

**Analysing the Relation between Client Satisfaction and e-Banking Quality:
Case of Rafidain Bank**

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Abstract:

This research aims to evaluate the quality of e-banking in Iraq and their impact on client satisfaction, test the relationship between quality of services (QoS) dimensions and client satisfaction, and identify the predominant rate of quality of services which effects client satisfaction in Iraqi banks. So, the importance of research stems from examining the impact of Iraqi banks' e-banking and their effect on client satisfaction, mentioning on the strengths and weaknesses of the e-banking and their effect on client satisfaction. Therefore, the research is based on a basic hypothesis that the quality of banking services can enhance client satisfaction and give a competitive advantage to the bank. The researchers concluded that all determinants of service quality are completely interrelated with client happiness, and Rafidain bank improvements have to be done in all items of service quality with the aim of recovering clients' satisfaction.

Keywords: *Client Satisfaction, Quality of Service, e-Banking, Rafidain Bank*

1. Introduction:

The philosophy of modern management is focused on client satisfaction as a key criterion of performance for any business as well as, it is the standard of business success (Raewf & Thabit, 2015). In particular, economic units in banking sector compete with each other for similar services to enhance client satisfaction and they try to make everything easier for their clients (Alabar, 2012). Therefore, most of banks have achieved its objectives by applying a new system of providing the services electronically (Ahmad & Al-Zu'bi, 2011). For the purpose of developing the economic sectors in any area, banks have to play its significant role to achieve the required development.

An active system of banks considerably impacts on the development of any state in different areas of the economy (Thabit & Mardini, 2015). Banking sector faced a plenty of

complex challenges and obstacles in the international market (Alagheband, 2006). Hence, it is very significant for banks to know the fluctuating client desires and take on the optimized IT system to make a more effective challenge to international economic units (Malhotra & Mukherjee, 2004).

The banking industry has realized a central client philosophy and began to follow the quality management that helps manage their business methods (Alagheband, 2006). Many researchers and service providers have identified client and cognitive responses to the quality of service (QoS) to improve what clients need effectively and efficiently (Ravichandran, Prabakaran, & Kumar, 2010). Satisfaction with QoS and clients is a fundamental concept that economic units need to understand to grow while remaining competitive. So, in a competitive environment, the aspect to defensible competitive advantage is to offer better quality of services (Raewf & Thabit, 2017). Client satisfaction affecting positively on the earning of a business unit, and satisfied clients are going to review the business after every purchase, by showing their loyalty for a particular brand and deliver their positive word of mouth (WoM) to others (Hadj Aissa & Thabit, 2019).

However, after the development of some models for the purpose of measuring the QoS provided by economic units in many economic units, reviewing QoS is necessary because of its relationship with client satisfaction (Jameel & Ali, 2016). QoS has been identified as one of the basic features of service providers, where they see quality measurement as a first vantage structure (Mahmood, Raewf, & Al-Hamadany). QoS is a necessary factor in client satisfaction, loyalty, cost reduction, relationship, retention, and profitability (Karem, Mahmood, Jameel, & Ahmad, 2019). Many have suggested that the so-called "non-assertion theory" leads to the subordination of quality outcomes to comparing performance with perceived performance (Zafar et al., 2012).

In banking industry, the main element of development is the information technology (IT). The resident banking sector shares information that depends deeply on IT to capture, examine as well as provide the required information for every user (Thabit & Jasim, 2017). Therefore, banks have to frequently renew and improve their services for the purpose of coming across the desires and wishes of each client and to make the service effective, low cost and profitable (Bultum, 2012). Moreover, the improvement of E-services term is known as "e-banking", basically, the daily process is to meet client expectations (flexibility of services and availability) through a streamlined workflow (Thabit et al., 2016).

2. Problem of Research:

e-Banking offers a competitive advantage over the conventional banking system by lowering costs and satisfying client needs in the best possible way. In Iraq, banks operating are consistently coming under pressure due to increasing industry competition, and the different strategies used to bind the client. Therefore, by trying to improve the level of quality through the use of e-service delivery ports, client satisfaction can be the primary indicator of QoS and thus achieving competitive advantage.

The importance of this research stems from the trying to evaluate the effect of e-banking quality on client satisfaction to achieve the competitive advantage.

3. Objectives of Research:

This research aims to achieve the following objectives:

- Evaluate the quality of e-banking in Iraq and their impact on client satisfaction
- Test the relationship between QoS dimensions and client satisfaction.
- Identify the predominant rate of QoS which effects client satisfaction in Iraqi Banks.

4. Importance of Research:

The importance of research stems from examining the impact of Iraqi banks' e-banking and their effect on client satisfaction, mentioning on the strengths and weaknesses of the e-banking and their effect on client satisfaction. In addition, this research can deliver sufficient facts about e-banking that offered by Iraqi banks, and help stakeholders to understand where improvements are needed to provide high service quality for their clients.

5. Hypothesis of Research:

This research is based on a basic hypothesis that the quality of banking services can enhance client satisfaction and give a competitive advantage to the bank, and this hypothesis can be divided into four sub-hypotheses as follows:

- H₁: There is a significant difference between the perception and the reliability of Rafidain Bank client
- H₂: There is a significant difference between the perception and the expectation of client responsiveness at Rafidain Bank
- H₃: There is a significant difference between the client's perception of Rafidain Bank and the expectation of the security dimension
- H₄: There is a significant difference between the perception and the expectation of client empathy at Rafidain Bank

6. Literature Review:

The market nowadays is an open market; therefore, clients are in quest of high quality products and services (Islam, 2012), (Thabit & Raewf, 2018). Therefore, competitive advantage can be achieved by providing good quality services to the clients (Toor et al., 2016). client satisfaction is needed for comforting clients and gain their loyalty and retention which helps to reach the banks goals (profitability, market share, growth, ROI, productivity) (Ahmed and Jameel, 2018).

The defined ideas and concepts of e-banking were presented in different aspects. Daniel (2000) in her definition of e-banking said it is the clients' ability reach and get the desired information and services from the economic unit or the bank through various deployed delivery platforms and consoles, which may be through different devices such as computers, smart phones and so on (Daniel, 2000). The improvement of e-banking goes beyond the standard and

traditional banking system (Melaku, 2015). The reason for this is that transaction processing costs have been reduced, payment proficiency, financial services improved, and the connection among banker besides client has been improved (Angelova & Zekiri, 2011).

The examined relationship between QoS and e-banking can relate to client satisfaction as well as the function of client demand and QoS offered by the economic unit (Worku, Tilahun, & Tafa, 2016). e-Banking shows an axial role in client satisfaction as e-banking closes the gap between expected and actual QoS (Hadj Aissa, Thabit, & Hanniche, 2018). In order to clear this difference, banks need to catch different techniques which mean to make electronic services more accessible and flexible, and to empower clients to ensure the exact action of e-services (Thabit & Jasim, 2019).

Satisfaction of clients in term of e- banking has enhanced for some reasons as following (Gounaris, Dimitriadis, & Stathakopoulos, 2010), (Ryu & Han, 2010), (Jameel & Ahmad, 2019):

- Withdrawing money and transfer it whenever and wherever the clients are willing to.
- User-friendliness expanded by technical improvement as clients have the opportunity to conduct trading from their office and from home.
- It creates the banking actions and dealings so easy to understand
- A direct control by a bank is unnecessary as the services delivered may be where client wishes.
- It has reduced the client wait time; No long required queue is.
- No need for Staff availability where e- services are available 24/7.
- e-Services have led businesses and retail clients to make purchases from home, in the office and while traveling.
- With the online money transfer, the client could simultaneously transfer money to different banks or inside the same bank.
- The connection, the improved collaboration between bank and client.

Generally, it is easy to say that e-banking is necessary for banks actions in order to reach client satisfaction (Agarwal, Rastogi, & Mehrotra, 2009). Moreover, Information infrastructure is growing globally (Computer Networks, IT) which enables the e-commerce improvements globally (Asiyanbi & Ishola, 2018). So, E-banking can be the donation of information from a bank and its services through a website on World Wide Web (Darwish & Lakhtaria, 2011).

However, e-banking offer clients with the ability to access accounts, send funds among accounts, and make payments or apply for credit through e-channels. E-banking began in the early 1990s with the PC banking. So, any user with a PC and a dial-up modem could log into the system of his/her bank, while there was no need for internet connection (Alawneh, Al-Refai, & Batiha, 2013). This way was not accepted enough by clients for causes like absence of functionality, call costs, etc. However, the desire of e-banking resurfaced and many banks offered e-banking in the late 1990s (Asad, Mohajerani, & Noursersesh, 2016).

Previously, "stationary" branches were the desired basis of retail sales. The emergence ports like telephone banking and departments' number is decreasing, actions fueled by mergers and acquisitions (Asiyanbi & Ishola, 2018). But nowadays, banks are providing services with

more than one option, including e-banking and telephone banking (Bedi, 2010). Usually, e-banking objective is to all services to a branch including information, consultancy, and administration issues and even transactions.

Moreover, the interactivity is not providing the needed services and not improving those services only, but also to create a good and long term relations with their clients effectively (Asiyanbi & Ishola, 2018). At the same time the enhanced analytics capabilities of data mining, managing relationships, the potential for improving client relationships is enormous potentially (Datta, 2010).

There are many obstacles face e-banking in the banking sector can be listed as following (Kumar et al., 2010), (Liao & Cheung, 2002), (Al-Nasrawi, Al-Tameemi, & Thabit, 2018):

- Banks need to meet the needs of their clients, which are complex and difficult to manage
- Banks must face increasing competition within the same industry and new entrants
- Banks must continually invest in new services and products

The core issue of mentioned challenges is how to enhance strategies for current markets as well as, how to get in a new market by using new channels of distribution, for example; e-banking (Asad, Mohajerani, & Nourseresh, 2016). Moreover, by facing the external challenges through new channels, the success of economic unit can be achieved (Thabit & Younus, 2019).

Innovation technology has essential impact on banking industry through initiating and making value for banks as well as clients, encouraging clients to conduct banking without accessing a brick bank system (Fakhoury & Aubert, 2015). In addition, e-banking has encouraged banks to participate successfully on the worldwide platform via expanding their services and products in spite of their time and space constraints (Hammoud, Bizri, & El Baba, 2018).

e-Banking is an improved way of providing financial services in which money is exchanged by exchanging electronic signs between economic units as an alternative of cash, checks. Or e-banking can be multi platforms like Internet banking, mobile banking and PC banking, where clients have an access via smart electronic devices like personal digital assistant (PDA), PC, point of sale (POS), cash machine (ATM), and telephone (Alagheband, 2006).

Generally e-banking can be categorized into the following subdivisions (Sharma & Malviya, 2014), (Sharma, 2011):

- Telephone Banking: Clients can perform their banking transactions through telephone service which is provided by banks and other institutions.
- Mobile Banking: Clients can process balance checks, account transactions, payments and loan applications through a smart phones such as a mobile phone or PDA.
- Online Banking: Where it is the use of a home banking PC or other non-bank office PC to access transaction accounts by password-dialing and subscribing to banks' Internet system software.

- Card Banking: Clients can do transactions, checking account, receive a mini-bank statement, and buy an item with their debit card whenever they want during the entire day, as well as, during the entire week through an ATM / POS terminal.

e-Banking is a high-level business field in the industry, which deals massively with clients, where clients in developing countries seem to preserve the "technology factors" of services in distinguishing excellent and undesired services as well as the labor where staffs appear has an unknowable part in preferring against QoS of banks. The different services provided by banks can lead to excellent QoS, since Banks are not businesses that deal exclusively with financial transactions anymore; therefore, it appears to be a business related to financial transaction information. IT as e-banking duty can offer better services at with less cost. so, more than a few advanced IT-based services for instance ATMs, smart cards, internet banking, credit cards, mobile banking are employed in bank, where clients received a variety of convenient services, anywhere and anytime, so the likelihood of client satisfaction increases as QoS improves.

7. Research Methodology:

7.1 Research Design

In this study the quantitative method has been applied and the QoS dimensions or items facts were collected using SERVQUAL model. In order to illustrate the connection among the IV (QoS dimensions) and the DV (client satisfaction) a descriptive method is used. Questionnaire designed based on a five-scale Likert measurement. Seventeen items were used to point out the level of clients' satisfaction for the seventeen items, regarding to their estimate of the offered services which were taken from the SERVQUAL model. Five response categories were used in order to find the measurement of variables by Likert scale. The Likert scaling technique applied in order to make it easier for respondents to answer the questions comfortably and to ensure a high response percentage. Clients' satisfaction is measured via a scale implemented by Lovelock and Wright (1999), with the response fluctuating beginning from very satisfied to very dissatisfied.

7.2 Sources and Types of Data

Primary sources of data were the main sources of this study. Primary data were gathered utilizing self-managed questionnaires. Moreover, distributed questionnaires were to clients of Rafidain Bank branches which are located in Baghdad and Ninevah.

7.3 Sample Size and Data Collecting

Research concern is to assess Rafidain Bank's online banking QoS as well as its influence on clients' satisfaction using the SERVQUAL model. To perform this research, a convenient sampling method will be used. The target audience for the survey is Rafidain Bank clients, those clients with completed registration and using online banking services actively. The following principles were established in order to select the sample size:

- According to Rafidain Bank website, there are (146) branch offices distributed in Iraq, the largest number of operating branch offices is located in Baghdad (39) and Nineveh

(16). So, out of (55) branch offices of the Bank in both provinces, (23) selected departments depending on clients number, the deposit balance, the loan balance and the transaction volume. According to this grouping, these branches are the ones with the higher quantity of enterprise clients and the maximum turnover that the researchers consider more relevant for this research.

- In total, (164) questionnaires were delivered to the (23) branches clients as mentioned conditions apply to them in advance. In addition, (142) useful forms were gathered and valid for doing the analysis.

7.4 Data Analysis

Descriptive and inferential statistics were used to analyze and interpret the results. Interviewee demographic variables and averages of QoS dimensions are interpreted using descriptive statistics, while inferential statistics determine the relationship between QoS dimensions and client satisfaction using correlation and regression analysis through SERVQUAL.

7.4.1 Respondents Demographic Data:

Part one of questionnaire is aimed to identify gender, age groups, educational attainment, career and relationship period between the bank and clients, deposit accounts kinds and e-banking services varieties consumed by clients.

Table 1. The Profiles of the Responders

Demographics		Frequency	Percentage
Sex	Male	87	61.27%
	Female	55	38.73%
Age	Less than 25 years	15	10.56%
	25-35 years	72	50.71%
	36-50 years	50	35.21%
	More than 50 years	5	3.52%
Educational Qualification	High School Graduate	10	7.09%
	Diploma	38	26.76%
	B.Sc./B.A.	51	35.92%
	M.Sc./M.A.	40	28.17%
	Ph.D.	3	2.11%
Occupational Status	Student	46	32.39%
	Employed	59	41.55%
	Business man / woman	34	23.94 %
	Unemployed	3	2.11%
Year of Client	More than 5 years	30	21.13%
	3-5 years	41	28.87%
	1-3 years	53	37.32%
	Less than 1 year	18	12.68%
Deposit Account	Current Account C/A	85	59.86%
	Saving Account S/A	57	40.14%

	Both C/A and S/A	107	75.35%
e-Banking Service	ATM	142	100.00%
	POS	15	10.56%
	Mobile Banking	17	11.97%
	Online Banking	37	26.05%

7.4.2 Reliability Coefficient:

The internal consistency of the valued modified SERVQUAL elements is determined through calculating overall reliability scale. Hence more, overall reliability scale is (0.91), which is significant because the maximum achievable reliability is (1.0), indicating the elements of five accepted items of SERVQUAL model are applied for analysis, so, as shown below is each size of reliability coefficient:

Table 2. Coefficient of Reliability

Item	Number of sub-Items	Alpha of Cronbach if dimensions deleted		Alpha of Cronbach if Items deleted		Code
		Expectation	Perception	Expectation	Perception	
Reliability	5	0.791	0.750	0.909	0.907	REL ₁
				0.908	0.903	REL ₂
				0.909	0.908	REL ₃
				0.907	0.903	REL ₄
				0.908	0.905	REL ₅
Responsiveness	3	0.774	0.741	0.909	0.908	RES ₁
				0.908	0.903	RES ₂
				0.904	0.901	RES ₃
Security	4	0.782	0.776	0.910	0.909	SEC ₁
				0.908	0.905	SEC ₂
				0.909	0.907	SEC ₃
				0.907	0.906	SEC ₄
Empathy	5	0.776	0.754	0.903	0.901	EMP ₁
				0.907	0.906	EMP ₂
				0.906	0.904	EMP ₃
				0.910	0.907	EMP ₄
				0.904	0.901	EMP ₅

7.4.3 Descriptive Statistics of SERVQUAL Dimensions of Rafidain Bank

- Reliability Dimension

The reliability item of an economic unit is delivering services with high quality as promised without fail and perfectly, therefore, the study comes to find solutions of promised of performing a duty, client's difficulties as well as providing more concern on solving issues. QoS reliability analyzing difference mark is illustrated in the following table:

Table 3. The Results of Reliability Dimension

Per. Evaluation Statement	Per. Mean	Per. Std. Dev.	Exp. Evaluation Statement	Exp. Mean	Exp. Std. Dev.	SoQ Gap Score
Online banking is the first time the service is carried out.	3.158	1.2745	Online banking should first conduct the service	4.478	0.564	-1.32
Online banking offers the service as planned	3.041	0.9171	Online banking should provide the service as requested	4.516	0.491	-1.475
The online banking service offers information that suits your needs exactly.	2.955	1.371	Online banking should provide data that fits your needs exactly.	4.611	0.572	-1.656
Online banking provider accurately completes a task	2.911	1.0251	Online banking should accurately achieve a task	4.574	0.497	-1.663
I can trust the Rafidain Bank's online banking service	2.874	1.1899	Online banking should be secure	4.627	0.431	-1.753
Perception of Average	2.9878	0.8112	Expectation of Average	4.5612	0.474	-1.5734
An average reliability difference score						-1.4998

- Receptiveness Dimension

The receptiveness dimension of a bank or an economic unit is the readiness to comfort clients and offer fast service. The client's finds that the bank is responding rapidly and perfectly to his particular desires and requirements. The analysis of QoS responsiveness to determine the gap score (difference mark) is shown below:

Table 4. The Results of Responsiveness Dimension

Per. Evaluation Statement	Per. Mean	Per. Std. Dev.	Exp. Evaluation Statement	Exp. Mean	Exp. Std. Dev.	SoQ Gap Score
Online banking service will respond promptly to your requests	2.91	0.916	Online banking should respond promptly to your inquiries	4.63	0.631	-1.72
The bank has qualified employees to solve problems with online banking services	2.79	0.952	The bank must have skilled staff to solve problems with online banking services	4.65	0.528	-1.86
Online client support is swift	2.72	1.041	Online client support must be rapid	4.72	0.509	-2
Perception of Average	2.807	0.831	Expectation of Average	4.667	0.471	-1.86
An average performance difference score						-1.789

- Security Dimension

In general, the security impression states to the ability to protect against potential worries. In Internet banking the competences of the online economic units to care for the clients' data and transactions from theft (hacking). Outward panels on safety display how much the site can protect businesses from potential threats and is considered safe.

Table 5. The Results of Security Dimension

Per. Evaluation Statement	Per. Mean	Per. Std. Dev.	Exp. Evaluation Statement	Exp. Mean	Exp. Std. Dev.	SoQ Gap Score
Online banking service tracks my account payment accurately	2.96	1.031	Online banking will report correctly the payment of my account	4.68	0.812	-1.72
Online banking provides security and privacy for my payment processing data.	2.82	1.127	My transaction data and privacy should be secured by online banking.	4.76	0.501	-1.94
Client service website is safe	2.63	0.917	Support for online clients should be safe	4.72	0.554	-2.09
The entire system of online banking is safe	3.09	0.884	There should be a secured global online banking system	4.77	0.559	-1.68
Perception of Average	2.875	0.792	Expectation of Average	4.733	0.528	-1.8575
The average gap scores in reliability values						-1.811

- Empathy Dimension

Empathy means that the economic unit's employees look after and look after clients individually. Regardless, clients are feeling exceptional as well as superior. Providing more attention for individuals the bank devotes to its clients, including convenience, connection and client thoughtful. Service empathy denotes both the readiness and capability of the service provider in order to react to personal clients' needs. In his research, Zaim (2010) found that control, trustworthiness and identification are key elements in client satisfaction (Zaim, 2010). Quality gap assessment analysis of empathy service is shown below:

Table 6. The Results of Empathy Dimension

Per. Evaluation Statement	Per. Mean	Per. Std. Dev.	Exp. Evaluation Statement	Exp. Mean	Exp. Std. Dev.	SoQ Gap Score
Bank staff are not too busy to answer your request	3.09	1.027	Bank employees must not be too busy to answer your request	4.51	0.895	-1.42
Bank staff appreciate your particular needs	3.11	0.965	Bank staff should understand your specific requirements	4.67	0.631	-1.56
The bank is genuinely	3.01	0.979	The bank should show	4.78	0.525	-1.77

interested in solving a problem			an honest interest in solving an issue			
Bank staff are always ready to assist you	2.87	0.964	Bank employees should always be prepared to help you	4.69	0.493	-1.82
Online banking is decided to offer service 24 hours a day	2.85	0.915	Online banking should be present 24 hours a day	4.62	0.637	-1.77
Perception of Average	2.986	0.781	Expectation of Average	4.654	0.524	-1.668
The average gap scores in reliability values						-1.657

8. Conclusions:

The intention of the study was to appraise the quality of service that Rafidain Bank provides to online (Internet) Banking clients, thereby assessing their happiness with delivered services. Moreover, among the objectives of this research is the evaluation of Rafidain Bank's online banking services quality through the SERVQUAL model .

Additionally, a questionnaire is directed for understanding the difference flanked by clients' anticipations as well as what is really received by them in terms of online services in all measurements of service quality. Secondly, to realize the correlation between service quality items and client happiness. To this end, by using the SERVQUAL (Perceptions and Expectations) approach, a questionnaire has been compiled that consists of five main classifications of service quality dimensions, and it is split up to seventeen points .

Therefore, the first one is that there is no noteworthy gap between client anticipations and perceived quality items (trustworthiness, receptiveness, safekeeping, identification, and solidity) of Rafidain Bank. The outcomes showed that Rafidain Bank clients in every aspect have higher quality expectations of banks' online (Internet) banking services than they do. This means that undesirable gaps appeared with the 5 items of service quality. Thus, in all these items, the bank did not offer the estimated quality of its clients. In addition, the dimensions of service quality (trustworthiness, receptiveness, safekeeping, identification, and solidity) will significantly effect on Rafidain Bank's client satisfaction.

Therefore, the key outcome of this hypothesis confirms that all determinants of service quality are completely interrelated with client happiness and were significant at a significance level of (0.01). In conclusion, Rafidain bank improvements have to be done in all items of service quality with the aim of recovering clients' satisfaction.

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