



Electronic Banking Services and Their Impact on Performance: A Field Study at Jumhouria Bank, Al-Jumail Branch – Libya

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Abstract

This study aimed to find out the impact of the application of electronic banking on the efficiency of performance, by measuring the attitudes of employees and recording their most important observations as a criterion for evaluating the bank's performance after the implementation of electronic banking, and the study proved that electronic banking has a positive impact on the efficiency of banking performance, and these positive effects appear in improving the level of productivity, increasing the interest of the bank's management in improving the level of services provided to customers, and increasing attention to the human element.

Keywords: Electronic banking services, customers, performance, employees.

مقدمة

This development is represented in the continuous improvement of banking services and increasing the competitiveness of banks in light of the contemporary challenges represented in the liberalization of the trade in financial services and capital markets, as the interest in electronic banking in public banks came in order to enable the banking management of these banks to direct their resources and use them efficiently according to During the past few years, electronic banking has been able to leap with all its marketing efforts and works to contemporary directions in line with the current era and its variables, with the help of various advanced tools and means and modern technology in the implementation of banking operations and activities, the provision of products and the completion of marketing operations through multiple means, foremost of which is the marketing of banking services to various parties through these means.

Study Outline

First: The Problem of the Study:

E-banking is important in achieving the bank's goals and raising its efficiency, through the use of the Internet in dealing with all parties, as well as the different methods adopted by commercial banks in order to increase customer satisfaction, and the rapid development that has occurred in the diversity of banking services and the use of the Internet to provide banking services requires individual skills by bank employees so that they can achieve customer satisfaction, and how to deal with them using electronic banking, so the problem of the study is the following questions:

- 1- Does e-banking raise the level of efficiency of the bank's performance?
- 2- Do the Bank's employees' attitudes towards the application of electronic banking in marketing banking services differ according to their personal characteristics?

Second: Hypotheses of the Study:

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- 1- There is no relationship between electronic banking and the high level of efficiency of banking performance.
- 2- The attitudes of the employees of the banks under study towards the application of electronic banking in the marketing of banking services do not differ according to their personal characteristics.

Third: Objectives of the Study:

- 1- Trying to find out the impact of electronic banking on the level of performance efficiency.
- 2- To identify the impact of personal characteristics (age, gender, education, profession, experience) on employees' attitudes towards the importance of electronic banking in marketing banking services.

Fourth: The Importance of Study:

- 1- The importance of this study comes from shedding light on the topic of electronic banking in general, and focusing on studying the extent to which the application of electronic banking affects the efficiency of banking performance in particular.
- 2- This study is an attempt by the researcher to enrich the Libyan and Arab libraries with this type of study.

Fifth: The study population and its sample:

The study population is represented by the Jumhouria Bank at the level of Libya as a whole, which has become oriented towards electronic services and applies a few of its services through electronic banking, and a deliberate sample was taken represented by the Jumhouria Bank, Gemayel Branch.

Seventh: Limitations of the Study:

- A-** Spatial Limits: The spatial limits of the study are limited to Jumhouria Bank, Gemayel Branch.
- B-** Time limits: Time limits are limited to the last quarter of 2019.

Eighth: Study Methodology

This study relied on the deductive analytical method, where it was represented in conducting a statistical analysis of the data obtained through the questionnaire form, relying on the statistical software package for social sciences (**SPSS**) in order to know the effect of the application of electronic banking on the efficiency of banking performance.

Eleventh: Previous Studies:

- 1- The first study: The study of the researcher Muhammad Dukhan entitled "**Administrative and Marketing Efficiency of Computer Networks**", **Master's** Thesis in Business Administration, Aleppo University, 2004, the study aimed to talk about networks in terms of origin, importance, types, network security, and marketing from a network perspective, and reached a set of results, the most important of which is that different computer networks are useful in increasing the efficiency of marketing operations.
- 2- The second study: A study by the researchers Shafiq Haddad and Mahfouz Judeh entitled "**Electronic Banking and its Impact on the Quality of Banking Services**", Research Published by the University of Applied Sciences, Jordan. The study aimed to identify the extent to which commercial bank customers in Jordan are aware of the concept and importance of electronic banking, and the role of electronic banking in strengthening the relationship between banks and their customers,

and the study reached a set of results, the most important of which is that there is an impact of electronic marketing on the quality of banking services, and there is a relationship between the availability of an information base for marketing and the quality of banking services.

- 3- The third study: Rement and Nada's study, " **The Impact of Internet Marketing Integration on Export Marketing Performance**", International Marketing Magazine , 2002, Fourth Edition, Part Nine, and it was conducted on a sample of 381 exporting industrial companies in the United States of America.

By reviewing the previous studies, the researcher finds that most of these studies have not paid much attention to the study of the impact of the application of electronic banking through the banking services provided to customers on the efficiency of banking performance, and this study is characterized by an attempt to complement what the previous studies have started, in that it uses another criterion, by measuring the attitudes of the employees of the Republic Bank on the impact of the application of electronic banking on the efficiency of performance.

Theoretical Study

The banking industry has recently witnessed significant progress in the field of allowing bank customers to conduct banking transactions through the Internet, and these operations are expected to spread widely in the coming period, especially in light of the continuous development in the field of technology related to banking operations, and electronic banking operations mean that banks provide traditional or innovative banking services through electronic communication networks that are limited to their participants in accordance with the membership conditions determined by the banks (Janabihi, Mahmoud, 2005, p. 224).

Concept of e-banking: E-banking can be defined as the process of effective use and development (according to a clear digital vision) of digital marketing resources (expertise, knowledge, people, rules, data, relationships..... etc.) and tools available on the Internet in order to achieve a competitive advantage in the electronic business market (Najm, 2004, 325).

E-banking is also defined as the process of using the Internet and digital technology to achieve the marketing goals of companies and support the modern marketing concept, and thus online marketers can publish information about their products and companies more easily and freely compared to traditional marketing, and thus the competition in the Internet era has become stronger. It is unbelievably intense, unpredictable (Abu Qahf et al., 2006, 427).

Based on the above, we find that electronic banking is the technology of change in the banking service, due to the fundamental transformations that have taken place in the applications of marketing banking services, which can be identified as follows:

- 1- The traditional exchange process starts with the marketers and ends with them, where they control things, but in the age of electronic banking, customers have decided what information they need, what offers respond to their needs and desires, and the prices that suit them.
- 2- The criteria used to evaluate the performance of banking marketing activities have become more prominent in the era of banking technology, as customers through websites are looking for faster and better banking services.
- 3- Marketing exchanges are no longer about a single exchange, but marketers in the Internet era are working towards satisfying needs and desires by offering various value-added goods and services packages that customers are aware of and

appreciate.

With the need to introduce computers to various work sites, in order to provide advanced and diverse services, and to accelerate the performance of the service efficiently in productivity and rationalize expenses, there are reasons that led to the application of electronic banking by banks through which banking services and products are provided to customers, and these reasons are: First, the competition. Banks must take into account the expansion of infrastructures, and know how to manage the foundations of customer service electronically, and secondly in reducing costs, as the average cost of online banking in the case of using the Internet is considered low compared to the cost of physical marketing and advertising campaigns, and the third reason lies in the geographical expansion where the Internet enables sucking Expand the marketing and provision of banking services and products to a larger number of customers by taking advantage of the geographical spread it provides (Mahmoud Magdy, 2005, p. 8).

In view of the vital role played by electronic banking marketing in supporting the bank's entity, its survival and continuity, the management in banks has realized the importance of this role, especially with the characteristics of banking services that are almost unique to other services, as a result of which data and considerations have emerged that studies and researches have proven to govern the individual's choice of the bank with which he deals (Mualla, Naji, 2007, p. 6), and the banking industry has recently witnessed significant progress in the field of allowing its customers to conduct banking transactions through electronic communication networks, and it is expected that these operations will spread widely in the coming period, especially in light of the continuous development in the field of technology for banking operations.

From the above, we find that the need for banks to deepen loyalty with customers is an inevitable necessity, and this can only be achieved by knowing what customers need, and what competitors offer them, as many banks are interested in knowing who the customers are, and this is by keeping pace with the technology in the market, working to develop its mechanisms, analyzing competitors and the services they provide, and getting rid of some regulations and decisions, which limit the efficiency of marketing the electronic services provided by banks in order to be able to improve performance with high efficiency in a way that ensures their survival, continuity and growth.

Data Viewing and Analysis

First: Research Method and Tool:

The researcher relied on the field methodology that combined the description and analysis of the data collected in the field, from the simple deliberate sample of the study population, represented by the employees working at the Jumhouria Bank branch in Madinat Gemayel, where a comprehensive survey was conducted for these workers from various functional levels, where the size of this sample reached 30 individuals.

In order to obtain the necessary data that serve the objectives and hypotheses of the study, a questionnaire form was designed specifically for this purpose, where the questionnaire form was divided into three parts or axes, where the first axis dealt with the demographic characteristics of the sample, while the second axis dealt with the study of the relationship between the application of the electronic banking system and the improvement of the efficiency level of the bank's performance after electronic banking, while the third axis dealt with the improvement of the level of efficiency of the bank's performance after electronic banking and some of the difficulties faced The set of items for each axis was measured using the (Likert) graded scale consisting of

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five points: (5) Fully Agreed, (4) Agreed, (3) Neutral, (2) Disagreed, and (1) Disapproved at all, and then (30) questionnaires were distributed, to 30 employees representing the vocabulary of the study sample, where 28 questionnaires were retrieved from the total number of forms distributed. After sorting the reference forms, it was found that there were 26 questionnaires that were valid for analysis, which were already analyzed, i.e. 87% of the total sample of the study, and the following table (1) shows this.

Questionnaires Analyzed	Excluded Questionnaires	References	Number of Questionnaires Distributed	Employees of the Bank's Branches
26	2	28	30	

To analyze the data obtained through the questionnaire form, statistical analysis methods were relied upon, using the statistical software package for social sciences, known as the (SPSS) program, and the statistical analysis included the application of some descriptive and inferential statistics methods that are compatible with the nature of the study data, where some descriptive statistics measures were used, such as repetitions, percentages, arithmetic mean, and standard deviation, in addition to the use of the (T) test , which was used to test the statistical significance in proving the hypotheses on which this study was based, and as mentioned earlier, the process of data analysis is based on two basic aspects, namely descriptive analysis and quantitative or inferential analysis.

Second: The Truthfulness and Consistency of the Study Tool

In order to test the validity and stability of the research tool, the questionnaire form was presented to some specialists or arbitrators in this field in order to take their observations on the questionnaire form, and they expressed their approval of it, while giving some scientific and related observations regarding the modification and formulation of some paragraphs contained in the questionnaire form, in a way that contributes to and serves the study problem and its hypotheses and achieves its objectives.

In order to identify the degree of clarity and understanding of the items contained in the questionnaire from the perspective of the respondents, a sample of (10) individuals was taken from the respondents for this purpose. The Cronbach's alpha coefficient of internal consistency was extracted, which was found to be equal to (97.7%), which is a high stability percentage.

The study variables were as shown in the following table (2):

Cronbach's Alpha	Variable	R.M.
97.9 %	Attitudes of Employees Towards the Importance of Applying Electronic Banking	1-
97.5%	The Impact of Electronic Banking on Performance Efficiency	2-
97.7%	Medium	3-

Third: Descriptive Data Analysis:

This analysis dealt with providing a description of the most important demographic characteristics of the study sample's vocabulary by explaining these elements, the number of their frequencies, and their percentages. One of the most important demographic characteristics addressed by this analysis was (gender, age, educational

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level, experience), in addition to demographic characteristics, this analysis dealt with providing a descriptive analysis of the relationship between electronic banking and improving the level of efficiency of banking performance, as shown in the following tables.

Table (3): It shows the frequency distributions of the demographic variables of the sample members.

Percentage	Repetition	Statement	Variable	R.M.
80%	20	Male	Gender	1-
20%	6	Female		
23.3%	6	From 20-29	Age	2
38.4%	10	From 30-39		
30.7%	8	From 40-49		
7.6%	2	50 and up		
7.6%	2	High school or below	Educational Qualification	3-
19.2%	5	Intermediate Diploma		
23.3%	6	Higher diploma		
49.9%	13	University and above		
23.3%	6	Less than 5 years	Experience	4-
53.7%	14	5 to less than 10 years		
11.5%	3	From 10 to Under 15 Years		
11.5%	3	15 years and above		

Demographic factors are of great importance in any study, so it was necessary to review the most important of these factors in order to highlight the most important components of this study sample, and the following are the following points that clarify the demographic characteristics of the study sample's vocabulary:

1. As for the gender variable, males constitute the largest percentage of the sample size, i.e. 80%, and the number of employees was 20, while the rest of the study sample was female.
2. The age years of the sample members were different, as we can see from a distribution table for the age groups that the majority of these workers were between the ages of 30-39 with 38%, followed by 30%, while the rest were distributed among other age groups.
3. The results that reflect the scientific qualifications of the sample vocabulary show that most of these qualifications were confined between the higher and university stages, as these scientific qualifications were close to each other in terms of the number of repetitions.
4. The years of experience varied between the vocabulary of the study sample, where the percentage of experience from 5 to 10 years reached 53%, which indicates that if these workers continue in banking, they will notice many changes that electronic banking brings to the efficiency of the bank's performance in the coming years, and this is due to the fact that there are still many years for them to continue in the field of

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banking. The percentage of employees with a period of experience between (11-15 years) reaches 11%, followed by 11% for employees with more than 15 years of experience, and the experience of these workers may help more than others in evaluating the relationship between the application of electronic banking and the efficiency of the bank's performance after the implementation of electronic banking, and this is due to the fact that these workers have the ability to evaluate the efficiency of the bank's performance before and after electronic banking, through their long experience in the field of banking.

Table (4) shows the results of the descriptive analysis of the first hypothesis of the study, which states that there is no relationship between the high level of efficiency of banking performance and the application of electronic banking.

Percentage	Repetition	Statement	Criteria for measuring the efficiency of the bank's performance after the implementation of electronic banking	R.M.
Improving the level of banking services as a standard includes the following:				1
7.6%	2	Strongly agree	Fast delivery of work within the bank on time	a
53.8%	14	OK		
7.6%	2	Neutral		
23.4%	6	Disagree		
7.6%	2	Strongly disagree		
38.4%	10	Strongly agree	Reduce customer waiting time and speed up transactions.	B
30.6%	8	OK		
23.4%	6	Neutral		
7.6%	2	Disagree		
-	-	Strongly disagree		
49.9%	13	Strongly agree	Providing high-quality services	C
19.5%	5	OK		
30.6%	8	Neutral		
-	-	Disagree		
-	-	Strongly disagree		
38.4%	10	Strongly agree	Adding a number of modern banking services that were not provided before the implementation of electronic banking.	H
30.6%	8	OK		
23.4%	6	Neutral		
7.6%	2	Disagree		
-	-	Strongly disagree		
19.5%	5	Strongly agree	Expansion of international services.	and
30.6%	8	OK		
38.4%	10	Neutral		
-	-	Disagree		

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Percentage	Repetition	Statement	Criteria for measuring the efficiency of the bank's performance after the implementation of electronic banking	R.M.
11.5%	3	Strongly disagree		
The productivity improvement criterion includes the following:				2
7.6%	2	Strongly agree	Ability to serve growing groups of customers and transactions.	a
53.8%	14	OK		
7.6%	2	Neutral		
23.4%	6	Disagree		
7.6%	2	Strongly disagree		
38.4%	10	Strongly agree	Cost reduction per transaction.	B
30.6%	8	OK		
23.4%	6	Neutral		
7.6%	2	Disagree		
-	-	Strongly disagree		
49.9%	13	Strongly agree	Reduce document size and flow.	C
19.5%	5	OK		
30.6%	8	Neutral		
-	-	Disagree		
-	-	Strongly disagree		
19.5%	5	Strongly agree	Reduce transaction registrations	of
30.6%	8	OK		
38.4%	10	Neutral		
-	-	Disagree		
11.5%	3	Strongly disagree		
7.6%	2	Strongly agree	Accuracy in data recording.	H
53.8%	14	OK		
7.6%	2	Neutral		
23.4%	6	Disagree		
7.6%	2	Strongly disagree		
7.6%	2	Strongly agree	Reduction in overhead costs such as personnel, postage, forms, etc.	and
53.8%	14	OK		
23.4%	6	Neutral		
7.6%	2	Disagree		
7.6%	2	Strongly disagree		
Organizational climate as a criterion and includes the following:				3

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Percentage	Repetition	Statement	Criteria for measuring the efficiency of the bank's performance after the implementation of electronic banking	R.M.
38.4%	10	Strongly agree	Clarity of applicable procedures, laws and regulations.	a
30.6%	8	OK		
19.5%	5	Neutral		
-	-	Disagree		
11.5%	3	Strongly disagree		
7.6%	2	Strongly agree	Reduce routine work and bureaucratic ways of working.	B
53.8%	14	OK		
7.6%	2	Neutral		
23.4%	6	Disagree		
7.6%	2	Strongly disagree		
19.2%	5	Strongly agree	Introducing modern and advanced equipment and equipment in the field of banking .	C
23.3%	6	OK		
38.2%	10	Neutral		
19.3%	5	Disagree		
-	-	Strongly disagree		
49.9%	13	Strongly agree	Get statistical and accounting reports in a more intuitive way.	of
19.5%	5	OK		
30.6%	8	Neutral		
-	-	Disagree		
-	-	Strongly disagree		
38.4%	10	Strongly agree	Reducing the phenomenon of customer congestion in front of the bank's counters.	H
30.6%	8	OK		
19.5%	5	Neutral		
-	-	Disagree		
11.5%	3	Strongly disagree		

In order to study the relationship between the application of electronic banking and the efficiency of the bank's performance after electronic banking, several criteria were developed to measure this relationship between electronic banking and performance efficiency, and the results of the descriptive analysis of each of these criteria were as follows:

1- Improvement of the level of banking services provided to customers: To measure the level of improvement of banking services provided to customers after the implementation of electronic banking, several phrases related to this topic have been

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developed and together form a measure of this criterion, and the results of the descriptive analysis of these phrases were as follows:

- It was found that a large percentage of the employees who confirm that there is an increase in the speed of office work within the bank and on time, which indicates that there is a significant impact of electronic banking on improving the functioning of the bank's office work, especially with regard to the element of time.
- The results of the responses of the sample members showed that electronic banking has a positive and significant impact on the level of efficiency in general, especially with regard to the element of time, which is represented in the decrease in the time period spent completing their transactions. A large percentage of the sample members confirmed that the waiting time spent by customers in completing their transactions has decreased compared to the previous time after electronic banking, which generally reflects positively on the efficiency of the performance of this bank.
- A large percentage of the sample members indicated that there is a significant improvement in the level of quality of services provided to customers after electronic banking, and this improvement is represented in the good specifications that are available in the type of banking service provided by the bank to its customers, and of course, this improvement will be reflected positively and in general on the level of overall efficiency of the bank's performance.
- The development of information systems is a factor that helps in completing transactions in the bank, which would help in providing the best services to the bank's customers, and a large percentage agreed that electronic banking helps in the development of information systems and the continuity of their modernization, which would contribute to raising the level of efficiency of the bank's performance.
- A large percentage of the respondents confirmed that electronic banking has contributed and will contribute in the future to providing a variety of new banking services that were not provided in the past, and this in turn is an indicator of the high efficiency of the bank's performance after electronic banking, especially with regard to providing new and innovative banking services to meet the needs of the banking market and enhance the bank's ability to compete, continue and develop.
- The bank's entry into the field of international banking is a major turning point in the bank's departure from the domestic to the international scope, and the transformation from a limited service bank to a comprehensive bank that provides many services in a large number of countries around the world.
- Improving the level of productivity: Measuring the improvement in the level of productivity after the implementation of electronic banking is one of the most important measures by which the impact relationship between electronic banking and the high level of efficiency of banking performance can be measured, and for this purpose, a set of criteria has been defined to measure the level of productivity of the bank after the implementation of electronic banking, and the results of the descriptive analysis of these standards are as follows:
- A large percentage of the respondents agreed that the application of electronic banking will help increase the bank's ability to serve the growing groups of customers and transactions, due to the fact that the application of electronic banking will lead to the development and improvement of the level of efficiency

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of performance in the bank's management, which in turn will lead to the provision of the best banking services to customers.

- A large proportion of the banks, according to Table 4, agreed that the bank's ability to reduce the cost per transaction would be greater after electronic banking.
- The results of the study showed that a large percentage of the study sample members confirmed that the efficiency of the bank's management in reducing the size and movement of documents will be greater after electronic banking.
- The speed of completing and recording transactions is a good measure by which we can measure the level of performance efficiency, and in this study, it was found that a large percentage of the sample agreed that there is a relationship between electronic banking and the decrease in the number of recording banking transactions.
- The results of the meta-analysis showed that the sample members confirmed their agreement that there will be more accuracy and clarity in recording data and information related to banking, and this would contribute to increasing the efficiency and effectiveness of banking work.
- A large proportion of the sample agreed that the bank's electronic banking would help to be more rationalized in reducing overhead costs such as costs related to personnel, postage, forms, etc.

3- Organizational climate: The success of any organization needs a set of factors that help to do so, and the organizational climate is considered one of the most important of these elements, due to its importance in providing good and appropriate conditions for employees to perform the work assigned to them efficiently and effectively, and the organizational climate within the bank is considered one of the important measures that measure the efficiency of the bank's performance after electronic banking. The following are a number of factors that together form the organizational climate within the bank, and these factors are:

- The clarity of the applicable procedures, laws and regulations is one of the factors that make up the regulatory climate, and through the responses of the sample members to the questionnaire form, the results showed that the applicable procedures, laws and regulations will be clearer and more accurate after electronic banking.
- Bureaucracy and a lot of administrative routines are characteristic of the public sector, and this would contradict the current era characterized by speed, in which the time factor is an essential resource and an important element in the field of finance and business, and on this basis, a large percentage of the workers surveyed believe that the application of electronic banking has helped reduce wasted time and move towards a decentralized work method.
- There is a great consensus from all employees that electronic banking contributes significantly to following up on everything that is modern in the field of banking technologies, whether these technologies are devices and equipment or methods and methods of work in the field of banking.
- The results of the descriptive analysis showed that the sample members emphasized the nature of the workflow within the bank after electronic banking, which has improved and become more accessible, and this improvement is represented in many factors, especially in the way of obtaining reports, budgets, etc., these workers believe that electronic banking has helped and facilitated obtaining these reports, whether statistical or accounting, and this would contribute to the high level of efficiency of banking performance.

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- The bank's employees noted that there is a decrease in congestion in front of the bank's counters by customers after electronic banking, which indicates that there is an impact relationship between electronic banking and the high level of banking efficiency.

Fourth: Statistical Testing of the Study Hypotheses:

1- Testing the first hypothesis of the study, which states: "There is no relationship between the application of the electronic banking system and the high level of efficiency of banking performance".

To verify this hypothesis, the T-test was used to find out whether there is an effect of electronic banking on the efficiency of the bank's performance, and Table (6) shows the results of the statistical test for the following hypothesis:

Decision	Morale level	T value	Standard deviation	Arithmetic Average	Criteria for measuring the efficiency of the bank's performance after the implementation of electronic banking	R.M.
There is a relationship between the application of electronic banking and the high efficiency of performance	0.000	-5.827	1.03568	2.0458	Improving the level of banking services provided to customers.	1-
	0.000	-8.587	0.63217	2.1417	Improved productivity	2-
	0.000	-5.514	0.8889	2.2250	Improving the regulatory climate	3-
	0.000	-6.863	0.84174	2.0865	Sum of the averages of all criteria	4-

To find out the effect of the application of electronic banking on the efficiency of the performance of the bank under study, the "T" test was used to test the significance of the differences between the averages of the relationship between the application of the electronic banking system and the high level of efficiency of banking performance and the arithmetic average adopted in this study, which is (3), and after making this selection, it turned out that the calculated value of "T" was less than the value of "T". Tabular, at the level of significance (0.05), and the significance level is less than (0.05), and where this result explains that there are significant differences with statistical significance, and this confirms the rejection of the hypothesis of nullity and the acceptance of the alternative hypothesis, in which it confirms that there is a relationship between the application of electronic banking and the high level of efficiency of banking performance, in other words, there is an effect of electronic banking on the level of efficiency of the bank's performance after its use.

2- Testing the second hypothesis of the study:

The second hypothesis of the study states that the attitudes of the employees of the banks under study towards the application of electronic banking in the marketing of banking services do not differ according to their personal characteristics. In order to test this hypothesis statistically, it requires a piecemeal reformulation according to the personal characteristics of the study sample's vocabulary, which are (gender, age,

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educational level, experience). So that they are in the form of sub-hypotheses as follows:

- 1- The attitudes of employees towards the application of electronic banking do not differ according to gender.
- 2- The attitudes of employees towards the application of electronic banking do not differ according to age.
- 3- The attitudes of employees towards the application of electronic banking do not differ according to the educational level.
- 4- The attitudes of employees towards the application of electronic banking do not differ according to experience.

First: Testing the first sub-hypothesis: The attitudes of employees in the application of electronic banking do not differ according to gender.

In order to perform the appropriate statistical test for this hypothesis, it must be formulated in the following form:

Ho: There is no statistically significant relationship between workers' attitudes towards factors that help the application of electronic banking in the marketing of banking services attributed to gender.

H1: There is a statistically significant relationship between the attitudes of employees towards factors that help the application of electronic banking in the marketing of banking services attributed to gender.

To test the previous statistical hypothesis, the "T" test was used to test the extent to which there is a relationship between the gender variable and the attitudes of workers towards factors that help in the application of electronic banking, and the following table (6) shows this:

Table (6) The Extent of the Relationship between the Gender Variable and the Attitudes of Employees Towards the Factors Assisting the Application of Electronic Banking

Significance Level	Degree of Freedom	T value	Standard deviation	Arithmetic Average	Gender
0.448	38	0.768	0.272	2.833	Male
			0.260	2.781	Females

Through the results presented in the previous table (6), it was found that there are no significant differences between the attitudes of employees towards the auxiliary factors for marketing banking services through the electronic banking application attributed to gender, where the calculated T value was (0.768), which is less than the tabular T value, which is a non-significant value at the significance level of 0.05. In light of the previous analysis, the researcher finds that there is no statistically significant relationship between the attitudes of the two worlds towards the auxiliary factors for the marketing of banking services through electronic banking and the gender variable, and therefore the non-negligence hypothesis is accepted and the alternative hypothesis is rejected, thus the validity of the first sub-hypothesis is shown.

Second: Testing the second sub-hypothesis: Employees' attitudes towards the auxiliary factors for marketing banking services through the application of electronic banking do not differ according to age.

In order to perform a statistical test that is appropriate to this hypothesis, it is necessary to formulate it in the following form:

Ho: There is no statistically significant relationship between the attitudes of employees towards the factors that help to market banking services through the electronic banking application and age.

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H1: There is a statistically significant relationship between employees' attitudes towards the auxiliary factors for marketing banking services through the application of electronic banking and age.

To test the previous statistical hypothesis, univariate analysis was used to test the extent to which there is a relationship between the age variable and the attitudes of employees towards the auxiliary factors for marketing banking services through the application of electronic banking, and the following table (7) shows this:

Table (7) The Extent of a Relationship between the Age Variable and the Attitudes of Employees Towards the Factors Supporting the Use of Marketing through the Electronic Banking Application

Morale level	F value	Average Freedom	Degrees of Freedom	Total Squares	Source	R.M.
0.697	0.482	23.633	3	70.900	Between groups	1-
		49.080	36	1766.875	Within Groups	2-
			39	1837.775	Total Contrast	3-

Through the results of the previous table (7), it was found that there are no significant differences between the attitudes of employees towards the auxiliary factors for marketing banking services through the application of electronic banking and the age variable, where the calculated value of "F" was (0.482), which is less than the tabular value of "F", which is an insignificant value at the significance level of 0.05, and the degree of freedom (36), and that the significance level of 0.697 is greater than the significance level approved for the study and is equal to 0.05, and on this basis, we conclude that no There is a relationship between the attitudes of employees towards the auxiliary factors for the marketing of banking services through the application of electronic banking due to age, and therefore the decision here is to accept the imposition of nothingness and reject the alternative imposition, thus proving the validity of the second sub-hypothesis here.

Third: Testing the Third Sub-Hypothesis:

This hypothesis states that the attitudes of employees towards the auxiliary factors for marketing banking services through the application of electronic banking do not differ according to the educational level.

This hypothesis has been reformulated in a way that is proportional to its statistical analysis, as its formula has become as follows:

Ho: There is no statistically significant relationship between the attitudes of employees towards the auxiliary factors for marketing banking services through the electronic banking application and the educational level.

H1: There is a statistically significant relationship between the attitudes of employees towards the factors that help to market banking services through the application of electronic banking and the educational level.

To test the previous statistical hypothesis, univariate analysis was used to measure the impact of the educational level on the attitudes of employees towards the auxiliary factors for marketing banking services through the application of electronic banking, and the following table (8) shows the results of this analysis as follows:

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Table (8) The Extent of a Relationship between the Educational Level Variable and the Attitudes of Employees Towards the Factors Supporting the Use of Marketing through the Electronic Banking Application .

Morale level	F value	Average Squares	Degrees of Freedom	Total Squares	Source	R.M.
0.509	0.786	37.679	3	113.038	Between groups	1-
		47.909	36	1724.738	Within Groups	2-
				1837.775	Total Contrast	3-

Through the previous results and the results shown in Table (8), it was found that there are no significant differences between the attitudes of the employees towards the auxiliary factors for marketing banking services through the application of electronic banking and the variable of the educational level, where the calculated value of "F" was 0.786, which is less than the tabular value of F, which is a non-significant value at the significance level of 0.05, and the degree of freedom (36.3), and that the significance level is 0.509, which is greater than the significance level adopted for the study and is equal to 0.05, and on this basis, the decision here is to accept the null hypothesis and reject the alternative hypothesis, and thus the third sub-hypothesis is shown here.

Fourth: The Fourth Sub-Hypothesis:

This hypothesis states that the attitudes of employees towards the auxiliary factors for marketing banking services through the application of electronic banking do not differ according to experience.

This hypothesis will be reformulated in a manner that is proportional to the statistical test, as this hypothesis becomes as follows:

Ho: There is no statistically significant relationship between employees' attitudes towards the auxiliary factors for marketing banking services through the electronic banking application and the experience variable.

H1: There is a statistically significant relationship between the attitudes of employees towards the auxiliary factors for marketing banking services through the application of electronic banking and the experience variable, and to test the previous statistical hypothesis, univariate analysis was used, and the following table (9) shows this:

Table (9) The Extent of the Relationship between the Experience Variable and Workers' Attitudes

Morale level	F value	Average Squares	Degrees of Freedom	Total Squares	Source	R.M.
0.391	1.030	48.425	3	145.275	Between groups	1-
		47.014	36	1692.500	Within Groups	2-
				1837.775	Total Contrast	3-

Through the results presented in the previous table (9), it was found that there are no significant differences between the attitudes of employees towards the auxiliary factors for marketing banking services through the Internet and the experience variable, where

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the calculated value of "F" was 1.030, which is less than the tabular value of F, which is a non-significant value at the significance level of 0.05 and the degree of freedom (36.3), and that the significance level is 0.391, which is greater than the significance level approved for the study and is equal to 0.05, and on this basis, we conclude that there is no relationship between Attitudes of Employees Towards Factors Assisting the Marketing of Banks' Services through the Application of Electronic Banking and between the Experience Variable, and on this basis, the decision here is to accept the non-imposition and reject the alternative imposition, and thus the fourth sub-hypothesis has been proven to be correct.

Findings and recommendations

First: Results:

- 1- It was found that there is a positive impact of electronic banking on the efficiency of the bank's performance, and this effect is represented in the significant improvement in the level of services provided by the bank to its customers, as well as an improvement in the level of productivity, and electronic banking has had a positive impact on the regulatory climate within the bank.
- 2- After statistically testing the second hypothesis, this hypothesis was proved to be correct, which states that the attitudes of the employees of the bank under study do not differ towards adopting the marketing of the services of the banks under study through the application of electronic banking according to their personal characteristics.

Second: Recommendations:

- 1- The implementation and expansion of the Bank's General Administration in electronic banking because of its positive impact on the efficiency of the performance of the branch under study, and the use of scientific methods to evaluate this performance on the one hand, and to identify the most important difficulties that may limit the implementation of electronic banking, because these difficulties will have a negative impact on the efficiency of the Bank's performance.
2. Continuously measuring and evaluating customer attitudes about the banking services provided by the Bank.

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