

## **The Impact of Using E-Services Application by Mobile Phones in Achieving Competitive Advantage in the Jordanian Commercial Banks**

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### **Abstract**

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*The study aimed to measure the impact of the use of E-Services by mobile phones to achieve competitive advantage in Jordanian commercial banks. The study relied on descriptive analytical methodology. The study population consist of (13) commercial banks in Amman City. The study sample was use the comprehensive survey of the banks managers departments, deputies and the department heads. A set of questionnaires were designed and developed to cover the study variables. The most result shows that there is a significant impact of mobile banking applications of all dimensions (personal account management, e-payment, e-transfer, credit card services-services)on Achieving competitive advantage of all dimensions(speed, confidentiality and security, diversity).The most important recommendation is raising awareness among the departments and managers of commercial banks about the concept of e-banking and e-mobile applications to assist in presenting ideas, creative ideas that increase the bank's growth and development of financial performance to achieve competitive-advantage.*

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**Keywords:** e. applications, mobile phone, competitive advantage.

### **Introduction**

Commercial banks are one of the most important economic establishments that contribute to raising the level of commercial activity in the country, through the provision of a range of banking services, which is the collection of funds, the granting of loans and credit, in addition to the collection of checks and bills of exchange, and the sale and purchase of securities and opening documentary credits With the advancement of technology and increasing interbank competitiveness, it is not only confidence, security and reassurance that affect the Bank's competitive advantage. Banks' banking operations have become more diverse and diverse. Achieving high speed and accuracy due to its high sensitivity, which has led to increased attention to the flexibility and clarity of the business of banks and ensure that they keep pace with the technological development that has proved effective in serving the world of business and finance?

Mobile e-banking is one of the modern technological tools through telecommunications and information companies, where banks have tended to rely on them in providing their services to their customers, and the aim was to provide banking services without the need to reach the bank with due regard for safety, in order to give Its customers greater convenience and reduce the cost and time on the client when conducting financial transactions in the bank. Hence, mobile banking applications offer many banking services including (personal account management, electronic payment, electronic transfer, credit card related services and electronic administrative services), where such banking services are the focus of attention of banks in order to meet the needs of customers and earn To their satisfaction on the one hand and to achieve competitive advantage on the other.

Mobile applications have also enabled the customer to conduct many e-banking operations, and e-applications have become among the factors that banks compete for because they are of great importance to customers. E-Mobile in achieving competitive advantage in Jordanian commercial banks.

### **Study Problem**

The competitiveness of Jordanian commercial banks and the diversity of their e-banking services have intensified competition among them, thus achieving the competitive advantage of banks. In order to achieve competitive advantage in all levels and services, which led to the development of banks and their systems significantly to keep pace with modern technology to provide their services through personal computers and mobile phones of customers? The study is aimed to find out "the impact of the use of electronic mobile in achieving competitive advantage in Jordanian commercial banks banking applications". To achieve the purpose of this study by answering the following questions:

**Main Question:** Is there any impact on the use of mobile e-banking applications (personal account management, e-payment, electronic transfer, credit card services, and e-services) in achieving the competitive advantage in its dimensions (speed, confidentiality, security, and diversity) at the Jordanian commercial banks? A number of sub-questions emerge from this question:

1. Is there any impact on using mobile e-banking applications (personal account management, e-payment, e-transfer, credit card services, and e-services) on the speed of service delivery with Jordanian commercial banks?
2. Is there any impact on the use of mobile banking applications (personal account management, e-payment, electronic transfer, credit card services, e-services) in the confidentiality and security of services at Jordanian commercial banks?
3. Is there any impact on the use of mobile e-banking applications (personal account management, e-payment, electronic transfer, credit card services, and e-services) on the diversity of services at Jordanian commercial banks?

### **Literature Review**

Banking is an important economic activity in any country, and if we look at it as an economic activity it has many characteristics. There is no doubt that the availability of these characteristics means that the banking activity must keep pace with the requirements of development in all aspects of economic and social activity in any country, regardless of the nature of its economic system or political philosophy. Banking services are defined as a set of economic things done by some companies and financial institutions for the management and investment of funds, for example, Personal Account Management: It is possible to say that the Bank operates its services and activities in an electronic environment, where the customer can access and manage his accounts, make cash payments and meet the value of bills and make transfers between his accounts within the bank or with third parties. It enables them to access their accounts, perform operations and obtain information without having to navigate bank branches. (Al-Haddad et al., 2012). All terminology refers to the management of the client's accounts and the completion of all business related to the bank via the Internet, whether at home or office or wherever or whenever he wishes. Where banks use the phone banking service to avoid the ranks of customers to inquire about their accounts and various other banking services, this service allows the customer to perform multiple operations including: information services request a statement of account, change the PIN numbers, and close and open accounts with ease. (Chemtai, 2016).

**Electronic payment:** The expansion of electronic banks and e-commerce allowed the diminution of the role of paper money and traditional payment in front of the flourishing of electronic payment, where money was the main means of settling financial transactions and payment was made in liquid or alternative means such as check and other traditional payment methods, but those methods It is not suitable for facilitating remote transactions in a digital environment such as electronic contracts concluded through the Internet where paper transactions are hidden, hence the importance of creating payment methods consistent with the nature of this digital obtained, and environment. (Al-Hajj, 2012).

Payment methods are the way in which an individual can pay the price of goods and services payment methods have evolved over time depending on the evolution of economic life and market conditions, first began the barter system and then emerged commodity money such as gold and silver, has proved this The system failed, and the use of paper money began to evolve as a result of technological developments in the areas of computer and information revolution, and the rapid growth in the use of international Internet, emerged through these successive developments e-banks and as long as new and modern banks operating according to the methods of electronic payment (Azmi,2017).

Electronic Funds Transfer (EFT): Electronic Funds Transfer (EFT) is a critical part of the online banking infrastructure of the bank. This system enables secure electronic transfer of cash transfers or payments from one bank account to another as well as the transfer of information related to such transfers. The process of granting authority to a bank, to make credit and debit transactions electronically from a bank account to another bank account; that is, the transfer is done electronically via phones, computers or modems instead of using paperwork, Transfers are carried out through the Automated Clearing House, a network owned by the participating banks through the electronic money transfer system (Azmi,2017).

Services related to credit card: This type of cards are the most prevalent in the world, being a loan and fulfillment tool together, "is a loan that can be used by the consumer at will, and may delay the repayment of this loan for fixed debt itself, holder of this card is not required to repay the loan immediately Credit cards are an easy-to-use tool for paying consumer goods and services, as an alternative to checks and cash, as they are easy to carry and safer than cash or checkbooks. Various countries of the world to run on Travelers who visit more than one country through a single payment instrument, rather than carrying different foreign currencies. (Chemtai, 2016).

Competitive advantage is defined as the set of skills, technologies, resources and capabilities that management can coordinate and invest to achieve higher value-added customer service and competitiveness than competitors. Competition strategy is defined by three main components: (David, 2011)

First: Method of competition: It is the strategy followed by the bank to reach a competitive advantage in the market and determined by the strategy of price, service, promotion and distribution. Second: Competition Circuit: means the target market and competitors of the Bank. Third: Competition Basis: Includes all the bank's assets and its ability to achieve a long-term competitive advantage. The competitive advantage of many banks has shown that their source is not linked to a good position in the face of external environment conditions, but to the ability of these banks to exploit their internal resources, which are competencies, knowledge and quality is one of the key elements. What effectively obtain the following final sources: (Wheelen & Hunger, 2012).

- Efficiency: Efficiency is reflected in the optimal utilization of available resources, and measured by the amount of inputs used to produce specific outputs, as the Bank as a tool to convert inputs to outputs. High throughput service compared to its competitors, allowing it to build competitive advantages.
- Quality: As a result of rapid changes and successive developments, the interest of banks to meet the wishes of customers and care for their satisfaction, as the price is no longer the factor driving the customer's behavior, but quality has become the first concern for him and the value he seeks, which is what obliged the banks that want to stay In the competition to provide high quality services (Shivenai, 2013).
- Knowledge: Intellectual assets are a fundamental pillar of the Bank's continued activity in a competitive environment based on information and knowledge. It has increased the interest of those banks that rely on measurable intellectual assets such as knowledge, as a prerequisite in their investment policies, and measuring the true value of knowledge has become necessary for banks with Special transactions, patents, and distinctive brands. Successful banks invest in what they know, transferring that knowledge through their regulatory channels for use in banking operations or in the development of structures, functions and operations (Omari. Hasan, Talal Bataineh ,2012).

The dimensions of competitive advantage are as follows:

- Fast service delivery: Achieving the competitive advantage of banks through mobile e-banking applications lies in achieving the element of speed in the completion and improvement of cash flow, the reliability of those flows and the speed of cash circulation in an environment based on speed and accuracy, and thus developed bank cards, became One of the most important means of electronic payment so that they represent more than 35% of the total modern payment methods because of the many advantages such as ease and speed in performance, and its services are guaranteed for the customer; it also has many benefits for banks in reducing expenses and costs. (Chemtai, 2016), e-banking applications have resulted in a technological revolution in the banking sector, which has contributed to the improvement of cash flow through the completion of electronic transfers and electronic clearing, which resulted in: the rapid transfer of cash and to reduce paperwork, and traditional checks . (Al-Haddad et al., 2012).
- Confidentiality and security of services: These electronic risks relate to inappropriate developments that can be exposed to banks in the provision of services through the banking distribution channels, and this in the absence of a reliable network to support and protect their activities in the Internet environment, where the reputation of banks can be damaged in case of Failure to provide online banking services in accordance with the standards of security, confidentiality, accuracy, continuity and immediate response to the requirements of its customers. (Raheem and Huari, 2004) E-money is also one of the achievements of our digital revolution. It is one of the newest industries reached by the commercial settlement systems, which aims to facilitate cash intermediaries on the one hand and reduce the costs of completion on the other hand, and provide a high degree of security. It has gained international acceptance both at the level of individuals and financial institutions that deal with it, in addition to its compatibility with the nature of electronic transactions that take place remotely without the presence of contractors (Worku et al .,2016).

### **Previous Studies**

Nahar (2016), this study aimed to detect and know the impact of smart phone applications on customer satisfaction in Jordanian commercial banks, where the study population consisted of a group of customers of commercial banks operating in the region. The study showed that there is an impact of smart phone applications on the positive word transferred and repeat purchase and fulfillment of desire as it showed that Secret factors Response and ease of dealing with banking applications affect average customer satisfaction. The study recommended that the banks studied should pay more attention to smart phone applications than they are currently and continue to develop these applications.

Hamad et al. (2016), this study aimed to evaluate the adoption of electronic banking by banks operating in Sudan using the Unified Theory of Acceptance and Use of Technology. In this study, the quality of service variable was included as one of the variables that affect adoption to replace the expected performance variables, expected voltage and concessional conditions included in the unified theory of acceptance and use of technology. The price and spread variables were also added as affecting the adoption of electronic banking services. The study reached a number of results, the most important of which are that the quality of service, price and spread, as well as the rest of the variables included in the unified theory of acceptance and use of technology affect the intention of customers to use e-banking in Sudan. There is also a steady growth in the use of e-banking channels in Sudan, indicating an increasing adoption of e-banking in Sudan.

Gashi (2017), this study aimed to identify the nature, types and tools of electronic payment cards in the Algerian external bank, it was concluded that the environment New banking, competition and applications for electronic payment cards led banks to find sophisticated mechanisms in the use and diversification of electronic banking services, and the tools used were the collection of documents and interview with external bank staff Touggourt agency. The study recommended banks to focus more on dealing with the basic requirements for the adoption of electronic banking services, which can be reflected in the wider adoption of those services in the agency Touggourt.

Abraheem, (2011), this study aimed to focused on quality of banking services as an important requirement for the continuation of customers to deal with the bank and that there is a positive relationship between the level of quality provided by commercial banks and customer satisfaction.

Arcand et al, (2017) this study focused on confidence factor effectively and tangibly and positively affects commitment and satisfaction. The quality of mobile banking affects trust, commitment and satisfaction, and trust is linked to a sense of security and privacy. No link was found between interface design and trust or commitment and satisfaction.

**Study Methodology**

**Study Approach**

In this study, the researchers used the descriptive analytical method in order to obtain the necessary data for the purpose of data analysis and classification to describe the sample of the study, and presented in the form of tables and forms, a questionnaire was designed, to collect data, which was analyzed using the program (SPSS), and then display the results The questionnaire was used as a tool to collect data related to the study variables. The study population consisted of (13) Jordanian commercial banks according to the SDC website. The validity of the study tool has been verified from a number of experts in the field of business and marketing. The internal consistency of the instrument was verified by calculating the Cronbach’s Alpha which equal to (.964) which is highly acceptable.

**Table (1) Kronbach Alpha coefficient of internal consistency of the tool**

Variable	Field	Coherence coefficient of internal consistency
<b>Independent Variable: Mobile e-banking applications</b>	Personal Accounting Management	.967
	e. Payment	.971
	e. Transferring	.971
	Credit Card Related Services	.889
	Electronic Administrative Services	.891
	<b>Dependent Variable: Competitive Advantage</b>	Speed in Service Delivery
Confidentiality and Security of Services		.859
Diversity in Services		.791
Overall		.964

**Test Results of Hypotheses**

The results of the main hypothesis test which stated: "There is no statistically significant impact at the level of significance ( $\alpha = 0.05$ ) for mobile e-banking applications (personal account management, e-payment, e-transfer, credit card related services, e-administration services).

According to Table (2), the value of F was (79.536), and the statistical significance level was (0.00). It is smaller than (0.05) and thus the null hypothesis was rejected The alternative hypothesis is that there is a statistically significant impact at the level of significance ( $\alpha = 0.05$ ) of mobile e-banking applications (personal account management, e-payment, electronic transfer, credit card related services, e-administrative services) on achieving the competitive advantage of Where (speed in the provision of services, confidentiality and security of services, diversity of services) at the Jordanian commercial banks.

**Table 2: Multiple regression test results for sample responses to the main hypotheses**

Model	Source of Data	Total squares	DF.	Average squares	F	Sig.
1	Regression	45.702	5	9.140	79.536	.000
	Residual	44.360	386	.115		
	Total	90.062	391			

Table (3) shows that the dimensions (electronic payment, electronic transfer, electronic administrative services) have a statistically significant effect at a level of (0.00) which is less than (0.05) on the achievement of competitive advantage in all its dimensions, while the remaining dimensions have no statistically significant impact on Level (0.05). To ensure that there is no high internal correlation between the elements of the independent variable (Multicollinearity) was extracted the variance inflation coefficient (VIF) as well as the tolerance variation (Tolerance) for all dimensions of the independent variable, and found that each VIF is less than 5 and therefore there is no correlation between independent variables and thus Multiple regression was possible

**Table 3 Inflation and variance coefficients of the independent sub-study variables**

Sub. Variable	Modulus B	Standard of error	Beta	T	Sig.	VIF	Tolerance
Personal Accounting Management	.031-	.065	.074-	.474-	.636	21.198	.047
e. Payment	.350	.068	.874	5.178	.000	22.345	.045
e. Transferring	.225-	.051	.551-	4.371-	.000	12.475	.080
Credit Card Related Services	.098-	.066	.151-	1.475-	.141	8.237	.121
Electronic Administrative Services	.418	.032	.594	13.232	.000	1.578	.634

The first sub-hypothesis test results which stated that "there is no statistically significant impact at the level of significance ( $= 0.05 \alpha$ ) for mobile e-banking applications (personal account management, electronic payment, electronic transfer, credit card services, services Multiple regressions were conducted to test this hypothesis. The result was shown in Table (4) that the level of statistical significance was (0.00), that is, it is smaller than (0.05). Alternative hypothesis and e There is a statistically significant impact at ( $\alpha = 0.05$ ) level of mobile e-banking applications (personal account management, e-payment, e-transfer, credit card related services, e-administrative services) on the speed of service delivery with Jordanian commercial banks.

**Table 4: The results of the multiple regression test of the sample answers on the paragraphs related to the first sub-hypothesis**

Model	Source of Data	Total squares	DF.	Average squares	F	Sig.
1	Regression	87.987	5	17.597	86.54	.000
	Residual	78.485	386	.203		
	Total	166.472	391			

The multiple regression tests was carried out as shown in Table (5) that the dimensions (electronic payment, electronic transfer, credit card related services, electronic administrative services) had a significant significance level (0.000) or they have a statistically significant effect at the significance level. (0.05) on the speed of service delivery, while (personal account management) has no statistically significant impact on the level (0.05).

**Table (5) Testing of Multiple Regression Coefficients**

Sub. Variable	Modulus B	Standard of error	Beta	T	Sig.
Personal Accounting Management	.089-	.087	.165-	. 1.025-	.306
e. Payment	.751	.090	1.380	8.352	.000
e. Transferring	.341-	.068	.773-	6.259-	.000
Credit Card Related Services	.341-	.088	.388-	3.868-	.000
Electronic Administrative Services	.467	.042	.488	11.123	.000

The results of the second hypothesis test, which stated that "there is no statistically significant impact at the level of significance ( $= 0.05 \alpha$ ) for mobile e-banking applications (personal account management, e-payment, electronic transfer, credit card services, e-administration services). Multiple regressions were conducted to test this hypothesis. The result, as shown in Table (6), was that the level of statistical significance was (0.00), it is smaller than (0.05), thus rejecting the null hypothesis and accepting the hypothesis. Alternative and e There is the impact is statistically significant at the level of significance ( $\alpha = 0.05$ ) for the applications of electronic banking services by mobile phone (personal account management, e-payment, transfer, services related to credit card, administrative services e) confidentiality and security services at the Jordanian commercial banks.

**Table (6) Results of Multiple Regression Test for Sample Answers to Paragraphs Related to Second Sub Hypothesis**

Model	Source of Data	Total squares	DF.	Average squares	F	Sig.
1	Regression	20.296	5	4.059	25.47	.000
	Residual	61.504	386	.159		
	Total	81.800	391			

The test of multiple regression coefficients as shown in Table (7) that the dimensions (personal account management, electronic payment, electronic administrative services) has reached a level of significance (0.000), that has a statistically significant impact at the level of significance (0.05) on the confidentiality and security The other dimensions have no statistically significant impact on the level (0.05).

**Table (7) Testing of Multiple Regression Coefficients**

Sub. Variable	Modulus B	Standard of error	Beta	T	Sig.
Personal Accounting Management	.214-	.077	.567-	2.789-	.006
e. Payment	.289	.080	.756	3.625	.000
e. Transferring	.011-	.061	.028-	.179-	.858
Credit Card Related Services	.048-	.078	.078-	.612-	.541
Electronic Administrative Services	.319	.037	.475	8.561	.000

The results of the third hypothesis test which stated that "there is no statistically significant impact at the level of significance ( $= 0.05 \alpha$ ) for mobile banking applications (personal account management, electronic payment, electronic transfer, credit card related services, electronic administrative services). The multiple regressions were conducted to test this hypothesis. The result, as shown in Table (8), was that the level of statistical significance was (0.00), it is smaller than (0.05). Null and accept the alternative hypothesis There is a statistically significant impact at the level of significance ( $\alpha = 0.05$ ) for mobile e-banking applications (personal account management, e-payment, e-transfer, credit card related services, e-administrative services) on the diversity of services in Jordanian commercial banks.

**Table (8) Results of Multiple Regression Test for Sample Answers to Paragraphs Related to Third Sub Hypothesis**

Model	Source of Data	Total squares	DF.	Average squares	F	Sig.
1	Regression	57.958	5	11.592	54.92	.000
	Residual	81.463	386	.211		
	Total	139.421	391			

The multiple regression tests were conducted. Table (9) showed that the dimensions (personal account management, electronic transfer, electronic administrative services) had a significance level less than (0.05), they have a statistically significant impact at the level of significance (0.05) on diversity in services, and the other dimensions have no statistically significant impact on the level (0.05).

**Table (9) Testing of Multiple Regression Coefficients**

Sub. Variable	Modulus B	Standard of error	Beta	T	Sig.
Personal Accounting Management	.210	.088	.426	2.380	.018
e. Payment	.011	.092	.021	.115	.908
e. Transferring	.236-	.070	.464-	3.378-	.001
Credit Card Related Services	.095	.090	.119	1.063	.289
Electronic Administrative Services	.468	.043	.534	10.937	.000

## Results Discussion

There is a statistically significant impact at ( $\alpha = 0.05$ ) level of mobile e-banking applications (personal account management, e-payment, electronic transfer, credit card services, e-services) on achieving competitive advantage in terms of speed, confidentiality and security, The results of this study were consistent with those of Al-Hajj (2012) that all the factors studied had a high impact on loyalty, although the degree of influence varied among them. ) There is a trace of ease servant has the benefit of use, cost, confidentiality and website design on customer loyalty. The dimensions (electronic payment, electronic transfer, and electronic administrative services) have a statistically significant level of significance (0.00) which is less than (0.05) on achieving the competitive advantage in all its dimensions, while the remaining dimensions have no statistically significant impact on the level (0.05). There is a statistically significant impact ( $\alpha = 0.05$ ) for mobile banking applications (personal account management, electronic payment, electronic transfer, credit card services, e-services) on the speed of Jordanian commercial banks. The dimensions (electronic payment, electronic transfer, credit card services, e-services) have reached a level of significance (0.000) that is, they have a statistically significant impact at the level of significance (0.05) on the speed of service delivery, while (personal account management) It has no statistically significant impact on the level (0.05).

## Recommendations

Based on the results of the study, we recommend the following:

1. Jordanian commercial banks management should adopt the concept of electronic banking services and electronic applications used by mobile phones, and the awareness of all its employees in order to provide ideas and creative ideas that increase the growth of the bank and the development of marketing performance of banking services and the performance and efficiency of employees and thus achieve the competitive advantage of banks.



2. Jordanian commercial banks management should increase their interest in the development of e-banking applications by mobile phone in terms of personal account management, electronic payment, electronic transfer and all its details because of its great importance in facilitating the procedures on customers, which contributes to gain their trust and loyalty to the bank, in addition to developing alternative plans and programs that can be used in case of any change in the environment surrounding the Jordanian commercial banks.
3. Jordanian commercial banks management should increase the interest of understanding the characteristics of effective competitive advantage through which banks develop and grow and knowing of how to manage these stages in a way that achieves them development and growth, and to avoid and avoid crises that may accompany the process of development and growth of banks.
4. Jordanian commercial banks management should adopt a modern technology and its applications in order to enable them to carry out their duties and responsibilities in a way that would give them a high competitive advantage that enhances their competitiveness among other banks, by employing the internal strengths of banks in the optimal investment opportunities in the business environment. , and capturing opportunities before its competitors.

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