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The Factors Influencing Consumers' Satisfaction and Continuity to Deal With E-Banking Services in Jordan

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Keywords : *E-banking, service quality, personal factors, Perceived Usefulness, C Customer Satisfaction*

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The Factors Influencing Consumers' Satisfaction and Continuity to Deal With E-Banking Services in Jordan

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1. INTRODUCTION

With the rapid growth of the Internet and the globalization of the market, most companies are attempting to attract and retain customers

in the highly competitive electronic market. Electronic service (e-service) is becoming increasingly significant not only in identifying the success or failure of electronic commerce (e-commerce) function, but also in providing customers with a convenient and interactive service (Santos, 2003; Zhilin & Fang, 2004). In addition, customers now demand new levels of convenience and flexibility in addition to powerful and easy services that traditional means can not offer. As such, companies shifted their focus to e-service in their complete transaction process in pre and post-transaction stages (Cristobal, Flavian & Guinaliu, 2007). Such shift implies that understanding how customers perceive and evaluate e-service quality is vital for companies to succeed in the marketplace.

With a particular focus on e-services within the banking industry, the development in information technology has considerably influenced the development of more efficient banking services. The internet provides an efficient delivery way, through which customer banking services can be delivered more conveniently and economically (Gkoutzinis 2006). That is, E-banking is an improvement over the traditional banking system because it has reduced the cost of transaction processing, improved the payment efficiency, financial services and improved the banker-customer relationship. Similarly, Qureshi et al (2008) contended that the core reason of moving into the adoption of E-banking services is perceived usefulness, perceived ease of use, security and privacy enhanced by online banking. This has motivated national, international and global banks to offer E-banking services to their customers.

Different terms have been used to define E-banking, such as 'internet banking', and 'online banking'. However, despite its different labels, E-banking indicates the use of the internet and information technology as the delivery channel to conduct banking activities, for example, transferring funds, paying bills, viewing checking and savings account balances, applying for credit cards, transferring money and paying mortgages (Centeno, 2003; Gkoutzinis, 2006; Khan, 2007; Kim et al., 2006). Specifically, E-banking is where a customer can access his or her bank account via the

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internet using personal computer or mobile phone and web-browser (Arunachalam & Sivasubramanian, 2007). Importantly, as the service delivery process in E-banking differs significantly from that in the traditional banks' environment mainly because of the lack of direct contact between the employees and the customers, the dimensions for defining e-service quality in E-banking become crucial.

Not only so, E-Banking services, in most developing countries, according to Wungwanitchakorn (2002), are still in its early stages. That is, if banks are to obtain the benefits of E-banking, an identification of how the service is perceived by potential consumers and their characteristics as well as the factors affecting their level of satisfaction and continuity to deal with such services is crucial. As Ribbink, *et al.* (2004) identified the importance of electronic customer satisfaction when conducting business online and stated that satisfaction is likely to be even more important online as well as their continuation to deal with such services. To do so, Methlie and Nysveen (1999) suggested that banks should try to enhance customers' satisfaction with e-banking services, and this can be achieved through delivering high e-service quality. That is, delivering high e-quality services requires an understanding of the e-service quality dimensions, and trying to improve the quality of the services, so that customers' satisfaction is assured. It is also important to understand the personal factors related to the customers such as their needs, experiences, habits, and knowledge as well as perceived usefulness which have an influence on customers' satisfaction with e-banking services, which leads to a continuity in dealing with such services. Interestingly, despite the importance and steady growth of e-banking services in Jordan, scant research attention has been given to the factors influencing customers' satisfaction and continuation in dealing with e-banking services in Jordanian commercial banks. More specifically, an exploration of e-banking services and the factors influencing customers' satisfaction and continuity in dealing with such services, within the Jordanian banking sector, has not been examined previously, further research in this area is warranted.

II. RESEARCH QUESTIONS

E-banking services are facing many difficulties and problems particularly in the developing countries. Essentially, these problems are related to those customers who are dealing with such services and their level of satisfaction with E banking services. Despite the great development of the infrastructure of Jordanian banks, which is mainly based on the adoption of E banking services, such E banking services are still to be considered in its infancy.

The current study will be focusing on identifying the various factors influencing customers to deal with E

banking services in Jordan. As such, the following research questions were considered worthy of investigation:

1. Do the factors concerning the nature of electronic banking services have an impact on the customers' dealing with the electronic banks?
2. Do personal factors have an impact on the consumers' dealing with E banking services?
3. What is the level of consumers' perception of the usefulness of dealing with E banking services?
4. What is the level of customer's satisfaction in dealing with E banking services?
5. Does the level of consumer's satisfaction lead to continuity in dealing with E banking services?

III. RESEARCH OBJECTIVES

The preceding discussion provides a brief overview of E banking and highlights the need to further our understanding of this particular area of E banking services in the context of customer satisfaction and continuity in dealing with such services. Therefore, the following research objectives were considered worthy of exploration:

1. To explore the impact of the factors related to E service quality on customers satisfaction and continuity in dealing with E banking services.
2. To determine the impact of the personal factors on customers' satisfaction and dealing with E banking services.
3. To identify the perceived usefulness of dealing with E banking services.
4. To determine the level of customer satisfaction and its impact on the continuity in dealing with E banking services.
5. To examine the correlation between the different focal constructs in the model of the study.

IV. STUDY MODEL

Within the marketing literature, the concept of E-banking and Internet banking as well as the factors affecting consumers' acceptance and usage of E-banking services and consumers' loyalty to such services have received considerable attention by several researchers (for example, Josee 1998; Fue et al., 2009; Beh & Faziharadeen, 2010; Pham, 2010; Xin 2009; Hernan et al., 2009; Malek, 2011; Manoranjan et al, 2011). Based on these studies as well as the results of the pre-test of a survey distributed to 40 Jordanian customers, and taking into consideration the various marketing environment factors related to the banking sector in Jordan, the study model was developed which has conceptualized the focal constructs, that is, the factors influencing customers satisfaction and continuity to deal with E banking services in Jordan.

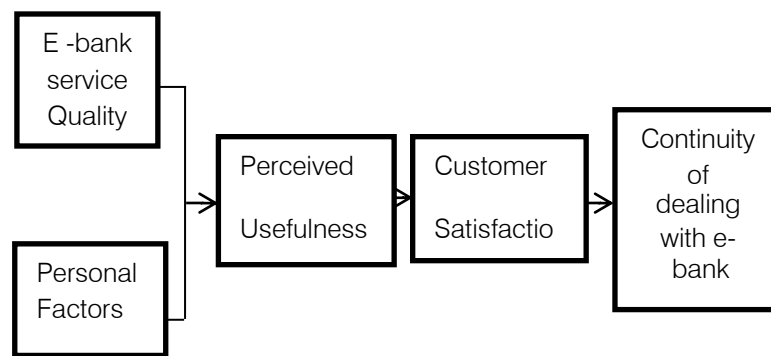


Figure 1 : Study model

Procedural definitions of the components of the study model:

a) *E-Banking Concept:*

The term (E-Banking) or (I-Banking) is used to express the concepts that have emerged in the early nineties of the last century such as (Remote Electronic Banking), (Home Banking), (Online Banking) and (Self-Service Banking). All these concepts refer to a basic mutual point, namely that the customer manages his financial affairs, bank accounts, and any financial and banking services that he wants to receive from the bank, from his office, home or anywhere whatsoever at any time (Alsamydai & Rudaina, 2005). Therefore, (E-Banking) is a comprehensive expression of all the concepts through which banks provide financial services electronically (Al -Ani, 2005). Similarly, in his definition of (E-Banking), (Rupa, 2003) states that in simple words e-banking implies provision of banking's products and services through electronic delivery channels.

Electronic banking facilitates the customers' access to their accounts and executing transactions electronically in an easier way through visiting the bank websites at any given time. In utilizing this facility, individuals and companies are saving a lot of their time and money. Some banks indeed provide this facility free of charge while some banks have lowered the costs for online transactions as compared to real life banking transactions (Karjaluto *et al.*, 2002). All the banking power is provided to the customers in allowing them to fulfill their different banking needs, so with the online services customers can facilitate themselves by a number of ways: they can view their account details, review their account histories, payment and transfer funds, order and re-order cheques, pay utility bills, get loans by filling the loan application form online, activate or replace credit cards and get in touch with the customer care department (Amor, 1999).

b) *Service quality*

Service quality, in the context of offline and online services, has received considerable attention within the literature. Generally, service quality has been identified as consumers' comparison between service expectation and service performance (Parasuraman *et al.* 1985), as well as the subjective comparison that

customers make between the quality of service that they wish to receive and what they actually get (Gefen, 2002). Research into the importance of service quality within the banking industry identifies service quality as a critical factor in influencing satisfaction (Blanchard & Galloway, 1994; Grönroos, 2000; Hume & Mort, 2008; Lovelock & Wirtz, 2007; Zeithaml & Bitner, 2006), profitability (Heskett, Sasser & Schlesinger, 1997; Hinson, Mohammed, & Mensah, 2006) and a key indicator of companies competitiveness (Kotler & Keller, 2006; Grönroos 2001; Voss, 2003; Voss, *et al.*, 2004). Taking this point further, service quality is considered as a competitive tool which is crucial for corporate profitability and survival (Newman & Cowling, 1996; Rosen, Karwan, & Scribner, 2003; Lewis & Pescetto, 1996).

Service quality is determined by the total utility received by the beneficiary of the service. This represents the benefits package that he receives from the core and supplementary services. The consumer assesses the service quality by comparing his perceived mental image of the service which he constituted from information obtained via promotions, personal experiences, and the experiences of friends, family and all those around him, with the level of satisfaction that he receives. As failing to achieve the required satisfaction will prompt consumers to abstain from purchasing the service and to purchase services provided by the competition, service quality is correlated with the organization's service capability of achieving a level of customer satisfaction that surpasses his expectations (Alsamydai and Rudaina 2005). (Dee 2009) indicates that the concept of service quality is centered around the benefits obtained by the consumer of the service, while (Berry *et al.* 1995) find that service quality depends on the current and past experiences of the customer with the services that benefited him, which is the main principle in evaluating the service based on the perceived quality of the service. Furthermore, the more satisfaction is achieved; the more the mental image will be enhanced, thus encouraging individuals to repeated purchases (Alsamydai and Rudaina 2003). Repeated purchases are the result of the total utility received by the consumer which determines the service quality from the viewpoint of the consumer.

Moving to the online context, research has identified E-service quality as a web-based service or an interactive service that is delivered on the internet (Ghosh et al., 2004; Zeithaml et al., 2000), and the overall customer assessment and judgment of e-service delivery in the virtual marketplace (Santos, 2003; Rowley, 2006). Past research on e-service quality suggested that one of the reasons for the increase importance of e-services quality is that over the Internet, it is much easier for customers to compare different service offerings than through traditional means (Santos, 2003). That is, customers of online services expect equal or higher levels of service quality than the customers of traditional services (Cronin, 2003; Santos, 2003).

Regarding the dimensions and aspects of service quality, many previous researchers such as Grönroos (1988) and Parasuraman et al. (1988) have proposed various conceptualizations of the service quality construct which has resulted in different instruments for measuring service quality. For example, Parasuraman et al. (1985, 1988) proposed the most popular and widely used service quality model, in the traditional context, which is consisted of five dimensions, that were later adapted and confirmed to suit the online context by (Xin and Li, 2009) and those dimensions are considered most suitable to be used for the current study. These five dimensions are: Tangibles, Empathy, Assurance, Reliability, and Responsiveness: Tangibles are the physical facilities, equipment, and appearance of the website and web applications that provide and deliver the service. Empathy refers to the caring, individualized attention that the Internet firm provides its customers with through its website. Assurance means the helps and safeguards on the website to inspire trust and confidence. Reliability is the technical capability to perform the promised service dependably and accurately, and Responsiveness refers to willingness of the Internet firm and technical capability to help customers and provide prompt service.

c) *Personal Factors*

A review of the offline and online service quality and customer satisfaction literature has revealed that a range of personal related factors including customers' needs, knowledge, experience, habit and trust have an impact on customer satisfaction and behavioral outcomes (Laforet and Li, 2005; Servon, & Kaestner, 2008). For example, a considerable amount of knowledge and expertise is required to enhance consumers' use of e-banking services. According to Al-Ghamdi (2009), consumers' experiences may influence trust when they purchase products or services online. In this context, consumer may not quickly adopt e-banking due to a lack of understanding and knowledge about this technology (Corritore, Kracher & Wiedenbeck, 2003). In the same vein, Gerrard,

Cummingham, & Devlin (2006) found that customers who have never purchased products over the Internet were more likely to continue to use traditional banking services. Karjuoto et al. (2002) contended that prior computer experience, prior technology experience, and prior personal banking experience positively affect consumers' attitude and behaviors towards online banking. In addition and as mentioned previously, trust and habit were found to have a significant influence on customer behavioral outcomes (Beh & Faziharudean, 2010). That is, trust is seen as an important factor supporting a positive view of internet banking service quality (Altintas & Gürsakal, 2007).

d) *Perceived usefulness*

The importance of perceived usefulness has been widely recognized in the field of electronic banking (Guriting & Ndubisi, 2006; Eriksson et al., 2005; Laforet & Li, 2005; Polatoglu & Ekin, 2001; Liao & Cheung, 2002). According to these studies, perceived usefulness is the subjective probability that using the technology would improve the way a user could complete a given task. According to the TAM, perceived usefulness is the degree to which a person believes that using a particular system would enhance his or her job performance. In particular, Davis (1993) defined perceived usefulness as the individual's perception that using the new technology will enhance or improve her/his performance. Gerrard and Cunningham (2003) noted that the perceived usefulness depends on the banking services offered such as checking bank balances, applying for a loan, paying utility bills, transferring money abroad, and obtaining information on mutual funds.

Extensive research has proved the significant effect of perceived usefulness on attitude, behavior and intention (Davis et al., 1989; Venkatesh & Davis, 1996; Venkatesh, 2000; Venkatesh and Morris, 2000). There is extensive evidence emphasizing the significance of impact of perceived usefulness on adaptation intention (Chen & Barnes, 2007; Guriting & Ndubisi, 2006; Eriksson et al., 2005; Hu et al., 1999; Venkatesh, 2000; Venkatesh & Davis, 1996; Pikkarainen et al. 2004; Venkatesh & Morris, 1996). Particularly, Tan & Teo (2000) suggested that the perceived usefulness is an important factor in determining adaptation of innovations.

Many other empirical studies have consistently identified perceived usefulness as a primary factor that influences information system use (Davis, 1989; Subramanian, 1994; Szajna, 1996). Moreover, many researches reaffirmed that perceived usefulness is an important indicator for the technology acceptance (Davis, 1993; Taylor & Todd, 1995). That is, an individual evaluates the consequences of their behavior in terms of perceived usefulness and their behavioral choices are based on the desirability of the perceived usefulness.

Therefore, perceived usefulness will influence their intention to accept and use e-banking services. This is in line with Chau and Lai's (2003) study which has examined the contributing factors towards consumer's adoption of internet banking and found that perceived usefulness was found as an important factor in fostering a positive attitude towards accepting the internet banking services.

e) *Customer satisfaction*

The term customer satisfaction is used frequently by workers in the marketing field to measure the extent of the organization's ability to provide products that meet or surpass the consumer's expectations, so as to identify the possibility of his repeated purchase of its products in the future. In general, the term consumer satisfaction is utilized in signifying the consumer's feelings towards the organization and its products. (Paul et al 2010) indicate that customer satisfaction can be defined as 'the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. While (Kotler 2006) defines satisfaction as: a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in relation to his or her expectations, and additionally suggests that the degree of customer satisfaction is the key to the success of the marketing strategy. (Alsamydai and Rudaina 2006) argue that the degree of satisfaction represents the difference between what the product achieves regarding the satisfaction of the customer after acquiring it and benefiting from it, and what he had expected to benefit from it before acquiring it. The more the customer satisfaction meets or surpasses the raised need, the higher the degree of satisfaction. Therefore, customer satisfaction of services is achieved by the supplantation of core and supplementary services that are to his satisfaction, which is only accomplished through the organizations' accurate identification of the needs and desires of the consumers and working to meet them (Alsamydai and Rudaina 2003).

As customers face a growing range of products and services, their choices are mainly determined based on their perception of quality, service and value, thus, companies need to understand the determinants of customer satisfaction. That is, increased customer satisfaction leads to behavioral outcomes such as commitment, loyalty, intention to stay and post-purchase behavior (Newman, 2001). Since most companies seek to satisfy customers by meeting their requirements, it is essential for banks that offer E-banking services to regularly and consistently measure the degree of satisfaction of their customers. As customers use the E-banking services, it might be that they are not satisfied, to some extent, with certain

dimensions of the service quality. For this reason, this research examines customer satisfaction with various service quality dimensions.

f) *Continuity to use E banking services*

Literature review has indicated that during the past decade most research regarding online banking highlighted on initial adoption (i.e., factors of attracting customers to bank online and barriers of deterring people to bank online) and only few literature studied continuity of using online banking services. As firms obtain their profits largely from customers continuously using their services in the market of Internet-based services, and little previous research focused on the continuity of using online banking services, it is considered crucial to examine such factor in the context of e-banking.

V. HYPOTHESES OF THE STUDY:

Based on the objectives of the current study as well as the study's model, the hypotheses of the study are formulated and divided into two categories; which are:

The first category: The effect of the study's variables on the continuity to deal with E banking services:

H1: Different e service quality dimensions have an influence on perceived usefulness, customer satisfaction and continuity to deal with e banking services.

H2: The personal factors have an influence on perceived usefulness, customer satisfaction and continuity to deal with e banking services.

H3: Perceived usefulness has an influence on customer's satisfaction and continuity to deal with e banking services.

H4: Customer satisfaction has an influence on customers' continuity to deal with e banking services.

H5: Continuity to deal with e banking services is influenced with both e service ease of use as well as the saving in cost and time as a result of using e banking services.

The second category: An examination of the constructs of the model of the study:

H6: There is a significant relationship between the constructs of the study's model (E service quality dimensions, personal factors, perceived usefulness, customer satisfaction, and continuity to deal with e banking services).

VI. METHODOLOGY

a) *Data source*

The current research methodology is mainly based on two sources of data collection which are:

1. Secondary sources which are related to data and information obtained from the existing literature and previous studies related to the topic of the research in order to advance our understanding and assist in developing the study's model as well as the questionnaire's design and development.
2. Primary source which is related to data collection through the development and design of an initial questionnaire that was distributed to a sample of 40 Jordanian customers of commercial banks in order to determine the appropriateness of the instrument and limit and identify the most relevant items to be included in the final questionnaire. Based on the pre-test results, the final survey instrument was examined by a consulting panel of marketing, banking and information systems experts in order to assess the validity of the items within each constructs. At that point, the survey instrument was developed and pilot tested on a small sample. Following these procedures, the final version of the questionnaire comprised 16 items to measure the major constructs of the study.

b) The scale and Dimension

The process of scaling is an essential tool in almost every marketing research situation (Malhotra et al., 2004) and is most commonly used for assessing how people feel or think about objects or constructs (Neuman, 2003). Having taking into consideration the criteria for selecting a scaling technique, for example, information needed by the study and the characteristics of the respondents as well as the mode of administration (Alvin et al, 2003), the five point Likert scale was chosen for the current study. Therefore, all the focal constructs of the current study were measured on a five point Likert scale ranging from "To a very great extent" to "To a small extent".

In addition, this study was divided into five dimensions relating to the different components of the model of the study.

- Dimension (1): The E-Banking services quality.
- Dimension (2): The personal factors.
- Dimension (3): The perceived usefulness.
- Dimension (4): The customers' satisfaction.
- Dimension (5): The continuity of dealing.

c) Analyzing method

Several statistic techniques were used including Cronbach's alpha, frequency analysis, descriptive analysis, one-simple t-test. The t-test was used to accept /reject the hypotheses (group) through testing the average mean of single sample, based on the value of scale midpoint, the higher the value the more favorable the attitude, and the vice versa.

A midpoint equal to 3 was chosen by adding the lower coded value of the Likert scale (1) and the upper code (5) of the Likert scale all were used the

spearman's correlation coefficient for testing the hypotheses (groups). The question Nance includes (16) question, and by using a Likert scale

VII. LITERATURE REVIEW

As an aim of the current research is to understand the factors that influence customer satisfaction as well as continuity to deal with e banking services, the literature related to service quality and customer satisfaction relating to online and offline services was reviewed. Service quality, in particular, in the context of offline and online banking services, has received considerable attention within the literature. This revision revealed that there is a strong relationship between service quality and perceived value with customer satisfaction and loyalty (Grönroos, 1998, 2001; Dabholkar, Shepherd, & Thorpe, 2000). Indeed, it was found that the relationship between quality of service and customer satisfaction was very strong (Parasuraman et al, 1985; 1988). That is, the higher level of perceived service quality leads to higher customer satisfaction (Jain and Gupta, 2004). For example, Josee (1998) identified a strong relationship between reliability of the banking services and customer satisfaction. It was also found that empathy and customer contacts have an indirect effect on loyalty via satisfaction and service quality. Similarly, Nadiri et al. (2009) confirmed the previous findings and determined that the higher levels of bank service quality may satisfy and develop attitudinal loyalty which ultimately retains valued customers.

In a similar vein, and moving to the online context, several studies found that there is a strong relationship between e banking service quality and customer satisfaction with such service (Pham, 2010; Khalifa & Liu, 2002; 2003; Khalifa & Shen, 2005; Shneiderman, 1998; Saha & Zhao, 2006; Chou & You, 2005). For example, a number of researchers found that specific website e-services can positively affect customer satisfaction with website and online purchasing in the long run (Khalifa & Liu 2002, 2003; Khalifa & Shen, 2005). Moreover, Shneiderman (1998) found a positive relationship between the subjective satisfactions of a user from the use of information technology. That is, a user's subjective satisfaction is influenced by different perceived quality characteristics of the technology, such as ease of use and perceived usefulness. In addition, a research conducted by Feinberg, Khalifa & Liu (2002) and the research on Internet banking by Saha & Zhao (2006) clearly concluded that some dimensions of e service quality are positively correlated with e customer satisfaction. In particular, security and site aesthetics of e service quality were positively correlated with the e customer satisfaction (Chou & You (2005). Such findings have been extended by Saha & Zhao's (2006) study whereby

other e service quality dimensions such as efficiency, reliability, responsiveness, fulfillment, privacy, technology update and technical support were found to have a strong impact on customer satisfaction within the Internet banking context. Alternatively, in another study conducted by Khan & Mahapatra (2009) for the purpose of exploring the service quality of e banking from the perspective of Indian customers; it was observed that customers are satisfied with the quality of the service on four dimensions including reliability, accessibility, privacy/security, responsiveness and fulfillment but least satisfied with the user-friendliness dimension.

Many other researchers have focused on the customer's perception and acceptance of internet banking services (Broderick & Vachirapornpuk, 2002; Joseph & Stone, 2003; Lang & Colgate, 2003; Xin & Li, 2009) identifying customer perception of the impact of technology on service delivery in the banking sector as an important determinant of customer satisfaction. For example, Joseph & Stone (2003) contended that "...high scores on the ability to deliver service via technology appear to be correlated with high satisfaction with services deemed most important to customers". Therefore, availability of online banking services seems to be very important for banks for customer satisfaction and retention (Mols, 2000; Jun & Cai 2001; Polatoglu & Ekin, 2001; Shih & Fang 2004). However, Lang and Colgate (2003) mention that availability of internet banking services itself is not a sufficient factor to increase customer satisfaction as they found that user friendliness of the internet banking services plays a stronger motivational role for customers to use these services which in turn has been disconfirmed by Khan & Mahapatra (2009). Similarly, Xin & Li (2009) demonstrated that customers' perceptions of both technological attributes and service attributes of an Internet banking services have impacts on their intention to use the service. Beh & Faziharudean (2010) found that trust, habit and reputation have a significant influence on customer loyalty. They also found that service quality was considered as an important factor in influencing the adoption of online banking services.

In conclusion, the perceived service quality can be viewed as a concept for the understanding of how to develop services; whereas customer satisfaction is a concept for the evaluation of how successfully these services are fulfilling the needs and desires of customers" (Grönroos, 1998). For this reason, and based on the above discussion, e-service quality, personal factors including (personal experience, knowledge, habit, trust), perceived usefulness were determined as major factors affecting customer satisfaction and continuity to deal with e banking services in Jordan.

VIII. RESULTS

a) Test of reliability

A reliability coefficient of (Cronbach's' Alpha) 70% or higher is considered "acceptable" in most social science research. The result of this test in the current study is 86% as table (1).

N of cases	Cronbach's 'Alpha	N of items
441	.86	16

Table 1 : Reliability coefficients

b) The characteristics of the study sample.

The table (2) describes the characteristics of the study sample according to the indicators of gender, age, scientific, qualification, and job.

Characteristics		Frequency	Percent
Gender	Male	229	51.9
	Female	212	48.1
Age	18-24	151	34.2
	25- 31	178	40.4
	32- 38	98	22.2
	39-45	13	2.9
	46 and more	1	.2
Social	Unmarried	286	64.9
	Married	149	33.8
	Other	6	1.4
ED	Baccalaureate	182	41.3
	B.A	191	43.3
	Diploma	53	12
	Post-graduated	15	3.4
Prof	Free business	67	15.2
	Public sector employees	92	20.9
	A private sector employee	182	41.3
	Student	91	20.6
	Out of work	9	2.0

Table 2 : The characteristics of the study sample

c) Results general

By using descriptive analysis it was determined that the mean of all questions are over the midpoint (3) except for the questions (1,5,9,10) this results show in the table (3) .

Questions	Mean	Std. Dev.	T	Sig. (2-tailed)
First dimension: the E-banking services quality	---	--	--	--
1-. To what extent do	2.73	1.29	-4.27	0.000

tangibles affect your dealing with e banking services				
2- To what extent does reliability affect your dealing with e banking services	3.53	1.06	10.54	0.000
3- To what extent does responsiveness affect your dealing with e banking services	3.47	1.23	8.104	0.000
4- To what extent does assurance affect your dealing with e banking services	3.41	1.20	7.17	0.000
5- To what extent does empathy affect your dealing with e banking services	2.70	1.19	-5.19	0.000
Second dimension: Personal factors				
6- To what extent does your personal needs affect your dealing with e banking services	3.72	1.14	13.27	0.000
7- To what extent does your personal experience affect your dealing with e banking services	3.85	1.04	17.16	0.000
8- To what extent does trust affect your dealing with e banking services	3.43	1.23	7.33	0.000
9- To what extent does habit affect your dealing with e banking services	2.32	1.29	-10.98	0.000
10- To what extent does your personal knowledge about e banking services affect your dealing with such services	2.85	1.34	-2.30	0.002
Third dimension: Perceived Usefulness				
11- To what extent does perceived usefulness affect your satisfaction to deal with e banking services	3.54	1.05	10.90	0.000
12- To what extent does perceived usefulness affect your dealing with e banking services	3.3	1.15	6.56	0.000
Fourth dimension:				

Customer satisfaction				
13- To what extent is your satisfaction with e banking services	3.67	1.19	11.82	0.000
14- To what extent does your satisfaction with e banking services influence your intention to continue to use e banking services	3.22	1.20	3.95	
Fifth dimension: Continue to use				
15- is your continuity to deal with e banking services a result of their ease of use	3.20	1.46	2.92	0.04
16- is your continuity to deal with e banking services a result of you being loyal to e banking services	3.47	1.32	7.56	0.000

Table 3 : Descriptive statistics and one-sample t-test

d) Testing Hypothesis

The first category : test results of first set of hypothesis of the study are shown in table (4) statistical analysis of this table illustrates the overall mean score of respondent which measures the dimensions (D1, D2, D3, D4, and D5) that correspond to the first hypotheses .The mean values of these are (H1=4.31, H2= 6.67 , H3 10.66, H4=9.15 and H5 = 6.33) . These values are above the scale midpoint (3) with the standard deviation showing small dispersion this mean moreover.

These result were further validated by one-sample t-test, which revealed that the overall mean difference for these dimensions as whole was statistically significant (N=0.000) at ($\alpha=0.05$) with height T-value (H1=4.31 , H2= 6.67 , H3 10.66, H4=9.15 and H5 = 6.33) these scores are bigger than tabular (tabular $t= 1.96$) . As a result of the five hypotheses are accepted, this results show in the table (4)

The hypothesis	Test value =3			
	Mean score	std. dev	T value	s.g N
H1: Different e service quality dimensions have an influence on perceived usefulness, customer satisfaction and continuity to deal with e banking services	3.17	.84	4.31	0.000
H2: The personal factors have an influence on perceived usefulness, customer satisfaction and continuity to deal with e banking services	3.23	.74	6.67	.000
H3: Perceived usefulness has an influence on customer's satisfaction and continuity to deal with e banking services	3.46	.89	10.66	0.000
H4: Customer satisfaction has an influence on customers' continuity to deal with e banking services	3.45	1.03	9.15	0.000
H5: Continuity to deal with e banking services is influenced with both e service ease of use as well as the saving in cost and time as a result of using e banking services	3.34	1.13	6.33	0.000

Table 4 : Testing hypothesis first category

The second category: It test the constructs of the study model .In order to test the relationship between the components of the study model, Spearman' correlation coefficient was adopted and hypothesis (H6) was developed .There is a significant relationship between the constructs of study' model (E-service quality ,personal factors , perceived usefulness, customer satisfaction, and continuity to deal with-banking services), results of the analysis of Spearman's correlation coefficient are shown in the table (5)

Dimensions	Dim.1	Dim. 2	Dim. 3	Dim. 4	Dim.5
Dim.1 E-	1.0	.430	.351	.385	.391

banking services quality					
Dim. 2 Personal factors	.430	1.0	.237	.195	.267
Dim. 3 Perceived Usefulness	.351	.237	1.0	.310	.334
Dim. 4 Customer satisfaction	.385	.195	.310	1.0	.462
Dim. 5 Continue to use	.391	.267	.334	.402	1.0

Table 5 : Spearman's correlation coefficient

- Correlation is signification at the .01 level (2-tailed)
- In table (5) Spearman's correlation coefficient indicates a correlation between the constructs of study 's model . Thus, hypothesis (6) is accepted.

IX. DISCUSSION AND CONCLUSION

The current study seeks to determine the factors influencing the customer's satisfaction, to continue dealing with the e-banking services. For this purpose, a study model was developed which included several factors which were divided into five dimension including: e-banking service quality, personal factors, perceived usefulness, customer satisfaction and continuity to deal with e-banking services. Two categories of the hypotheses were developed based on the literature review and a pre-test study; the first category includes five hypotheses in which each one covers a dimension included in the study's model, where it represents the factors that affect the continuity to deal with e-banking services, according to the survey of the sample under study.

The analysis of the data was mainly based on conducting "Descriptive statistics" to extract the means and the standard Deviation. This was followed by using a one sample T-test analysis to examine the first categories of hypotheses. As for the second category of the research hypotheses (the sixth hypothesis), that was mainly developed to examine the relationship between the different components (constructs) of the study's model, Spearman's correlation coefficient was used to test this hypothesis.

The most important results of this study were: The responses of the study's sample to the survey questions (16 questions), was all positive, except for four questions (questions 1, 5, 9 and 10), as the means for these questions were less than three (Midpoint =3).

The data analysis of the first dimension of the study (e-banking service quality) showed, that the tangibles aspect, which is related to the physical facilities and appearance of the website to provide the service, and the empathy aspect, that is related to the caring and individualized attention of the service provider, have little positive influence on customers satisfaction to continue dealing with e-banking services. Whereas the reliability aspect was shown to have the highest value with an average (3.53), indicating its positive influence on the customers' satisfaction. This result is consistent with the findings of Mohammad & Said's (2009) study. Overall, the results of the current study indicated that that e-service quality with its five dimensions has an influence on customers' satisfaction and their continuity to deal with such services, which was previously, confirmed by Zhilin & Xiang (2004) findings.

Regarding the second dimension, which is related to the personal factors, it was found that the personal needs, trust and experiences have a positive impact on the customers' satisfaction and their continuity to deal with e-banking service, which is consistent with previous research conducted by Beh et al. (2010) & Malek (2011). As for the habit factor, the result of the current study found that the respondents have considered such factor to have no positive influence on their satisfaction and continuity to deal with e-banking services, which is inconsistent with Beh et al (2010) findings. That is, Beh et al. (2010) found that the habit factor has a positive influence on customers' satisfaction. Finally and regarding the personal experience of the sample, the results of the current study found that it has a positive impact on customers' satisfaction and continuity to deal with e-banking services. To the best of our knowledge, no previous research has examined the influence of personal experience on customers' satisfaction and continuity to deal with e-services in Jordanian banks.

The current study also found that the perceived usefulness has a positive impact on the customers' satisfaction and their continuity to deal with e-banking services, and this result is consistent with Manarajan et al (2011) assertions. Moreover, customers' satisfaction was found to have a positive influence on consumers' continuity to deal with e-banking services and this is consistent with Saeideh Forouzandeh et al (2010) and Josee et al (1998) studies.

The findings of the current study showed that the continuity to deal with e- banking services is a result of the customer's satisfaction with the banks as well as the ease of use and minimizing the time and efforts which result from using e-banking services. Moreover, all the hypotheses of the current study, which are related to the five dimensions, were accepted and this indicates that the factors that were chosen in this study have a significant influence on the continuity of the customer dealing with e- banking services. Additionally, the

current study confirmed that there is a significant correlation between the components of the study's model, in which consumers' satisfaction and continuity to deal had the highest correlation value, which will accordingly lead to loyalty to e- banking services.

In conclusion, this study is considered valuable to the Jordanian banking sector as it provides a unique and significant managerial and practical contribution as it has not only focused on the quality of services of e-banking as the only factor influencing customer satisfaction and continuation to deal with such services, but it also incorporated different personal factors including knowledge, needs, trust, habit and the personal experience as well as perceived usefulness as major factors influencing Jordanian consumers' satisfaction and continuity to deal with Jordanian e-banking services.

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