التسليم</p>					
Care					
<p>1 The return policies laid out in my bank's website are customer friendly</p> <p>ان سياسة اعادة المنتج لموقع البنك الذي اتعامل معه تعتبر صديقة للزبون</p> <p>2 I believe that my Bank's website takes good care of its customers.</p> <p>اعتقد بان موقع البنك الذي اتعامل معه يهتم بمصلحة الزبون</p> <p>3 My online transactions with the bank are always accurate</p> <p>معاملاتي الالكترونية مع البنك دائما دقيقة</p> <p>4 The service delivered through the bank's website is quick</p> <p>الخدمات التي يقدمها البنك سريعة</p> <p>5 Service and support available all the time form pre-to post purchasing</p> <p>الخدمات والدعم متوفرة دائما قبل وبعد الشراء</p> <p>6 the bank quickly resolves all kinds of my problem I encounter with my online transactions</p> <p>تفوك ادارة البنك بحل المشاكل التي واجها في تعاملاتي الالكترونية بسرعة</p>					
Cultivation					

1	My bank's website offers relevant products or services موقع البنك الذي اتعامل معه يعرض الخدمات والسلع التي احتاجها				
2	I feel that my bank's website appreciates my business اشعر بان الموقع البنك الذي اتعامل معه يثمن تعاملاتي				
3	My bank's website provides me with updates on purchasing discount offers by emails ان موقع البنك الذي اتعامل معه يزودني باحدث المعلومات المتعلقة بخصوصيات الشراء عبر البريد الالكتروني				
4	My bank's website always provides me with useful suggestions that satisfied my needs and wants ان موقع البنك الذي اتعامل معه يزودني باقتراحات تتفق مع احتياجاتي ورغباتي				
5	My bank's website always provides me with updates on all new item by emails ان موقع البنك الذي اتعامل معه يزودني باحدث المعلومات المتعلقة بالمنتجات الجديدة عبر البريد الالكتروني				
<b>Convenience</b>					
1	Online website banking transaction is very easy to use ان المعاملات البنكية الالكترونية سهلة الاستعمال				
2	It takes a short time to monitor your transaction and make sure that your balance information is correct at this online banking ان المعاملات البنكية الالكترونية تحتاج الى فترة قصيرة لمراجعة صحة المعلومات المتعلقة بالحساب				
3	This online banking website provides easy procedures for online transaction and services سهولة اجراء المعاملات البنكية الالكترونية				
4	It is easy to learn how to use this website banking من سهولة تعلم استخدام الخدمات الالكترونية				
5	It is easy to conduct my banking transaction online				

	من السهل ان تقوم باجراء تعاملاتك البنكية من الموقع				
<b>Convenience</b>					
1	My bank's website provides a wide – range of services choices. ان موقع البنك الذي اتعامل معه يقدم مجال واسع من الخدمات				
2	Many kinds of services and relevant products at my bank's website are provided ان موقع البنك الذي اتعامل معه يقدم العديد من الخدمات والمنتجات				
3	My Bank's website provides full services that reducing my bank's visits banks ان موقع البنك الذي اتعامل معه يقدم خدمات كاملة تقلل من مراجعتي للبنك				
4	My bank's website provides some type of services which other sites can't easily ان موقع البنك الذي اتعامل معه يقدم خدمات متميزة				
<b>Character</b>					
1	I feel that the design of my bank's website is very attractive اشعر ان تصميم الموقع الالكتروني الذي اتعامل معه جذاب				
2	I feel comfortable when making an online transaction at my bank's website اشعر بالارتياح لاجراء تعاملاتي من خلال الموقع الالكتروني للبنك				
3	The special character of website design makes navigating easy ان التصميم لخصائص الموقع الالكتروني يجعل عملية التصفح سهلة				
4	My bank's websites look professionally designed and well presented ان الموقع الذي اتعامل معه يبدو انه مصمم بشكل مهني ومقدم بصورة جيدة				
<b>Community</b>					
1	In my bank's website, online community or club, share information about the products or services ان الموقع او النادي الالكتروني، يتبادل المعلومات حول المنتجات او الخدمات				

2	<p>Customers of my bank's website benefit from the community sponsored by the website sponsored by the website</p> <p>ان زبائن الموقع البنكي الالكتروني يستفيدون من الخدمات التي يتبناها المجتمع لذلك الموقع</p>					
3	<p>My bank's website provides an organized environment to share ideas and information about products and services</p> <p>ان الموقع الالكتروني للبنك يزود بيئة منظمة لتبادل الافكار والمعلومات المتعلقة بالسلع والخدمات</p>					
4	<p>My bank's websites provide comment links, buying circles, and chat rooms to help customers to exchange ideas and information</p> <p>ان الموقع الالكتروني للبنك الذي تعامل معه يقدم روابط تعليقات، حلقات شرائية وغرف محادثة لمساعدة الزبائن لتبادل الافكار والمعلومات</p>					
E-loyalty						
1	<p>As long as the present service continues, I doubt that I would switch websites</p> <p>لطالما هذه الخدمات مستمرة فاني لن اغير الموقع الالكتروني</p>					
2	<p>When I need to conduct a transaction, my bank's website is my first choice</p> <p>عندما اكون في حاجة لاجراء معاملة فان الموقع البنكي هو خيارى الاول</p>					
3	<p>I like using my bank's website</p> <p>يعجبني استخدام موقع البنك الالكتروني</p>					
4	<p>I say a positive thing about my bank website</p> <p>انا اتحدث ايجابا عن هذا الموقع للاخرين</p>					
5	<p>I always recommend this website to anyone who seeks my advice</p> <p>انا اوصي بهذا الموقع الالكتروني للاشخاص الذين يطلبون نصيحتي</p>					
6	<p>I am satisfied with this bank's website services</p> <p>انا راض عن خدمات الموقع الالكتروني للبنك</p>					
7	<p>I like to renew my service contract each time</p> <p>ارغب في تجديد عقدي مع البنك في كل مرة</p>					

8	<p>I believe that this bank deserves my loyalty</p> <p>اعتقد ان هذا البنك يستحق ولائي</p>					
9	<p>I will not change this website even I found a slightly lower price</p> <p>انا لن اغير هذا الموقع الالكتروني حتى وان وجدت سعر اقل بقليل</p>					
10	<p>My relationship with this bank has become stronger over the past years</p> <p>اصبحت علاقتي مع هذا البنك اقوى على مدى السنوات الماضية</p>					
11	<p>I intend to buy this brand in the future, too</p> <p>انوي التعامل مع هذه العلامة التجارية في المستقبل أيضا</p>					
12	<p>I consider myself to be loyal to this bank</p> <p>أنا اعتبر نفسي مخلصا لهذا البنك</p>					