The Effect of Banking Services on Customer Satisfaction In the Sultanate of Oman

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Abstract

This study is concerned with the effect of banking services on customer satisfaction in the Sultanate of Oman. The aim of the study was to determine the effect of banking services on customer satisfaction in the Sultanate of Oman. This study aims to examine, evaluate and study; The impact of the scalability of banking services provided by banks on customer satisfaction, Mention the name of variables you have used in this study, banking services efficiency, banking services reliability, banking services security, and banking customer services responsiveness and communication with customer. research design techniques will be used in the collection, analysis, interpretation and presentation of information. The descriptive research design showed a relationship between employees and customer satisfaction, and the random method was used in selecting samples, and the analysis will be done using statistics (SPSS) and Microsoft Excel.

Key Words: Customer Satisfaction, Banking, Oman

1. Introduction

Banks are considered among the main institutions in the financial activities that all segments of society resort to to secure their financial assets. Where the Omanis were using the old ways to save their money, which is keeping it in their homes, banks started in Oman during the reign of Sultan Qaboos bin Said, when the first Omani bank was established in 1973, and it is the first local bank in Oman.

Since then and to this day, the number of banks in Oman has increased to become 10 branched banks across Oman. In addition to two specialized banks such as Oman Development Bank and Oman Housing Bank, the development of the banking sector in Oman has seen a very rapid increase and a law has been put in place for banks to be a fortified banking system. The Omani Banks Law was amended in 1991 for the first time, giving the Central Bank of Oman the power to suspend or withdraw banking activities if it is within its jurisdiction (Royal Decree No. 114/2000) (Ministry of Information, Sultanate of Oman) Sultanate of Oman.

According to the 2008 annual report of the Central Bank of Oman, the Central Bank of Oman is responsible for supervising and supervising the banking and financial industry in the Sultanate of Oman. It is responsible for promoting and developing the banking and financial system in the country to ensure long-term economic growth and to enhance the maintenance of monetary and financial stability in the Sultanate. Banks in the Sultanate of Oman have adopted global technological developments that have applied their international standards to reduce credit and market risks that help and enable them to manage their work and work perfectly. The old style of banking has been completely changed with the new technology of running banking services 'anywhere, anytime'.

There is a large and wide focus in the bank on banking service to achieve the greatest customer satisfaction by improving the quality of service that banking transactions may require long periods of time to complete. It is important to review service quality models because of their relationship to customer satisfaction (Aghdaie & Faghani, 2012. (In order for customers to enjoy the services and facilities offered by banks such as ATMs, cash deposit machines and internet banking services, Online banking, mobile banking, credit card facilities and many other benefits.

In business and academia, service quality and customer satisfaction have received a lot of attention in recent years, and in order for service providers to improve their business performance, two primary goals are to provide high levels of customer satisfaction and superior service quality. Several important

studies have examined the relationship between the two concepts, and suggested A variety of points of view, assumptions and assumptions, service organizations must take into account customer satisfaction, which is closely related to service quality.

Recently, there has been a wide spread in the use of electronic services via smartphones provided by many banks in the Sultanate of Oman to customers, through mobile banking applications for individual bank account holders to access their accounts through their mobile devices. Customers can also check their account balances, pay bills, transfer funds between their accounts, as well as other accounts within Oman 24 hours a day, 7 days a week. Banks have reassured customers that all mobile applications have high security features.

As banking systems and financial applications have made it easier for smartphone owners to complete their banking and financial transactions using such applications, it indicates that the majority of smartphones today have simple and secure applications and systems that facilitate electronic payments. It makes it easier for the Documents and Archives Centers to carry out their tasks and provide the beneficiaries with their services, they have developed applications for smartphones and other mobile devices.

Moreover, the search for mobile banking results is completely missing. Mobile phone services are more attractive than the current online services because the service is scattered everywhere, which is a unique feature of the mobile phone environment in the Sultanate of Oman, and among the most important services provided in the banking application system is the inquiry about the balance and the account, the inquiry about movements and transfers, the blocking of cards and the purchase of shipments Pay the installments and pay the bills

In business and academia, service quality and customer satisfaction have received a lot of attention in recent years, and in order for service providers to improve their business performance, two primary goals are to provide high levels of customer satisfaction and superior service quality. Several important studies have examined the relationship between the two concepts, and suggested A variety of points of view, assumptions and assumptions, service organizations must take into account customer satisfaction, which is closely related to service quality. Consumers living in Oman use mobile or tablet banking applications.

The reason for this is that mobile banking is a widely used banking platform that hears and facilitates the customer to conduct most of the transactions they are forced to complete. According to internet related statistics, customers are using bank applications to fulfill their banking needs and keep track of their business, which is the first step on a long and successful road to the next services that banks are striving for.

1.1 Problem statement

There are many different banks in Oman such as Bank Muscat, National Bank, Bank Dhofar, Bank Sohar and others banks available in different regions. Customers are greatly attracted to banks that focus on customers satisfaction, and that accomplish their business and banking service with high quality, faster and easier. The most important thing that the customer focuses on is how the employees deals with him. There is need for research that focuses on quality of banks service provided by banks in the Sultanate of Oman to gain customers by competing with bank by providing the best a finest service to satisfy the customer.

Customers switch banks in response to the introduction of new services and offers. As a result, banks have taken steps to ensure customer satisfaction in order to stop this from happening. This is done in a number of ways, including putting more emphasis on service quality; Make security issues better so that customers can use the Bank's services without risk. Competition has increased across all sectors as a result of globalization and technological advancement (Anwar, 2018).

In addition, banks need to keep their existing customers happy in order to attract new ones and retain existing ones. Customer loyalty is crucial because it can aid in the expansion of banks and provide a guarantee of a stable source of revenue. However, there is also a need to improve the quality of service and security in electronic banking to ensure that customers feel safe while conducting their business. Additionally, security concerns are growing, particularly in light of technological advancements that put customer information at risk. Because many banks do not have this, they lose customers.

1.3 Research Objectives

The following are the goals of the study of how satisfied customers in the Sultanate of Oman are with banks' banking services:

1.   To understand Customer satisfaction in relation with banking services efficiency in the Sultanate of Oman.
2.   To understand Customer satisfaction in relation with banking services reliability in the Sultanate of Oman.
3.   To understand Customer satisfaction in relation with banking security in the Sultanate of Oman.
 4.   To understand Customer satisfaction in relation with banking staff communication in the Sultanate of Oman

1.4 Research Questions

1- Is there a statistically significant relationship between services and bank applications on customer satisfaction?

2- Is this any relation between banking services and customer satisfaction ?

1.5 Theoretical Framework
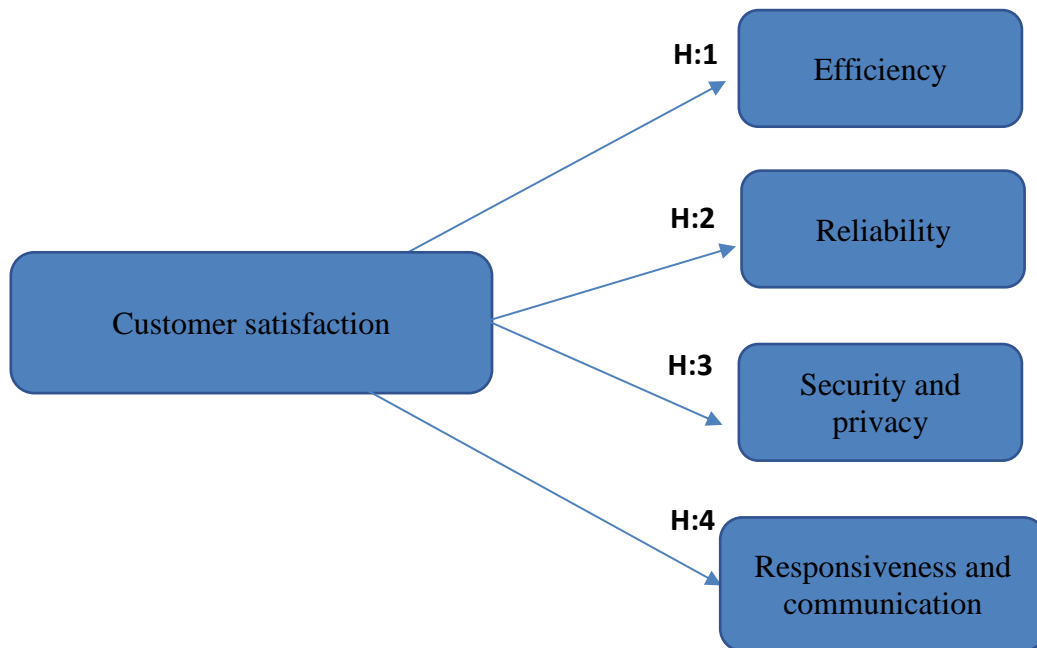
Based on a literature review, the theoretical framework is based on a resource-based theory in which customer satisfaction depends on services and applications offered by bank in Oman. Therefore, the researchers suggest a customer satisfaction model (the dependent variable) with the factors that affect the performance of banking services and applications (the independent variable). The model was formulated using 4 independent variables.

1.6 Research Hypotheses

H1-Banking services Efficiency has a positive impact on banking customer satisfaction.
H2- Banking services Reliability has a positive impact on banking customer satisfaction.
H3-Banking services Security and Privacy have a positive impact on banking customer satisfaction.
H4-Banking services Responsiveness and Communication has a positive impact on banking customer satisfaction

2.Literature Review & Analysis

A literature review is a set of references that are relevant and relevant to the study, its results and objectives. The aim of this literature review is to create a background file on the problem we are working on in this research. It contains all the theories and data related to previous studies to strengthen and support the information we have collected.

2.1 Customer Satisfaction

Gundersen (1996), typically defines customer satisfaction as a post-purchase evaluation of a particular product or service. (Homburg, 2007), came to the conclusion that business profitability is positively impacted by customer satisfaction. As more and more businesses strive to provide high-quality goods and services, customer satisfaction is increasingly becoming a corporate objective (Hubbert, 1994). Marketing activity has a significant impact on customer satisfaction, which serves as a link between

various stages of consumer purchasing behavior. According to (Jamal & Naser 2002), contented customers are more likely to spread the word about their positive experiences to others.

The expectancy disconfirmation theory is the most widely accepted concept of customer satisfaction (McQuitty, Finn, & Wiley, 2000). (Oliver, 1980), proposed the theory, which states that the level of satisfaction is a function of the difference between expected and perceived performance. Parasuraman et al. (continue with this theory) The most widely used instrument for measuring customer perceptions of service quality stems from the discrepancy between customer expectations and actual service performance.

Murthy (2010), emphasized that banks should not only meet the routine needs of customers but also come up with novel ideas for new services to keep the ones they already have. According to (Jayachand, 2008), the current banking industry must adopt cutting-edge technologies in order to maintain customers' positive attitudes toward banking services.

2.2 Service quality
The operational components of customer happiness are often the subject of service quality research, as well as an analysis of what genuinely motivates customers to be content with the services they receive in various institutions. In their renowned study on customer happiness in the service sector, (Parasuraman et al.,1988) identified 10 service quality criteria that influence customer satisfaction.

They were able to pinpoint these factors through research spanning four distinct service sectors, leading them to develop the SERVQUAL scale for ranking, comparing, and prioritizing a variety of performance characteristics of service delivery. Accordingly, the qualities of dependability, responsiveness, competence, access, courtesy, communication, trustworthiness, safety, comprehension, and tangibility are those that clients consider when assessing the quality of a service.

After conducting additional study, they discovered a connection between people's tolerance levels and how satisfied they felt with the services they received. They came to the conclusion that when a service is offered at a level of acceptable quality, customers are likely to be happy with both the service and the service provider. In a subsequent study, the researchers narrowed the number of characteristics to five and discovered that clients in large service businesses frequently struggled to discern all 10 original dimensions.

Many business leaders today base their analyses of customer satisfaction and service quality primarily on a 30-year-old body of research. High customer satisfaction levels resulted in customer retention, particularly in fiercely competitive and saturated markets like the financial services, claim Trubik and Smith and Rust et al. (1993).

An investigation of the connection between customer happiness and service quality in the financial sector, particularly banks, was done by Skrimshander et al. in 2002. The study's slightly different perspective sees customer happiness as having multiple dimensions. However, the core service or service product, human aspect in service provision, systematization of service provision (non-human factor), service, and social responsibility remain the five components of customer satisfaction in service quality.

Obtain information from the clients of several Indian banks in order to examine the connection between service excellence and client satisfaction. The findings demonstrate that from the standpoint of the consumer, service quality and customer satisfaction are two distinct notions. Additionally, there is a strong association between customer satisfaction and service quality.

An essential component of the services assiduity is banking and fiscal services. Numerous nonsupervisory, structural, and technological changes have occurred within the global banking assiduity in line with the trend toward a more integrated global banking landscape. Banks are growing internationally, providing a diverse range of competitive services, and restructuring their services to take advantage of rapid-fire technology and adapt to customers' changing needs. Armstrong and Sing investigated the level of commercial client satisfaction in Singapore's banking system.

A sample of 150 of Singapore's top performing businesses were included in the study. The expectation-disconfirmation paradigm and two abecedarian principles served as the foundation for the results model. When their expectations aren't met, guests are typically unhappy.

The responsibility for customer pleasure grows as service quality advances. Increased client pleasure causes behavioral problems including devotion, the desire to stay (client retention), the creation of a bond between the provider of the indulgence and the stoner, increased client forbearance for indulgence failures, and favorable word-of-mouth promotion of the association.

Customer satisfaction has been linked to service excellence in the banking sector. Banks now understand that providing excellent customer service is crucial for success and survival in today's competitive, global financial environment

2.3 Customer Satisfaction in E-Banking in Oman

In Oman's banking industry, there is a lot of research on customer satisfaction, but not much on e-banking, according to the literature review. The Sultanate of Oman's banking sector has developed to a level comparable to that of some international banks, according to Azad, Sadi, and Faiyaz (2011).

In (Said et al, 2010), looked into how much ICT was used in Oman's banking industry. In particular, it was an effort to evaluate the M-Banking prospects in Oman. The study came to the conclusion that Oman's customers do not spend a lot of money, but this is expected to change as mobile networks in the Sultanate adopt newer technology. In the United Arab Emirates and Oman, (Ahmed, 2009) measured consumers' perceptions of satisfaction and/or dissatisfaction with e-banking services. Customers in Oman are less satisfied with e-banking services than those in the UAE, according to this study.

In his research paper, Al-Hajri (2008), noted that even in the age of advanced technology, the majority of Oman's banks still use traditional methods to conduct banking transactions. Four dimensions were used in the study of customers' perceptions of e-banking in Oman: relative advantage, organizational performance, relationships with customers, and user-friendliness.

2.4 Banking Services Efficiency and Customer Satisfaction

The primary justification for using e-banking can be the level of trust at any given institution. According to some, effective internet banking depends on trust and strict security measures. Because of this, using electronic banking services may be a sign of confidence in a company, (Liao & Wong, 2008). Leadership and corporate culture both have an impact on effectiveness within a company (METIN & COŞKUN, 2016). Efficiency is indicated by the customers' ability to locate the most desired goods (Jun & Cai, 2001). Technology, environment, and culture are three organizational structure sub-systems that must be elastic and flexible to have the largest latitude for success (Mahat & Pokharel, 2017). Efficiency is the degree to which a decision-making unit can raise its outputs while maintaining.

A lot of speculation and interest has been produced about the effects of the internet on the banking industry as a result of industry analysis detailing the effects of electronic banking services on savings, revenue growth, and bank risk profiles. Electronic banking services were implemented to increase efficiency by reducing the amount of paper used, lowering costs through process automation, and increasing profitability and output.

H1-Banking services Efficiency has a positive impact on banking customer satisfaction.

2.5 Banking Services Reliability and Customer Satisfaction

Some essential components of computerized banking services include assurance and dependability (Liu & Arnett, 2000). For electronic banking services to be dependable and trustworthy, they must be built for confidence, so reliability, privacy, and security must be taken into consideration from the start. One of the most crucial aspects of service quality is reliability, which refers to how well banks and other organizations execute services when providing them for the first time. E-SERVQUAL, a tool for evaluating the quality of online services, was created. Of the eleven dimensions of this tool's quality, reliability is one of its most crucial components (Parasuraman, Zeithaml, & Berry, 1985). Six important dimensions for the service quality of online securities brokerage have been identified: the product portfolio's reliability, responsiveness, competence, usability, ease of use, and security.

H2- Banking services Reliability has a positive impact on banking customer satisfaction.

2.6 Banking services Security and Privacy and Customer Satisfaction

Users' worries about security measures that guarantee confidentiality, authorization, authentication, availability, non-repudiation, and fraud discovery are referred to as internet banking security issues (Chen, 2008). Security concerns are the first things that should be taken into account when conducting transactions in an online setting because they are seen as essential to building trust. Customers using Internet banking must feel secure when providing confidential information, credit card information, and other details. Therefore, one of the key prerequisites for trust can be deemed security. Because of how important perceived security is, users are less likely to embrace online banking services.

When a user uses Internet banking to perform transactions, privacy concerns include worries about losing control over the personal information that has been provided and is necessary. (Corbitt, Thanasankit, & Yi, 2003) These issues include the gathering, use, and disclosure of personal information, location monitoring, and unsolicited advertising. Protection of personal information is a significant element in increasing trust in Internet banking. Customers' worries that their bank may share their profile and information with other companies and be used in publishing advertisements are just one illustration of many privacies concern (Featherman & Pavlou, 2003). The confidence needed to accept Internet banking services is negatively impacted by perceived concerns about the disclosure of personal information. Because it involves important information for them and their jobs, bank customers need to feel safe when using banking services. Thusly, safety is viewed as one of the most fundamental and important things for trust (Shah&Mohd,2010)

H3-Banking services Security and Privacy has a positive impact on banking customer satisfaction.

2.7 Banking services Responsiveness and Communication and customer satisfaction

According to Mariappan (2006), the definition of responsiveness is the capacity to quickly and adapt to changing customer needs. The information technology revolution has brought about astonishing changes in the business environment, and no sector has been affected by technological advancement as much as the banking and financial institutions. Due to the development of value-added services for clients, banks must utilize technology to deliver their services while simultaneously reducing costs. (Zhu, Wymer and Chen, 2002). In order to more successfully compete with international businesses, banks must implement the newest information technology systems and better comprehend the changing needs of their consumers. (Malhotra & Mukherjee, 2004). Banks are able to function consistently and react rapidly in accordance with client demand thanks to technology, which will increase customer satisfaction. According to Shariq and Tondon (2012), clients prefer using ATM services over e-banking services because of the adoption of new technology that requires customers to be guaranteed in terms of security. The quality or practice of appearing on time or being prepared in a timely manner is subsequently referred to as timeliness. Being timely means being appropriate for the season, timely, and well-timed. An essential aspect of the quality of ATM services is the implementation of operating speed that minimizes waiting times. (Mobarck, 2007). According to Dilijonas et al. (2009), errors, cash backup, speed, high uptime, and quality service at fair prices all contribute to timely delivery of banking services.

While earlier research has examined a wide range of additional elements, including convenient location, accessibility, and accessibility. This study aims to analyze factors that influence customers' satisfaction with good service operations—being responsive and reliable—taking into account that the ATMs have been placed in strategic areas with an adequate number of machines.

H4-Banking services Responsiveness and Communication has a positive impact on banking customer satisfactio

3.0 Research Design

(Sociology Review, 2015) The set of strategies and procedures used to collect and evaluate a research study's variables and metrics is known as the research design. Two research designs are frequently used in many projects. These two exploration methodologies incorporate quantitative examination plans. According to Vogeler (2016), a quantitative research design is typically used in studies that emphasize numerical measurements and data in addition to objective statistical data. This quantitative examination strategy is used to collect data from surveys, overviews, and other sources (Gabriel, 2013). However, the social constructivist perspective typically serves as the foundation for qualitative research design. According to Creswell (2012), this kind of research design uses sources like interviews and observation to collect data and turn research challenges and objectives into study questions. Due to the fact that the study will require the use of a questionnaire in addition to observation in order to collect sufficient data, a quantitative research approach will be utilized in this investigation. These research methods are appropriate for the study because they require the collection of statistical data and a social constructivist perspective.

3.1 The research strategy

is the plan that the researcher uses in his or her study to fulfill the study's purpose or reach its objectives. Therefore, the research strategy encompasses all of the steps that the researcher takes beginning with the definition of the study's goals or purpose and continuing through the completion of achieving all

of the study's goals, which may include testing a hypothesis or finding solutions to a problem or a number of problems that the researcher is studying. Methodology of the Study A quantitative study involving the collection of digitally stored primary or secondary data will serve as the foundation for the study's methodology. The researcher can use surveys, polls, questionnaires, and secondary sources to gather data using this approach. This technique centers basically around the when, what, and how often a specific peculiarity happens.

3. Data Collection

Customers participated in a survey that was used to collect information. We fill out the questionnaire in the Google form. April 2023 to March 2023. In the bank, from different bank in Oman collects data from customers.150 customers from a changing demographic and social environment, including data on social interaction, knowledge sharing, and customer satisfaction.

3..1 Data and data sources

While the sample size for this study was 150 Banking customers, it directly depended on the quantitative method and employed both primary data and survey data to support its findings. We employ a quantitative strategy since the survey will ask respondents to rate statements on a five-point scale using the following options: strongly agree, agree, neutral, disagree, and strongly disagree. Compared to previous technologies, this one might make it easier for us to find the answers to queries. One efficient way to get the information needed to finish the project is through surveys.

3.2. Sampling strategy and sample size

The target customer technique will be used as the sampling strategy for this investigation. Data will be gathered from clients in order to concentrate just on them. aid in accelerating and streamlining information collecting. The convenience sample analysis's findings only apply to this particular group of bank participants. It is significant to remember that connections and effects discovered through research utilizing convenience samples cannot be extrapolated to the target population. Yet, compared to other sample approaches, convenience sampling needs less time, money, and effort.

3.3 Variable Construction

Customer satisfaction is a dependent variable in this study. The customer satisfaction variable is measured with 12- items (Jamil Hammoud, Rima M. Bizri, Ibrahim El Baba, 2018). Each item is measured by using 5- point like scale, 1- Strongly agree 2-Agree 3-Neutral 4-Disagree 5- strongly Disagree. There are four independent variables in this study, banking services efficiency, banking services reliability, banking security, and banking services responsiveness and communication. The banking services efficiency is measure with 8 items (Jamil Hammoud, Rima M.Bizri, Ibrahim El Baba, 2018).Each item is measured by using 5- point like scale, 1- Strongly agree 2-Agree 3-Neutral 4-Disagree 5- strongly Disagree. The banking services reliability is measure with 12 items (Jamil Hammoud, Rima M.Bizri, Ibrahim El Baba, 2018).Each item is measured by using 5- point like scale, 1- Strongly agree 2-Agree 3-Neutral 4-Disagree 5- strongly Disagree. The banking services security is measure with 6 items (Jamil Hammoud, Rima M.Bizri, Ibrahim El Baba, 2018).Each item is measured by using 5- point like scale, 1- Strongly agree 2-Agree 3-Neutral 4-Disagree 5- strongly Disagree. The banking services responsiveness and communication is measure 15 items (Jamil Hammoud, Rima M.Bizri, Ibrahim El Baba, 2018).Each item is measured by using 5- point like scale, 1- Strongly agree 2-Agree 3-Neutral 4-Disagree 5- strongly Disagree.

3.4 Research Ethics

It will not be altered to suit our personal preferences or inclinations, and all researchers will refrain from any attempts at deception. The actual results of our study will be shared honestly and openly. We'll also make sure that you acknowledge them or get their consent before using their thoughts or

creative efforts. The rescue researchers' identity will also be kept a secret, and no one else will know who they are, in order to safeguard the volunteers from harm. Also, we won't request any really private information; however, if we do, we'll make sure to carefully word our inquiries. The information that participants will supply will only be used since we understand that revealing participant information could have serious consequences**.**

4 Data Analysis

This scale is subject to change, so bivariate analysis must be used. It will display the results of a bivariate analysis in a multi-data bar graph. Data and statistics will be analyzed in (SPSS version - 26). This application will determine if customer satisfaction affects banks and whether there is a positive relationship between them. Also, is there an assessment of their relationship with each other. This analysis indicates the effect of customer satisfaction on the services provided by banks. A research sample will be collected from people who own bank accounts in Sohar, specifically (Sohar University), using the data collection technique that was explained last chapter. ANOVA analysis will be used to test if there is any relationship between customers and banks.

4.2 Findings
Descriptive Statistics

Respondents Demographic		Frequency	Percentage %
Gender	Female	93	62%
	Male	57	38%
Age	less than 20	13	8.6%
	less than 25	100	66.7%
	less than 30	24	16%
	and above 30	13	8.7%
Nationality	Omani	106	70.7%
	Non-Omani	44	29.3%
Employment	Working.	15	10%
	Un employed.	78	52%
	Own business.	31	20.7%
	Work and study.	26	17.3%

A descriptive analysis was Used to examine the demographics of those who responded to the questionnaire. Frequency and percentage are used Descriptive analyzes and tabulations were performed. Gender, Age, Nationality and Employment were used to rate respondents.

According to Table 1, 150 respondents participated in the questionnaire survey of this study, and there were 93 and 57 respondents out of a total of 150 respondents. Female respondents accounted for 62% of the total, while male respondents accounted for 38%. Men make up a lower proportion of the population than women.

Respondents were divided into four categories, as shown in Table 1. The first group included people under the age of 20, the second group included people under the age of 25, the third group included people under the age of 30, and the fourth group included people over the age of 30.

In this table the most Nationality obtained by the respondents are the Omani

with a percentage of 70.7%. The lowest is the non-Omani, with a score of 29.3%.

For Employment divided into 4 groups, the first group Working 10%, the second group is Un employed 52%, the third group Own business 20.7%, In the last group is Work and study 17.3%.

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Efficiency [I find the E-Banking system to be flexible to interact with]	150	1	5	2.29	1.333
Efficiency [E-Banking services are provided in various languages]	150	1	5	2.27	1.336
Efficiency [The service delivered through the E-Banking services is quick]	150	1	5	2.31	1.286
Efficiency [I can complete quickly any transaction through the E-Banking]	150	1	5	2.25	1.265
Efficiency [The use of E-Banking services are time saving]	150	1	5	2.19	1.333
Efficiency [Learning to operate the E-Banking system is easy for me]	150	1	5	2.20	1.409
Efficiency [I found that E-Banking services is easy to use]	150	1	5	2.31	1.347
Efficiency [My Interaction with the E-Banking system is clear and understandable.]	150	1	5	2.25	1.295
Reliability [Bank deals respectfully with customer complaints about electronic service]	150	1	5	2.17	1.304
Reliability [E-Banking service is reliable and dependable]	150	1	5	2.21	1.256
Reliability [Overall E-Banking services is better than my expectations]	150	1	5	2.22	1.310
Reliability [E-Banking services provide prompt answers to your questions]	150	1	5	2.20	1.326

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Reliability [I am satisfied with the bank's e-services quality]	150	1	5	2.12	1.300
Reliability [My satisfaction with the E-Banking services is high]	150	1	5	2.19	1.338
Reliability [I prefer using E-Banking services instead of visiting the branch for doing my transactions.]	150	1	5	2.21	1.297
Reliability [I have high confidence in the reliability of E-Banking]	150	1	5	2.31	1.305
Reliability [I am satisfied with the transaction processing via E-Banking services.]	150	1	5	2.17	1.261
Reliability [E-Banking services perform for me the service right on the first time.]	150	1	5	2.23	1.348
Reliability [I prefer using E-Banking services instead of visiting the branch for doing my transactions]	150	1	5	2.22	1.274
Reliability [E-Banking services are available 24/7.]	150	1	5	2.31	1.259
Reliability [Help is immediately available if there is any problem]	150	1	5	2.22	1.295
Reliability [I think I made the correct decision to use the E-Banking services.]	150	1	5	2.21	1.249
Reliability [E-Banking services offers secure personal privacy]	150	1	5	2.29	1.314

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Reliability [E-Banking services do not allow others to access my accounts]	150	1	5	2.03	1.217
Reliability [I have always found E-Banking service channels in working order]	150	1	5	2.26	1.250
Reliability [E-Banking services respond immediately to clients' requests]	150	1	5	2.19	1.278
Reliability [have high confidence in the E-Banking services in the bank .]	150	1	5	2.21	1.314
Security and Privacy [My E-Banking site does not share my personal information with other sites]	150	1	5	2.27	1.351
Security and Privacy [E-Banking service is secured and safe from any fraud or hacking]	150	1	5	2.23	1.352
Security and Privacy [I feel secure while making transactions through the Internet.]	150	1	5	2.27	1.314
Security and Privacy [E-Banking service provides high protection for my banking transactions]	150	1	5	2.23	1.327
Security and Privacy [E-Banking services do not allow others to access my accounts]	150	1	5	2.31	1.336

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Security and Privacy [E-Banking services offers secure personal privacy]	150	1	5	2.23	1.386
Responsiveness and Communication [E-Banking services provide answers to your questions]	150	1	5	2.13	1.239
Responsiveness and Communication [Bank deals gently with customer complaints about electronic service]	150	1	5	2.23	1.270
Responsiveness and Communication [E-Banking services are available 24/7.]	150	1	5	2.22	1.289
Responsiveness and Communication [Help is immediately available if there is any problem]	150	1	5	2.31	1.326
Responsiveness and Communication [E-Banking services respond immediately to clients' requests]	150	1	5	2.23	1.317
Satisfaction and Quality of Service [I am satisfied with the transaction processing via E-Banking services]	150	1	5	1.99	1.395
Satisfaction and Quality of Service [I think I made the correct decision to use the E-Banking services.]	150	1	5	2.39	1.279
Satisfaction and Quality of Service [My satisfaction with the E-Banking services is high]	150	1	5	2.29	1.256

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Satisfaction and Quality of Service [I am satisfied with the bank's e-services quality.]	150	1	5	2.37	1.324
Satisfaction and Quality of Service [Overall, E-Banking services is better than my expectations]	150	1	5	2.39	1.268
Satisfaction and Quality of Service [The use of E-Banking services are time saving]	150	1	5	2.29	1.333
Satisfaction and Quality of Service [The service delivered through the E-Banking services]	150	1	5	2.25	1.317
Satisfaction and Quality of Service [I can quickly complete any transaction through the E-Banking service channels.]	150	1	5	2.19	1.304
Satisfaction and Quality of Service [I found that E-Banking services are easy to use.]	150	1	5	2.29	1.277
Satisfaction and Quality of Service [E-Banking services are provided in various languages]	150	1	5	2.33	1.256
Satisfaction and Quality of Service [My Interaction with the E-Banking system is clear and understandable.]	150	1	5	2.30	1.252
Satisfaction and Quality of Service [I find the E-Banking system to be flexible to interact with.]	150	1	5	2.07	1.294
Valid N (listwise)	150				

4.3 Discussion of findings

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Reliability	150	19.00	89.00	41.9800	21.29545
Satisfaction	150	12.00	59.00	27.1533	13.68816
Security	150	6.00	30.00	13.5267	6.99635
RC	150	5.00	25.00	11.1067	5.68307
Efficiency	150	8.00	40.00	18.0733	9.02502
Valid N (listwise)	150				

In this table has presented the standard deviation, the mean, the minimum and maximum of the dependent and independent variables. The variable that has maximum mean value between the variables was (Reliability), which was 41.9800 and the highest standard deviation, which is 21.29545. The variable that has smallest mean value was (RC), which was 11.1067 and the lowest standard deviation value was 5.68307.

Reliability analysis:

The properties of measuring and the components of the measures can be investigated using reliability analysis. The reliability analysis technique can be used to calculate a number of regularly used scale reliability measures and data on the correlations between specific scale components. The variables in the reliability study were examined for dependability using the contract alpha (a).

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Efficiency	93.7667	2071.079	.904	.868
Reliability	69.8600	1119.960	.927	.917
RC	100.7333	2361.902	.907	.898
satisfaction	84.6867	1684.324	.911	.846
Security	98.3133	2252.324	.895	.887

In the above table in the analysis of reliability for all variables, so the variable with the value of Cronbach alpha in this analysis turned out that in this variable in (Reliability), which is 0.917 While the variable that has the lowest value of Cronbach alpha in (Satisfaction) 0.846. While the value of Cronbach alpha for each of the other variables is 0.868, 0.887, 0.898. respectively

Case Processing Summary

		N	%
Cases	Valid	150	100
	Excluded	0	0
	Total	150	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.903	5

It is recognized as one of the pillars of applied research and acts as a test reliability indicator. was chosen as the result, and the required consistency for the chosen elements must be larger than 0.7. (0.903) if the size of the question is smaller than 0.7, Cronpage Alpha should be searched for the questions to remove. Finally, the Cronpage Alpha scale assists in establishing internal consistency depending on how closely related the objects in the collection are.

Correlations

		Efficiency	Reliability	satisfaction	Security	RC
Efficiency	Pearson Correlation	1	.894**	.860**	.806**	.827**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	150	150	150	150	150
Reliability	Pearson Correlation	.894**	1	.874**	.874**	.860**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	150	150	150	150	150
satisfaction	Pearson Correlation	.860**	.874**	1	.850**	.893**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	150	150	150	150	150
Security	Pearson Correlation	.806**	.874**	.850**	1	.869**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	150	150	150	150	150
RC	Pearson Correlation	.827**	.860**	.893**	.869**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	150	150	150	150	150

**. Correlation is significant at the 0.01 level (2-tailed).
 *. Correlation is significant at the 0.05 level (2-tailed).

In column 1, the correlation between Customer satisfaction and efficiency is significant and positive which is 0.01 This shows that with the use of efficiency and is Customer satisfaction and significantly correlated with each other (the correlation between Customer satisfaction and efficiency) amongst the in the banking Oman.In column 2, the correlation between Customer satisfaction and Reliability is also significant and positive which is .894 This shows that Customer satisfaction and Reliability are positively and significantly correlated with each other. in the banking of Oman (the Customer satisfaction and Reliability).In column 3, the correlation between Customer satisfaction and Security and Privacy is also significant and positive which is .806. This indicates customer satisfaction, security and privacy is very important for banks.In column 4, the correlation between Customer satisfaction and also Responsiveness and Communication positive and significant which is .827. Communication is very important for banks, and this has a positive impact on customer satisfaction.

Regression Results
Hypothesis 1: (Efficiency-banking services)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.860[a]	.739	.738	7.01303

a. **Predictors: (Constant), Efficiency**

The efficiency Model summary indicates that the (R square) is 0.739 meaning that the independent variables effect on customer satisfaction. will be mentioned below when analyzing the assumptions of regression, indicates that the significance of the model in general is .000 which is acceptable confidence level.

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20638.448	1	20638.448	419.629	.000[b]
	Residual	7279.025	148	49.183		
	Total	27917.473	149			

a. Dependent Variable: satisfaction
b. Predictors: (Constant), Efficiency

The ANOVA test suggests that the overall model is statistically significant at 1% level of significance.

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.585	1.285		2.789	.006
	Efficiency	1.304	.064	.860	20.485	.000

a. Dependent Variable: satisfaction

The efficiency co-efficient is 1.304 and it is statistically significant. It shows it has a positive impact on consumer satisfaction. Overall model is also significant, and model has 0.860 co-efficient of (delimitation). It shows model is also very strong. Furthermore, it has been demonstrated by Meehyang Chang, Han-Byeol Jang, Yi-Mei Li, and Daecheol Kim (2017) that customer satisfaction and efficiency are positively impacted by the quality of bank services. Customer satisfaction is lower at banks in economically affluent regions than at those in less affluent regions. This is because customers in economically affluent areas have higher standards for service quality, which lowers customer satisfaction. Analyses are conducted on the connections that exist between customer satisfaction, service quality, and bank efficiency.

Hypothesis 2: (Reliability-banking services

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.874[a]	.764	.762	6.67547

a. Predictors: (Constant), Reliability

The Reliability Model summary indicates that the (R square) is 0. 764 meaning that the independent variables effect on customer satisfaction. will be mentioned below when analyzing the assumptions of regression, indicates that the significance of the model in general is .000 which is acceptable confidence level.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21322.314	1	21322.314	478.488	.000[b]
	Residual	6595.160	148	44.562		
	Total	27917.473	149			

a. Dependent Variable: satisfaction
b. Predictors: (Constant), Reliability

The anova test suggests that overall model is statistically significant at 1% level of significance.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.571	1.208		2.956	.004
	Reliability	.562	.026	.874	21.874	.000

a. Dependent Variable: satisfaction

The Reliability co-efficient is 0.562 and it is statistically significant. It shows it has a positive impact on consumer satisfaction. Overall model is also significant, and model has 0.000 co-efficient of delimitation. It shows model is also very strong. Assurance and dependability are some crucial elements of computerized financial services (Liu & Arnett, 2000). For the provision of reliable and trustworthy electronic financial services.

Hypothesis 3: (Security -banking services)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.850[a]	.722	.720	7.24435

a. Predictors: (Constant), Security

The security Model summary indicates that the (R square) is 0.722 meaning that the independent variables effect on customer satisfaction. will be mentioned below when analyzing the assumptions of regression, indicates that the significance of the model in general is .000 which is acceptable confidence level.

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	20150.344	1	20150.344	383.958	.000ᵇ
	Residual	7767.130	148	52.481		
	Total	27917.473	149			

a. Dependent Variable: satisfaction
b. Predictors: (Constant), Security

The anova test suggests that overall model is statistically significant at 1% level of significance.

Coefficientsᵃ

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.670	1.291		3.617	.000
	Security	1.662	.085	.850	19.595	.000

a. Dependent Variable: satisfaction

The security co-efficient is 1.662 and it is statistically significant. It shows it has a positive impact on consumer satisfaction. Overall model is also significant, and model has 0.000 co-efficient of (delimitation). It shows model is also very strong. Bank customers must feel safe when it comes to their transaction in banking services because it is related to important information for them and their work. Therefore, safety is considered one of the most basic and necessary things for trust (Shah&Mohd,2010)

Hypothesis 4: (The response and communication -banking services)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.893ᵃ	.798	.797	6.16958

a. Predictors: (Constant), RC

The response and communication Model summary indicates that the adjusted (R square) is 0.798 meaning that the independent variables effect on customer satisfaction. Will be mentioned below when analyzing the assumptions of regression, indicates that the significance of the model in general is .000 which is acceptable confidence level.

ANOVAᵃ

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	22284.042	1	22284.042	585.440	.000ᵇ
	Residual	5633.431	148	38.064		
	Total	27917.473	149			

a. Dependent Variable: satisfaction
b. Predictors: (Constant), RC

The ANOVA test suggests that overall model is statistically significant at 1% level of significance.

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.253	1.109		2.934	.004
	RC	2.152	.089	.893	24.196	.000

a. Dependent Variable: satisfaction

The response and communication co-efficient are 2.152 and it is statistically significant. It shows it has a positive impact on consumer satisfaction. Overall model is also significant, and model has (0.893) co-efficient of delimitation. It shows model is also very strong. In order to compete more successfully with international organizations, businesses must adapt to changing client needs and use the newest information technology systems. The degree of customer satisfaction can be increased by banks using technology to perform consistently and react rapidly to client needs (Malhotra & Mukherjee, 2004).

4.4 Conclusion

In general, this research demonstrated that by using literature and Internet searches to gather every answer conceivable to the research questions set in that research. These study hypotheses can potentially be addressed and led to by other potential ways of information gathering. Consequently, this study was able to evaluate all potential relationships between all variables with the use of SPSS. The study also demonstrated that customer engagement can be positively influenced by using the effect of banking on customer satisfaction. This suggests that increasing involvement by harnessing the impact of financial services among consumers and having them share the knowledge they gain via the services with their friends on social media also has a beneficial influence.

Customer interaction also had a favorable and significant effect on how well customers performed. This implies that the more interactions and participation customers have with banking, the better it will function. Because a customer is acknowledged as a good customer with good performance when they utilize the services, this results in higher and better overall. Last but not least, knowledge exchange improves customer performance. Similar to this, clients will engage more when a customer shares information that makes them aware of the information and subject matter supplied in the services, increasing their performance because they have already shared this knowledge via banking. As a result, the bank sees an improvement in their performance.

5.1 Summary and Conclusion

This section will give an overview of the most significant findings from a quantitative study of clients using particular samples of 150 clients. The examination of the tables in SPSS revealed that the results were likewise favorable in varied degrees for the impact of banking services on customer happiness in the Sultanate of Oman, customer participation, information sharing, and customer performance. In this section, we'll also talk about the most crucial advice that consumers should follow in order to improve their involvement, performance, and understanding, as determined by the findings of a study on how banking services affect customer satisfaction in the Sultanate of Oman.

5.2 Overview of the Study

This study was conducted on a different group of customers who have bank accounts. It included 150 clients. A quantitative study is analyzed in SPSS in the tables. 5 factors that are interrelated are discussed. The extent of customer satisfaction with the services provided in the bank, which plays a

major role at the present time, and the participation of customers who have a great influence on the quality of services, not isolating them, and sharing opinions with others, in addition to sharing knowledge, as the quality of services is not limited to a specific category, Rather, different groups of customers are dealt with, so that satisfaction spreads to all customers from different banking banks, in addition to increasing the performance of employees, which represents the main motive in improving the quality of services provided in banking banks.

5.3 Summary of Findings
According to the SPSS analysis's findings, all of the elements presented in this study have favorable correlations with one another. The results of the quantitative study, which involved 150 customers in the Sultanate of Oman, showed that there are, to varied degrees, positive links between the impact of customer satisfaction, Efficiency, Reliability, Security and Privacy and Responsiveness and communication.

There is a strong positive effect between customer satisfaction and efficiency, according to the SPSS analysis, which appeared in the table (0.01). This reflects the extent of increasing satisfaction in increasing efficiency between banking and customer.There is a strong positive effect between customer satisfaction and reliability, according to the SPSS analysis, which appeared in the table (0.894). This reflects the extent of increasing satisfaction in increasing reliability between banking and customer.
There is a strong positive effect between customer satisfaction and security and privacy, according to the SPSS analysis, which appeared in the table (0.806). This reflects the extent of increasing satisfaction in increasing security and privacy between banking and customer.
- There is a strong positive effect between customer satisfaction and responsiveness and communication, according to the SPSS analysis, which appeared in the table (0.827). This reflects the extent of increasing satisfaction in increasing responsiveness and communication between banking and customer.

5.4 Limitations of Study
Due to the title of the study that was conducted, the study's limitations were centered on the number of studies that were similar to it. Because the previous studies did not include all of the influencing factors that were mentioned in the current study, it was challenging to compare the results with those of earlier studies. As a result of the disparity in study eras, the use of traditional tools by services prior to the advent of the internet and the absence of crises like the Corona crisis, as well as the difficulty in determining the type of effect and the relationship between the results, some results' analyses have changed and become inaccurate. a factor that contributes to this, as well.

5.5 Recommendations

Based on what was stated in this study about the extent of customer satisfaction with the quality of services provided in banks, and based on the positive results that appeared in the analysis of the questionnaire that was distributed to different groups in society, we reached these recommendations that must be considered.It is crucial to hold frequent security training and awareness seminars.

-Customers, board members, and anyone else are encouraged to perform additional studies and research on the effects of banking services on society and the areas covered in this study.
Sessions on security awareness and training should be held often.Holding awareness sessions for bank employees about the importance of improving the way they deal with customers in good ways that benefit in raising the level of their performance and customer satisfaction with their services provided and exchanging knowledge through their dealings with customers.

 Spreading values, commitment to work, and respect for the customer in the use of all bank services and exploiting them in spreading knowledge to develop performance and benefit everyone. Sharing knowledge is one of the most important factors that provide the opportunity to develop employee skills and ultimately obtain customer satisfaction. Encourage all individuals and anyone to open an account in the bank and benefit from the services provided due to the scarcity of research in this field and its importance. Banking services and aspects included in this study. The importance of coordinating the efforts of financial institutions and finding tools to assess customers' needs to achieve the best quality of services that may satisfy the customer.

5.6 Research Implications

This study is an appropriate and timely test due to the large number of banking and financial institutions around the world and the use of bank debit cards. It has inherent consequences that banking and financial institutions may find. The results of this study have a number of relevant implications, including the understanding of customer satisfaction with the services provided in banks, which was developed through our investigation. We examined the extent of customer satisfaction in particular and the elements that affect customer satisfaction through the services provided in the bank and theories of customer and employee performance, in addition to insights into individual and collective motivational factors to support the important precedents that banking and financial institutions must take into account while providing services. For customers, whether it is face-to-face services or through services provided electronically. We explain the different functions of the core components including how the bank handles customer attraction, which has not been used مfrequently in previous studies. We add to the previous conversation. The literature also shows that policy makers may be able to allocate resources, time, and effort to initiatives that support the development of bank performance to deliver better services.

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Appendix
Research instrument (questionnaire or list of interview questions)
Tables/Figures

THE EFFECT OF BANKING SERVICES ON CUSTOMER SATISFACTION OF OMAN أثر الخدمات المصرفية على رضا العملاء في سلطنة عمان.

We are students of bachelor program in Sohar University, Sohar. We are conducting research for our bachelor degree The effect of Banking Services on Customer satisfaction in The Sultanate of Oman.
We kindly request you to spend your valuable time in filling the questionnaire. As a part of academic study

نحن طلاب جامعة صحار ونقوم.
بإجراء بحث لدرجة البكالوريوس
أثر الخدمات المصرفية على رضا العملاء في سلطنة عمان.
سنكون ممتنين جدا إذا كنت تستطيع الإجابة على الأسئلة المذكورة أدناه
حتى نتمكن من تحقيق هدف البحث.

hooohajmi@gmail.com (لا تتم مشاركته) تبديل الحساب

مطلوب*

---

* Gender.1

Male ○

Female ○

---

* Age.2

less than 20 ○

less than 25 ○

less than 30 ○

and above 30 ○

---

* Nationality .3

Omani. ○

Non-Omani. ○

---

* Employment.4

Working. ○

Un employed. ○

Own business. ○

Work and study. ○

* Reliability

STRONGL AGREE	AGREE	NEUTURAL	DISAGREE	STRONGLY DISAGREE	
○	○	○	○	○	Bank deals respectfully with customer complaints about electronic service
○	○	○	○	○	I am satisfied with the transaction processing via E-Banking .services
○	○	○	○	○	E-Banking services respond immediately to clients' requests
○	○	○	○	○	E-Banking services offers secure personal privacy
○	○	○	○	○	My satisfaction with the E-Banking services is high
○	○	○	○	○	I think I made the correct decision to use the E-Banking .services
○	○	○	○	○	E-Banking service is reliable and dependable
○	○	○	○	○	E-Banking services provide prompt answers to your questions
○	○	○	○	○	I prefer using E-Banking services instead of visiting the branch for doing my transactions
○	○	○	○	○	Help is immediately available if there is any problem
○	○	○	○	○	Overall E-Banking services is better than my expectations

STRONGL AGREE	AGREE	NEUTURAL	DISAGREE	STRONGLY DISAGREE	
○	○	○	○	○	I prefer using E-Banking services instead of visiting the branch for doing my transactions.
○	○	○	○	○	have high confidence in the E-Banking services in the bank .
○	○	○	○	○	I have high confidence in the reliability of E-Banking
○	○	○	○	○	I have always found E-Banking service channels in working order
○	○	○	○	○	I am satisfied with the bank's e-services quality
○	○	○	○	○	E-Banking services perform for me the service right on the first time.
○	○	○	○	○	E-Banking services do not allow others to access my accounts
○	○	○	○	○	E-Banking services are available 24/7.

* Security and Privacy

STRONGL AGREE	AGREE	NEUTURAL	DISAGREE	STRONGLY DISAGREE	
○	○	○	○	○	I feel secure while making transactions through the Internet.
○	○	○	○	○	My E-Banking site does not share my personal information with other sites
○	○	○	○	○	E-Banking services do not allow others to access my accounts

* Satisfaction and Quality of Service

STRONGL AGREE	AGREE	NEUTURAL	DISAGREE	STRONGLY DISAGREE	
○	○	○	○	○	I am satisfied with the transaction processing via E-Banking services
○	○	○	○	○	I think I made the correct decision to use the E-Banking .services
○	○	○	○	○	My satisfaction with the E-Banking services is high
○	○	○	○	○	I am satisfied with the bank's e-services .quality
○	○	○	○	○	Overall, E-Banking services is better than my expectations
○	○	○	○	○	The use of E-Banking services are time saving
○	○	○	○	○	The service delivered through the E-Banking services
○	○	○	○	○	I can quickly complete any transaction through the E-Banking service .channels
○	○	○	○	○	I found that E-Banking services .are easy to use
○	○	○	○	○	E-Banking services are provided in various languages
○	○	○	○	○	My Interaction with the E-Banking system is clear and .understandable
○	○	○	○	○	I find the E-Banking system to be flexible to .interact with
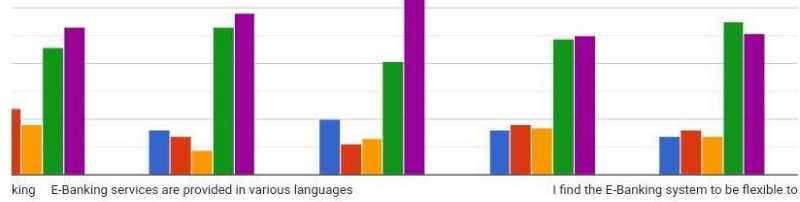
ices. My satisfaction with the E-Banking services is high | Overall E-Banking services is better than my expectations

Security and Privacy

نسخ

SAGREE | NEUTURAL | AGREE | STRONGL AGREE
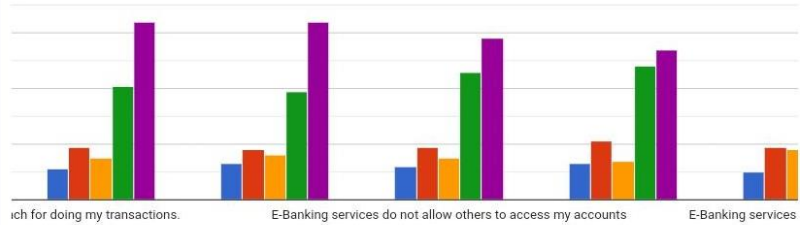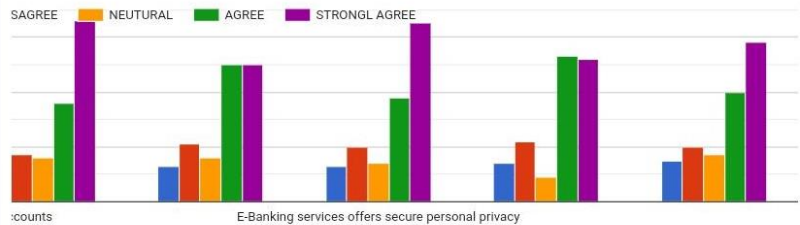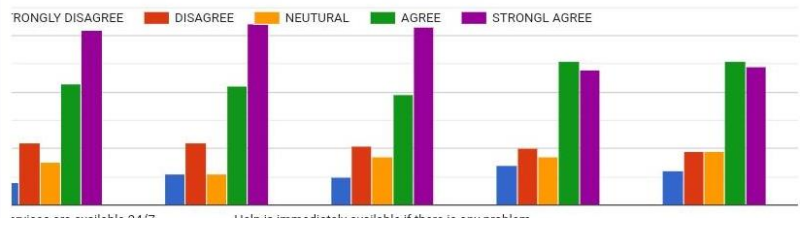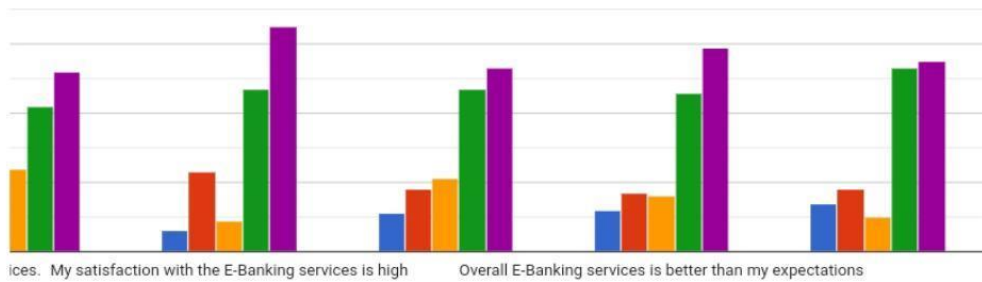
counts | E-Banking services offers secure personal privacy

Responsiveness and Communication

نسخ

RONGLY DISAGREE | DISAGREE | NEUTURAL | AGREE | STRONGL AGREE

ervices are available 24/7. | Help is immediately available if there is any problem

Satisfaction and Quality of Service

نسخ

ving | I found that E-Banking services are easy to use. | My Interaction with the E-Banking system