



Arab American University
Faculty of Graduate Studies

**Impact of Islamic E-Banking Quality on Strengthening
Customers' Relationship Moderated by Bank Image: Case
of Palestine Islamic Bank**

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**This thesis was submitted in partial fulfilment
of the requirements for the Master's degree
in Quality Management**

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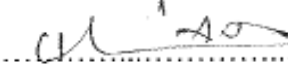
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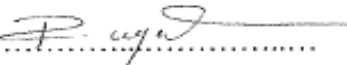
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DECLARATION

I certify that this thesis submitted for the Master's degree in Quality Management is the result of my own research, except where otherwise acknowledged and that this thesis (or any part of the same) has not been submitted for a higher degree to any other university or institution.

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ABSTRACT

This study aims to examine the impact of Islamic e-banking quality on strengthening the relationships with customers of the Palestine Islamic Bank, through bank image as a moderating variable. To achieve this objective, the quantitative hypothesis-testing research design is adopted. Primary data are collected, using the convenient random sampling, from 402 customers of the Palestine Islamic Bank who use e-banking services.

To collect the primary data, a questionnaire consisting of four parts is used. The first part aims to collect data on customers' demographic characteristics. The second one aims to gather data on customers' perceptions of the Islamic e-banking quality. The third part aims to collect data on customers' perceptions of the customer-bank relationship. Finally, the fourth part aims to collect data on customers' perceptions of bank image. A five-point Likert scale is used in the last three parts of the questionnaire. Data are analyzed using descriptive and inferential statistics.

The results show that the perceived levels of Islamic e-banking quality, bank image, and customer-bank relationship in the Palestine Islamic bank are all high with mean values of 4.02, 4.09, and 4.07 out of 5, respectively. Moreover, there are significant statistical differences in each of these three variables due to customers' demographic characteristics. Finally, the results confirm that Islamic e-banking quality positively affects customer-bank relationship in the Palestine Islamic Bank. However, this relationship does not depend on bank image.

The main recommendation of the study, among many others, is that the Palestine Islamic Bank should pay more and more attention to improving the Sharia compliance dimension of its e-banking services.

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CHAPTER ONE

INTRODUCTION

1.1 Overview

In this chapter, a background of the study is given, the problem statement is defined, the significance of the study is highlighted, the questions and objectives of the study are listed, the hypotheses to be tested are developed, and finally the most important concepts are defined.

1.2 Background of Study

Nowadays, service companies, especially banks, are doing their business in increasingly competitive environments. To be able to compete and survive in such environments, these companies have to do their best to achieve competitive advantage in the industry where they operate. Thus, not only service quality has become the core of service-providing companies but also a hot topic of research.

In Palestine, the banking sector is characterized as being highly competitive. This is mainly due to the fact that there are thirteen banks (both local and from abroad, traditional and Islamic) licensed in the country with more than three hundred branches and offices (Palestine Monetary Authority, 2021). High quality services are therefore required to be offered by each of these banks to differentiate itself from the other banks and thus gain competitive advantage over them.

Even though Islamic banking (i.e. providing banking services that are Sharia compliant) is witnessing increasing popularity all over the world, it is still at an early stage in Palestine (Alnaser et al., 2017) where the Islamic banks are facing severe competition

from the conventional banks. This is not surprising given that there are only three Islamic banks, including the Palestine Islamic Bank, with nearly eighty branches and offices compared with ten conventional banks with nearly three hundred branches and offices (Palestine Monetary Authority, 2021).

The Islamic banks have nearly ten percent of total assets of the entire Palestinian banking system, approximately eleven percent of total deposits with the banking system, about thirteen percent of credit facilities given to customers, and roughly nine percent of owners' equity of all banks in the country (Palestine Monetary Authority, 2020).

In light of this severe competition, Islamic banks are becoming under increasing pressure to deliver quality services to customers, including e-banking services, in an attempt to enhance relationships with their customers, especially in this era of information technology. Consequently, Islamic banks have to analyze the perceptions of customers to be able to deliver quality services, including e-banking services, that not only meet but also exceed their expectations.

Thus, and given the increasing need to carry out more empirical studies on Islamic e-banking quality and its potential impact on many variables, the current study aims to fill this knowledge gap in the Palestinian context by assessing the level of Islamic e-banking quality, customer-bank relationship, and bank image from viewpoints of customers of the Palestine Islamic Bank and investigating the potential effect of this service quality on strengthening customers' relationship using bank image as a moderating variable.

1.3 Problem Statement

The banking sector plays an important role in the Palestinian economy. In fact, the sector is characterized as being highly competitive, with thirteen banks, local and foreign, operating in the West Bank, Palestine, with more than three hundred branches and offices. Only three of these banks are Islamic, with nearly eighty branches and offices (Palestine Monetary Authority, 2021).

Even though Islamic banking is growing rapidly globally, it is still at an early stage in Palestine (Alnaser et al., 2017) where the three Islamic banks are facing critical challenges primarily represented by severe competition from the other ten traditional banks.

Consequently, strengthening relationships with the customers of those banks is vital for them to succeed and also continue in the long term, especially in this era of information technology. Thus, providing quality services, including e-banking services, is a prerequisite.

In the sequel, it is important for Islamic banks to assess their e-banking quality and to investigate its impact on strengthening their relationships with customers while considering bank image as a moderating variable.

To this end, the study aims at investigating the impact of Islamic e-banking quality on strengthening customers' relationship in the Palestine Islamic Bank with bank image as a moderating variable.

1.4 Significance of Study

The study derives its significance from three main points. First, the banking sector is among the most competitive and dynamic economic sectors all over the world. In the Palestinian context, the banking sector is also characterized as a competitive one, with

thirteen banks providing services to their customers in the West Bank, Palestine, three of them are Islamic banks.

Second, since the banking sector in Palestine is highly competition, banks in general and Islamic banks in particular need to offer their customers quality services, including e-banking services in an attempt to strengthen the relationship with their customers.

Finally, a few studies examined the impact of e-banking quality on satisfaction, loyalty, and trust in the Palestinian context (e.g. Sulaiman and Abdelkarim, 2019). However, more empirical studies in Palestine need to be carried out to examine the potential impact of e-banking quality on strengthening customer-bank relationship, particularly in the Islamic banking context, using bank image as a moderating variable.

1.5 Questions of Study

The study is conducted to answer the following main question: What is the impact of Islamic e-banking quality on the customer-bank relationship from viewpoints of Palestine Islamic Bank customers taking into consideration the moderating role of bank image?

However, the sub-questions are as listed below:

1. What is the level of e-banking quality from viewpoints of Palestine Islamic Bank customers?
2. What is the level customer-bank relationship from viewpoints of Palestine Islamic Bank customers?
3. What is the level of bank image from viewpoints of Palestine Islamic Bank customers?

4. What is the impact of e-banking quality on the customer-bank relationship in the Palestine Islamic Bank?
5. What is the moderating impact of bank image on the relationship between Islamic e-banking quality and customer-bank relationship in the Palestine Islamic Bank?

1.6 Objectives of Study

The main objective of the study is to investigate the potential impact of Islamic e-banking quality on strengthening customers' relationship moderated by bank image in the Palestine Islamic Bank.

However, the detailed objectives are as follows:

1. To assess the level of Islamic e-banking quality from viewpoints of Palestine Islamic Bank customers.
2. To assess the level of customer-bank relationship from viewpoints of Palestine Islamic Bank customers.
3. To assess the level of bank image from viewpoints of Palestine Islamic Bank customers.
4. To investigate the impact of Islamic e-banking quality on the customer-bank relationship in the Palestine Islamic Bank.
5. To investigate the moderating impact of bank image on the relationship between Islamic e-banking quality and customer-bank relationship in the Palestine Islamic Bank.

1.7 Hypotheses Development

As mentioned previously, this study aims at investigating the impact of Islamic e-banking quality on strengthening customers' relationship in the Palestine Islamic Bank using bank image as a moderating variable.

The following hypotheses are developed:

- H₁: There are significant statistical differences in the perceived level of Islamic e-banking quality in the Palestine Islamic Bank due to customers' demographic characteristics.
- H₂: There are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' demographic characteristics.
- H₃: There are significant statistical differences in the perceived level of the Palestine Islamic Bank image due to customers' demographic characteristics.
- H₄: There is a significant statistical relationship between Islamic e-banking quality and customer-bank relationship in the Palestine Islamic Bank.
- H₅: Bank image moderates the relationship between Islamic e-banking quality and customer-bank relationship in the Palestine Islamic Bank.

1.8 Terminology of Study

The most important concepts used in this study are defined below:

E-Service Quality

Customers' general assessment regarding the excellence of services that are provided via electronic channels (Liao et al., 2011).

Customer Relationship

A higher-order construct that is linked to a customer's overall evaluation of the relationship with the provider of a service at a given point of time as a result of all former interactions with the provider (Keating et al., 2011).

Bank Image

The depiction of the bank in the eyes of the audience (Smajlovic, 2010).

CHAPTER TWO

LITERATURE REVIEW

2.1 Overview

This chapter discusses the theoretical framework of e-service quality, relationship quality, and corporate image. Then, an overview of the Palestine Islamic Bank is given. Finally, the most relevant empirical studies that investigated e-banking quality and its impact on strengthening relationships with customers are briefly reviewed.

2.2 E-Service Quality

In this section, the concept of e-service quality, particularly in the banking context, is defined. In addition, the benefits generated from delivering excellent e-services are discussed. Finally, the different dimensions that are used to measure this construct are identified.

2.2.1 Concept of E-Service Quality

Before discussing the different dimensions used to measure the construct of e-service quality, it is necessary first to define this concept. Here, it is worth saying that there is no generally accepted definition. Actually, the concept of e-service quality has been defined in different ways as shown below.

According to Liao et al. (2011), the quality of e-services refers to the customers' general assessment regarding the excellence of services that are provided via electronic

channels. Similarly, e-service quality can be defined as the aggregate judgments and opinions of customers regarding the service delivery in the online market (Alanezi et al., 2011).

In addition, Lee and Lin (2005) defined e-service quality as a total customer judgement of the goodness of e-service provision in the online market. Similarly, Santos (2003) said that this concept refers to the aggregate assessment of customers regarding how excellent e-services are provided via electronic platforms.

Another definition of e-service quality was provided by Zeithaml et al. (2001) who said that this concept denotes the level to which a website enables the delivery of services to customers in an efficient and effective manner.

Finally, Jun and Cai (2001) defined the concept of e-service quality, in the context of banking, by saying that it refers to the actual level of quality relating to the provision of e-banking services.

For the purpose of this study, Islamic e-banking quality refers to the overall assessment made by customers of the Palestine Islamic Bank regarding the excellence or superiority of banking services that are provided to them via electronic channels including ATMs, online and mobile banking, and SMS services.

2.2.2 Benefits of E-Service Quality

Due to increasing competition in the banking industry and accelerating technological advancement, it is of great importance for banks to deliver excellent e-banking services. Actually, providing quality e-banking services is beneficial for several parties including the banks themselves and their customers. The most important benefits of e-services, particularly in the banking sector, are briefly discussed below.

First, providing services to customers using e-banking enables banks to be more efficient due to three main reasons: (1) decreasing the time of processing transactions, (2) downsizing staff, and (3) reducing costs. The end result is more profits over the long run (Al-Adwan and Al-Tarawneh, 2017). In the same context, Alshurideh et al. (2017) concluded that using e-banking services improves banking transactions and provides them rapidly.

According to Ariff et al. (2012), delivering high e-banking services is vital for banks to be and then remain competitive in the banking sector. Similarly, Fassnacht and Koese (2006) emphasized that continuous provision of excellent e-service quality is a main factor of competitive advantage.

To addition, Yoon (2012) summarized the benefits of providing banking services using online banking in six main points: (1) executing banking transactions more efficiently, (2) minimizing the time and costs required to execute banking transactions, (3) improving customers' satisfaction, (4) enhancing customers' loyalty, (5) increasing productivity, and ultimately (6) achieving more profits.

Finally, it is more efficient, in terms of time, location, and cost, for customers to conduct their banking transactions using e-services provided by banks (Joseph and Stone, 2003). More specifically, customers can execute their transactions promptly whenever they want, (24) hours a day, (7) days a week, from anywhere without having to come to the bank, and with minimal transaction costs (Sorooshian et al., 2013).

2.2.3 Dimensions of E-Service Quality

Since the term of "e-service quality" is somewhat a new one, its measurement is still controversial among academics and practitioners, with several models trying to tap the

different dimensions of this concept. However, below is a brief review of the most important dimensions of this construct.

According to Hossein and Azadeh (2014), six dimensions form the construct of e-service quality: (1) dependability, (2) responsiveness, (3) proficiency, (4) efficiency, (5) confidentiality, and (6) product range.

Nathan (2014) identified efficiency, fulfillment, system availability, privacy, trust, site appearance, responsiveness, and interaction as the eight main dimensions of e-service quality.

Moreover, Ojasalo (2010) said that website design, customers' service, customers' trust, and customers' fulfillment are the four key dimensions of e-service quality.

The six e-service quality dimensions that were suggested by Swaid and Wigand (2009) are: (1) website usability, (2) quality of information, (3) reliability, (4) responsiveness, (5) assurance, and (6) personalization. In this regard, the first dimension means ease of using and navigating the website by different users. The second dimension denotes usefulness of website information. The third dimension describes website dependability in terms of authorization, tracking of transactions, and accuracy of promised services. The fourth dimension relates to having guidance and support when required. The fifth dimension measures the level of users' trust in the website. Finally, the last dimension refers to personalized care and distinguished services that are customized to satisfy different needs.

Raman et al. (2008) proposed six dimensions to tap the construct of e-service quality in the banking sector. They are: (1) user-friendliness, (2) appearance, (3) dependability, (4) customization, (5) communication, and (6) motivation. In this context, the first

dimension relates to aspects such as how easily the website address can be memorized, how easily it is navigated by users, availability of brief and comprehensible information, and accessibility to clear terms and conditions. The second dimension is the degree to which graphics and colors are nice-looking. The third dimension means true and updated content as well as prompt support and technical services. The fourth dimension denotes personalized attention. The fifth dimension deals with how easily users can contact the website administrator and how many communication tools are available. Finally, the last dimension refers to the incentives given by the website administrator to retain the present users and attract potential ones.

The eight dimensions that are used to measure e-service quality are: (1) functionality, (2) website content, (3) communication, (4) customization, (5) ease of use, (6) dependability, (7) speed, and (8) confidence (Sohn and Tadisina, 2008).

In 2002, Barnes and Vidgen determined usability, design, information, confidence, and empathy as the five dimensions of e-service quality. In this context, usability means ease of navigation. Design relates to good-looking appearance. Information is appropriateness of the data provided for different users. Confidence denotes carrying out transactions safely and protecting users' personal data. Finally, empathy deals with personalization and communication.

The most important scale to measure service quality was developed by Parasuraman et al. in 1988. It is the SERVQUAL which grouped 22 items into five dimensions. This scale is still the most widely used to measure quality in several service settings including, but not limited to, banking, education, health care, and tourism. Reliability, tangibles, responsiveness, assurance, and empathy are the five dimensions of the scale.

These five dimensions can also be used in the context of e-banking. In this context, *Reliability* denotes the degree to which services are delivered dependably and accurately. This relates to delivering services in accordance to customers' expectations with respect to speed (i.e. how fast transactions are processed), accuracy (how correct transactions are processed) and whether e-banking services are available all the time as expected.

Tangibles describe the appearance of physical assets. In the e-banking setting, this relates to appearance of equipment and facilities used to deliver e-banking services. In addition, the staff providing guidance to customers on how to use these services should look neat.

Responsiveness refers to the readiness and desire to help customers and deliver quick services. In the e-banking context, this relates to helping customers when they complain about e-banking services including instances where accounts are debited while money has not been withdrawn and cases when e-banking services are out of service.

Assurance measures the level to which staff are knowledgeable and able to enhance customer trust. With respect to e-banking, banks need to have employees who have in-depth knowledge on e-banking to enhance customers' confidence especially in cases of technical problems. Therefore, to generate trust, banks should make sure that e-banking services are working properly all the time and particularly during peak hours.

Finally, *Empathy* means providing care and personal attention to customers. In regard to e-banking, this means that banks must care about customers who use e-banking services. Empathy is particularly important when e-banking services are completely out of service in order not to leave customers stranded and thus make them complain that

the bank does not care. Instead, banks should open their branches to customers beyond the typical working time to meet their needs.

In this study, five dimensions are used to measure the level of Islamic e-banking quality in the Palestine Islamic Bank. They are: (1) efficiency, (2) reliability, (3) security and privacy, (4) responsiveness and communication, and (5) Sharia compliance.

In this context, efficiency is defined as the ability to use e-banking services with minimum effort. Reliability means the degree to which customers can depend on services provided by e-banking. The dimension of security and privacy is concerned with providing personalized and safe e-banking services. The dimension of responsiveness and communication denotes willingness to assist customers who use e-banking services and the ease of communicating with administrators when facing technical problems. Finally, Sharia compliance is the level of adhering to Sharia rules while providing e-banking services.

2.3 Customer Relationship

In this section, the concept of customer relationship is defined. In addition, the benefits generated from strengthening relationships with customers are discussed. Finally, the different dimensions used to measure this construct are identified.

2.3.1 Concept of Customer Relationship

Before discussing the various benefits that can be generated from having strong relationships with customers and identifying the various dimensions that are used to measure this construct, it is important first to clarify the nature of this concept. Here, it is emphasized that there is no single definition. Therefore, the most important definitions are reviewed below.

Keating et al. (2011) defined customer relationship as a higher-order construct that is linked to a customer's overall evaluation of the relationship with the provider of a service at a given point of time as a result of all former interactions with the provider.

Customer relationship was also defined by Kotler and Armstrong (2008) who said that it refers to the entire process that aims to create and retain profitable relationships with customers through adding value and satisfying them.

In addition, customer relationship is defined as the aggregate evaluation of how strong a relationship is between two parties (Palmatier et al., 2006). Similarly, Garbarino and Johnson (1999) defined customer relationship as the total evaluation of the extent to which the relationship between the parties is strong.

Smith (1998) defined the concept of customer relationship as an overall assessment of the strength of the relationship between two parties in responding to their needs and anticipations.

Finally, Hennig-Thurau and Klee (1997) suggested that customer relationship is the level of suitability of the relationship to meet customer wants from the relationship. In the same way, according to Jarvelin and Lehtinen (1996), customer relationship is defined as the perception of the customer regarding the level to which the relationship with the service provider meets his or her expectations.

For the purpose of this study, customer-bank relationship refers to the extent to which the Palestine Islamic Bank has strong relationships with its customers. It is measured using the three dimensions of satisfaction, commitment, and trust.

2.3.2 Benefits of Customer Relationship

The literature on customer relationship confirms that several benefits can be extracted by companies that strengthen their relationships with customers. Below is a review of the most important of these benefits, particularly in the context of banking industry.

Izogo (2016) summarizes the importance of keeping excellent relationships with customers by saying that it is the magical solution for companies to be successful over the long run.

Many academics and researchers confirmed that strengthening relationships with customers, particularly via e-services, is a significant contributor to customers' loyalty (Jesri et al., 2013; Ozen, 2015; Rafiq et al., 2013; Shin et al., 2013; Wang et al., 2015).

According to Buttle (2009), strengthening relationships with customers is important to have continuing and money-making relations with them. In other words, strengthening relationships with customers results in more profits for companies and improved value-added for customers.

In addition, Ndubisi (2007) confirmed that three benefits arise from strengthening the relationship between banks and their clients, particularly in an increasingly competitive banking sector: (1) improving clients' loyalty, (2) achieving more profits, and (3) gaining stronger competitive position.

Moliner et al. (2007) mentioned five benefits that can be gained from building strong relationships with customers: (1) customers' loyalty, (2) more cooperation, (3) better operational planning, (4) confidence, and (5) business continuity.

According to Palmer (2002), gaining competitive advantage in the market is greatly associated with strengthening the relationships with customers, particularly in an environment that is mainly characterized by technological development.

Earlier in 1990, Crosby et al. explained the importance of having strong customer relationship, from customers' viewpoint, by saying that it minimizes the uncertainty they perceive mainly when the company enhances their trust through showing constant levels of integrity.

2.3.3 Dimensions of Customer Relationship

Having discussed the various definitions of customer relationship and its benefits to companies, it is now important to identify the dimensions that are used to measure this construct. In this context, it is worth noting that even though there is no general agreement on the dimensions that make up customer relationship (Athanasopoulou, 2009), academics and researchers agree that this construct is a higher-order one consisting of several dimensions (Woo and Ennew, 2004). The most important of these dimensions are summarized below.

First of all, the two dimensions of satisfaction and trust are mentioned by several academics and researchers as key constituents of customer relationship (e.g. Al-alak, 2014; Izogo, 2016; Liu et al., 2011).

Also, many academics and researchers suggested that the three first-level dimensions that are most frequently used to measure the construct of customer relationship are satisfaction, trust, and commitment (e.g. Athanasopoulou, 2009; Brodie, 2013; Brun et al., 2014; Chu and Wang, 2012; Hennig-Thurau et al. 2002; Palmatier et al., 2006;

Palmer, 2005; Rafiq et al., 2013; Smith, 1998; Vesel and Zabkar, 2010; Wang et al., 2006).

Despite the fact that Ndubisi (2007) identified commitment, communication, and complaint processing as the three dimensions that form customer relationship, Ndubisi and Wah (2005) had already added the two dimensions of trust and proficiency to the three dimensions mentioned above.

Earlier in 1990, Gronroos identified six main dimensions that make up the construct of customer relationship: (1) customer focus, (2) interaction, (3) marketing campaigns, (4) collaborative marketing, (5) service culture, and (6) gaining and using customer data.

In this study, the relationship of the Palestine Islamic Bank with its customers is measured using the three first-order dimensions of satisfaction, commitment, and trust. In this context, satisfaction is defined as an overall evaluation of customer's experience with the Palestine Islamic Bank. Commitment refers to the degree to which a customer is obliged to continue the relationship with the Palestine Islamic Bank. Finally, trust denotes the degree to which a customer depends on the Palestine Islamic Bank due to his or her confidence in the bank.

2.4 Corporate Image

In this section, the concept of corporate image, particularly in the banking context, is defined. In addition, the benefits generated from building positive corporate image are discussed. Finally, the dimensions that are used to measure this construct are identified.

2.4.1 Concept of Corporate Image

Before discussing the benefits of building positive corporate image and identifying the various components that make up this construct, it is necessary to define what this

concept means. In this regard, it is important to say that there is no single definition for this concept in the literature. Thus, the most important definitions of corporate image in general and bank image in particular are reviewed below.

First of all, Smajlovic (2010) summarized the nature of bank image by saying that it represents the depiction of the bank in the eyes of the audience. It is also helpful to recall that Kotler and Keller (2006) briefly defined the concept of corporate image by saying that it is a general view of an organization or its goods or services.

Knecht (2006) also provided a brief definition of corporate image when he said that it is a reaction to the stimulus transferred by an organization. By the same token, corporate image is seen as the end result of a personal response to a given company (Belanger et al., 2002).

Furthermore, Cornelissen (2000) summarized the definition of corporate image by saying that it is the overall impression formed at a specific point of time at a given degree of abstraction. In the banking sector, bank image refers to the consciousness of persons towards a given bank that they interact with (Cenker, 2000).

Another definition was given by Worcester (1997) who said that corporate image represents the final outcome of the interconnection of experiences, views, emotions, and facts that persons have about an organization. Similarly, image is a mental picture of an organization, good or service, individual, practice, or condition that is shaped by a given person based on his or her total past experiences, attitudes, ideas, philosophies, and so on (Kesic, 1997).

Earlier in 1995, Balmer defined corporate image as the overall perception of a given company by an individual or a group. Even earlier, Barich and Kotler (1991) said that

corporate image refers to the aggregate impression of a given company into the eyes of the business community. Bank image is a reflection of the name and status of a given bank in the banking sector and indicates its position relative to other rivals.

For the purpose of the current study, bank image refers to the overall perception of the Palestine Islamic Bank and its banking services in the eyes of its customers due to their interactions, feelings, opinions, and knowledge.

2.4.2 Benefits of Corporate Image

Companies, especially those operating in more and more competitive environments including banks, need to build strong corporate image to generate several benefits. The most important of these benefits are reviewed below.

Several academics and researchers concluded that corporate image is the cornerstone in the way customers think and therefore it directly shapes their loyalty, especially in the service sector including banking institutions (e.g. Chang and Yeh, 2017; Giovanis et al., 2014; Karyose et al., 2017; Lu and Liping, 2009; Malik et al., 2012).

In the same way, many scholars and practitioners confirmed that building strong corporate image, especially in an increasingly competitive banking sector, enhances customers' satisfaction (e.g. Ghanian et al., 2014; Karyose et al., 2017; Kuo and Tang, 2013; Roche, 2014).

In addition, a positive image of the bank in customers' eyes is necessary to be shaped because it eventually affects customers' assessment of the trustworthiness of the bank (Karyose et al., 2017).

Kandampully and Suhartanto (2000) concluded that corporate image plays a vital role in affecting customers' views of the products or services that companies offer. In this sense, corporate image largely influences consumers' purchasing behavior.

Also, corporate image is seen as a vital tool to position a given organization in the minds of present and future customers which results in distinguishing its goods or services from those of competitors (Keller, 1999).

Even earlier, Balmer and Stotvig (1997) emphasized the importance of building good corporate image, especially in the banking sector, by saying that it is the most significant source of differentiation.

2.4.3 Dimensions of Corporate Image

Having defined the concept of corporate image and discussed the various benefits that are generated from building strong corporate image, it is time to identify the different dimensions that are used to measure this construct.

According to Kotler and Keller (2013), three components reflect good corporate image: (1) excellent performance, (2) customers' care, and (3) memorable color, theme, and logo. Earlier, Kotler and Keller (2006) had mentioned corporate personality, corporate reputation, corporate values, and corporate identity as the four key dimensions that are used to measure corporate image.

Akm and Demirel (2011) viewed the construct of corporate image as consisting of three main components: (1) the cognitive component, (2) the affective component, and (3) the behavioral intention. Also in 2011, Milfelner et al. identified four dimensions of corporate image: (1) location, (2) price, (3) reputation, and (4) promotion.

In the financial sector, Bravo et al. (2009) identified service access, service offering, personal interaction, safety, and status as the key dimensions that make up the construct of corporate image.

Harrison (2000) suggested that corporate image is made up of four main dimensions: (1) corporate personality, (2) corporate reputation, (3) corporate values, and (4) corporate identity.

In addition, Nguyen and LeBlanc (1998) distinguished between the functional and the emotional constituents of corporate image. In this context, the first one captures aspects that have physical features while the later taps aspects that are psychological in nature.

Even earlier, Van Heerden and Puth (1995) categorized the items that are used to measure corporate image in the financial sector into four dimensions: (1) dynamism, (2) stability, (3) service, and (4) identity.

In this study, customers' perceptions of the Palestine Islamic Bank image are measured using nine items: (1) reliability, (2) offering distinctive services, (3) offering innovative services, (4) attractiveness of services, (5) familiarity with the bank, (6) social status, (7) reputation, (8) stability, and (9) value added.

2.5 Overview of the Palestine Islamic Bank

The Palestine Islamic Bank, one of the three Islamic banks licensed by the Palestine Monetary Authority to operate in Palestine along with the Arab Islamic Bank and Alsafa Bank, was founded in 1995. Currently, the bank has 45 branches and offices with over 80 ATMs spread all over Palestine which provide a wide range of Sharia-compliant banking services.

In 1997, the bank started providing its banking services to customers with authorized capital of \$100 million. In 2017, 2018, and 2019, the bank increased its paid-in capital to \$69 million, \$74 million, and \$77 million, respectively. Finally, in 2020, the bank's paid-in capital was increased to reach \$80 million.

The bank's vision is to be a pioneer of Islamic banking in Palestine. By employing digital banking solutions, the bank provides high-quality, first-class banking services to meet customers' needs. On the other hand, the bank's mission is to provide a wide range of up-to-date, innovative, and custom-made banking services that are Sharia-compliant.

The governance structure of the bank consists of the general assembly which includes all shareholders and is regarded as the top authority of the bank, the board of directors which is directly elected by the general assembly members, the executive management that is appointed by the board to manage the bank day by day, and the Sharia supervisory board that is responsible for insuring that the bank's policies and transactions are in accordance with Sharia.

With respect to e-banking, the bank provides a wide range of services to individuals and businesses as well including, but not limited to: (1) automated teller machines (ATMs), (2) digital contact center, (3) Islami online, (4) Islami mobile, (5) SMS services, and (6) electronic payment services. Each of these e-banking services is briefly described below.

1. Automated Teller Machines (ATMs)

As mentioned previously, the Palestine Islamic Bank has more than 80 ATMs that are located throughout the country. Via these machines, customers can electronically execute a wide range of banking services including, but not limited to, withdrawing and

depositing cash, transferring funds between accounts, getting bank statements, and exchanging currency (Annual Report of Palestine Islamic Bank, 2020).

2. Digital Contact Center

Within its policy to invest in digital services, the bank has recently founded the Digital Contact Center which aims to provide 24/7 services using an array of electronic channels including social media platforms, online chatting, emails, and telephone (Annual Report of Palestine Islamic Bank, 2020).

3. Islami Online

Using Islami Online, the Palestine Islamic Bank grants its customers the opportunity to conduct banking transactions at their own convenience in terms of time and place without visiting the branch. They can access various online banking services, whenever they want, with high levels of privacy and security.

The online banking services that are offered include: (1) currency exchange at preferential prices, (2) bills payment, (3) money transfer between various accounts, (4) money transfer to other recipients in the bank and from other banks, (5) cheque book request, and (6) bank statement request (Annual Report of Palestine Islamic Bank, 2020).

4. Islami Mobile

Through Islami Mobile, customers of the Palestine Islamic Bank can enjoy a broad range of banking services via their mobile phones. The most important of these services are: (1) searching for the locations of branches and ATMs, (2) being informed of daily exchange rates, (3) checking various accounts and viewing transactions, (4) checking

details of electronic cards, and (5) communicating with the bank (Annual Report of Palestine Islamic Bank, 2020).

The most important advantages of this service are: (1) it is available 24/7, (2) it saves time and effort, and (3) it is secure and private.

5. SMS Services

Via SMS services, the Palestine Islamic Bank keeps customers informed of the newest offers of banking services and programs, updates them with the latest news, and notifies them about their banking transactions by sending them SMS to their mobile phones (Annual Report of Palestine Islamic Bank, 2020).

6. Electronic Payment Services

The bank provides its customers with electronic payment services that enable them to electronically pay their bills, via Islami Online and Islami Mobile, to a variety of service providers, including among others, telephone and mobile companies, Internet companies, electricity companies, municipalities, and universities (Annual Report of Palestine Islamic Bank, 2020).

The main advantages of these services are that: (1) they are free of charge, (2) they are available all the time, (3) they save customers' time and effort, and (4) they are highly secured and private.

Lastly, it is worth saying that the bank has recently been granted many awards including, among others, "The Safest Islamic Bank in Palestine" for the year 2020, "The Best Islamic Bank in Palestine" in 2019, and "The Most Innovative Digital Bank in Palestine" in 2019.

2.6 Previous Empirical Studies

There is a vast body of empirical studies regarding the impact of e-service quality on strengthening relationships with customers, particularly in the banking sector. Below is a review of the most relevant empirical studies that investigated e-banking quality and its potential impact on strengthening customer-bank relationship.

In the UAE, **Sleimi et al. (2020)** investigate the impact of e-banking quality on customer loyalty, with customer satisfaction as a mediating variable, in the banking industry. The quantitative research approach was used where data were collected, using the cluster sampling technique, from a sample of 397 bank customers. The structural equation modeling was utilized in data analysis.

The findings showed that e-banking quality has a significant positive impact on customer loyalty. In addition, the results confirmed that customer satisfaction mediates this relationship.

In India, **Sharma et al. (2020)** investigated the effect of e-banking quality on customers' satisfaction. To achieve this objective, the quantitative hypothesis-testing research design was used. Via a structured questionnaire, primary data were gathered from 504 customers using the simple random sampling technique. Descriptive data analysis techniques and the multiple linear regression analysis were utilized to analyze data.

The developed linear regression model, with R^2 of 0.66, confirmed that the dimensions of e-banking quality have a significant positive impact on customers' satisfaction.

Also in India, **Shankar and Jebarajakirthy (2019)** examined the impact of e-banking quality on customer loyalty, considering the potential mediation role of trust. The

quantitative research design was utilized to achieve the main goal of the study. To measure e-banking service quality, four dimensions were used: (1) reliability, (2) website design, (3) security and privacy, and (4) service and support. The primary data were gathered, via a questionnaire, from a sample consisting of 1,028 customers who use e-banking services. Data were analyzed using the structural equation modelling technique.

The results of the study indicated that the two dimensions of reliability and privacy and security have significant positive impact on customer loyalty. Moreover, the results confirmed that the relationship between the dimensions of e-banking quality, with the exception of website design, and customer loyalty is mediated by customer trust in e-banking. Finally, the level of customer involvement moderates the above-mentioned relationship.

In Lebanon, **Hammoud et al. (2018)** examined the impact of four dimensions of e-banking service quality on customer satisfaction in the banking sector. The quantitative research design was used. Primary data were collected, via a structured questionnaire, from 258 bank customers who were selected using the convenience random sampling approach. In data analysis, the structural equation modeling technique was employed.

The main result of the study showed that the four dimensions of reliability, efficiency, responsiveness and communication, and privacy and security all positively affect customers' satisfaction.

In Jordan, **Sleimi et al. (2018)** examined the impact of e-banking quality on customer-bank relationship in terms of satisfaction using customer trust as a moderating variable. The quantitative research design was used where primary data were collected, using the

SERVQUAL scale, from 300 randomly selected customers of the Arab Bank in Amman. The SPSS was utilized to analyze the primary data using regression analysis.

The results confirmed that there is a significant and positive association between e-banking quality and customer satisfaction. In addition, the results showed that customers are satisfied with the five e-banking quality dimensions. Finally, the results established that the relationship between e-banking quality and customer satisfaction is moderated by customer trust.

Also in Jordan, **Al-Hawary et al. (2017)** examined the effect of e-banking quality on customer satisfaction with the services provided by Islamic banks. The quantitative research approach was employed. Data were randomly gathered, using a questionnaire, from 300 customers of two Islamic banks in the Northern Jordan. Six dimensions were used to capture e-banking quality: (1) reliability, (2) ease of use, (3) effectiveness, (4) website design, (5) privacy, and (6) responsiveness.

The main result of the study confirmed that four dimensions, namely ease of use, website design, privacy, and responsiveness have a significant positive effect on customers' satisfaction whereas the other two dimensions (i.e. reliability and effectiveness) have no significant effect.

In Iran, **Hasandoust and Saravi (2017)** explored the impact of e-banking service quality on customer-bank relationship, namely satisfaction, trust, commitment, and loyalty of customers. The quantitative hypotheses-testing approach was used. To achieve the objective of the study, 385 customers dealing with Bank Sepah in the Northern Tehran were randomly chosen to provide the data by filling the questionnaire. The structural equation modelling was employed to carry out statistical analysis.

The main result of the study confirmed that e-banking quality has a significant positive impact on customer-bank relationship in terms of satisfaction, trust, commitment, and loyalty.

In Canada, **Arcand et al. (2017)** examined the effect of five dimensions of mobile banking service quality on the customer-bank relationship quality (namely satisfaction, trust and commitment). Primary data were collected, using an electronic questionnaire, from a convenient random sample of 375 users of mobile banking devices. Descriptive and inferential data analysis techniques were used.

Path analysis confirmed that the dimensions of e-banking quality positively affect satisfaction, trust, and commitment. More specifically, security and practicality positively affect trust, enjoyment and sociality positively affect satisfaction and commitment, whereas design has no effect on satisfaction, trust and commitment. Finally, the results indicated that trust has a significant positive impact on both satisfaction and commitment.

In Ethiopia, **Ejigu (2016)** investigated the impact of e-banking service quality on the customer satisfaction of state-owned banks. To accomplish this objective, the quantitative hypothesis-testing research approach was used. Primary data were gathered, using the SERVQUAL model, from 190 customers based on stratified sampling technique. The data were analyzed using a number of statistical tests including descriptive statistics and regression analysis.

The results of the study showed that the dimensions of tangibility, reliability, responsiveness, and empathy positively affect customer satisfaction whereas assurance has no significant effect. In addition, the findings revealed that customers are more

satisfied with responsiveness than the other dimensions of e-banking service quality. Also, the four significant e-banking service quality dimensions totally explain nearly 79% of the variation in customer satisfaction.

Finally, **Khams and Moradi (2013)** examined the influence of e-banking service quality on the satisfaction and commitment of customers of the Parsian Bank of Tehran. The quantitative hypothesis-testing research approach was adopted. Primary data were gathered from 384 customers of the bank, using a structured questionnaire, based on the cluster sampling technique. Data were analyzed using both descriptive statistics and structural equation modeling (SEM).

The findings of the study showed that all hypotheses are supported. More specifically, e-banking service quality positively affects customer satisfaction. Moreover, satisfaction with e-banking services positively affects customer commitment. Finally, e-banking service quality positively affects customer commitment.

2.7 Comments on Previous Empirical Studies

Having reviewed the most relevant empirical studies that investigated the impact of e-banking service quality on strengthening relationships with customers, it is important to comment on these studies.

First, it is worth noting that all of the previous empirical studies used the quantitative hypotheses-testing research design where the primary data were collected from samples of customers using fully structured questionnaires. The current study is similar to the previous empirical studies with respect to the research design.

Regarding data analysis, all of the previous empirical studies used two types of statistical analysis techniques. The first is descriptive statistical methods such as means

and standard deviations. The second is inferential statistical methods such as regression analysis and structural equation modelling (SEM). In this study, both of descriptive as well as inferential statistical techniques are employed. More specifically, the descriptive statistics of means are used to assess the levels of the study variables (i.e. Islamic e-banking service quality, customer-bank relationship, and bank image). In addition, the regression analysis is used to examine the impact of the independent variable (i.e. Islamic e-banking service quality) on the dependent variable (i.e. customer-bank relationship), considering the moderating effect of bank image on this relationship.

The results of the previous empirical studies confirmed that the quality of e-banking services has a significant positive impact on strengthening customer-bank relationships, which means that providing quality e-banking services to customers leads to more sustainable and profitable relationships with those customers over the long run.

The current study is different from most of the previous studies with respect to three aspects. First, most of the previous empirical studies were applied to conventional or traditional banks. In contrast, the current study is applied within the context of Islamic banking using the Palestine Islamic Bank as a case study. Second, most of the previous empirical studies used the general SERVQUAL model to measure the quality of e-banking service quality. However, the current study adopts a measuring instrument other than the SERVQUAL which consists of the five dimensions of efficiency, reliability, security and privacy, responsiveness and communication, and Sharia compliance. Finally, none of the previous empirical studies included bank image as a moderating variable. But the current study incorporates bank image as a moderating variable to investigate its potential impact on the independent-dependent variables relationship.

CHAPTER THREE

METHODOLOGY

3.1 Overview

This chapter is dedicated to discussing the research methodology. More specifically, the research approach is selected, the population and sample of the study are determined, the data collection method is chosen, the development of the research instrument is described, the validity and reliability of the scales are established, the statistical analysis techniques are outlined, and finally some ethical issues are highlighted.

3.2 Research Approach

The main purpose of this study is to investigate the impact of Islamic e-banking service quality on strengthening the relationships with the customers of the Palestine Islamic Bank, considering the moderation effect of bank image.

Empirical studies could be qualitative, quantitative, or mixed in nature (Sekaran and Bougie, 2016). The first approach is selected when data collected are exploratory. In

this type of research, data are gathered from answers to interviews, from responses to open-ended questionnaires, through observations, or from secondary sources.

In contrast, the quantitative approach is chosen when theories are already available and hypotheses are developed regarding the phenomena of interest. In this type of research, data are generally gathered through structured questionnaires. Finally, mixed studies combine both qualitative and quantitative approaches.

In this study, the quantitative hypothesis-testing empirical research approach is adopted. More specifically, the primary data on the main variables (i.e. respondents' demographic characteristics, Islamic e-banking service quality, customer-bank relationship, and bank image) are collected from customers of the Palestine Islamic Bank who use e-banking services through a structured questionnaire that is personally administered.

3.3 Population and Sample of Study

Since the main objective of this study is to investigate the effect of Islamic e-banking service quality on strengthening relationships with customers of the Palestine Islamic Bank considering bank image as a moderating variable, the total population of the study consists of all customers of the Palestine Islamic Bank who use e-banking services.

Unfortunately, there are no official statistics on the total number of those customers. However, Sekaran and Bougie (2016) cited that, as a rule of thumb, a sample size that is between 30 and 500 is suitable for most studies. Therefore, a minimum of responses between this range would be enough for the purpose of this study.

3.4 Data Collection Method

Having developed the hypotheses of the study in Chapter One, data on each variable need to be collected. In this context, it is useful to recall that the main methods for collecting primary data are interviews, observations, and questionnaires. Questionnaires are of three main types: (1) personally administered questionnaires, (2) mail questionnaires, and (3) electronic questionnaires (Sekaran and Bougie, 2016).

In this study, questionnaires are employed as the data collection method. This is mainly due to the fact that collecting data using questionnaires is more efficient, in terms of money, time, and effort, than the other methods.

More specifically, after having the consent of the Palestine Islamic Bank, the researcher collected the necessary primary data by personally administering the questionnaires to a convenient random sample of customers who use e-banking services. A total of 500 questionnaires were directed to those customers from 11/03/2021 until 23/04/2021. However, a total of 402 questionnaires were received with a response rate of nearly 80%. All responses were found to be valid for descriptive and inferential data analyses.

In this regard, it is worth mentioning that questionnaires are decided to be personally administered for three main reasons. First, responses can be collected relatively within a short period of time. Second, any inquiries that the respondents might have can be made clear immediately. Finally, there is an opportunity to introduce the research topic to respondents and encourage them to provide honest responses.

3.5 Conceptual Model of Study

Figure 3.1 depicts the conceptual model used in the study, where Islamic e-banking service quality is hypothesized to affect the customer-bank relationship. More specifically, the e-banking service quality is the independent variable and the customer-

bank relationship is the dependent variable. Moreover, bank image is hypothesized to moderate the relationship between the independent and dependent variables.

In this context, it is worth noting that Islamic e-banking service quality is measured using the five dimensions of efficiency, reliability, security and privacy, responsiveness and communication, and Sharia compliance. Customer-bank relationship is measured using the three dimensions of satisfaction, commitment, and trust. Finally, bank image is measured using 11 items.

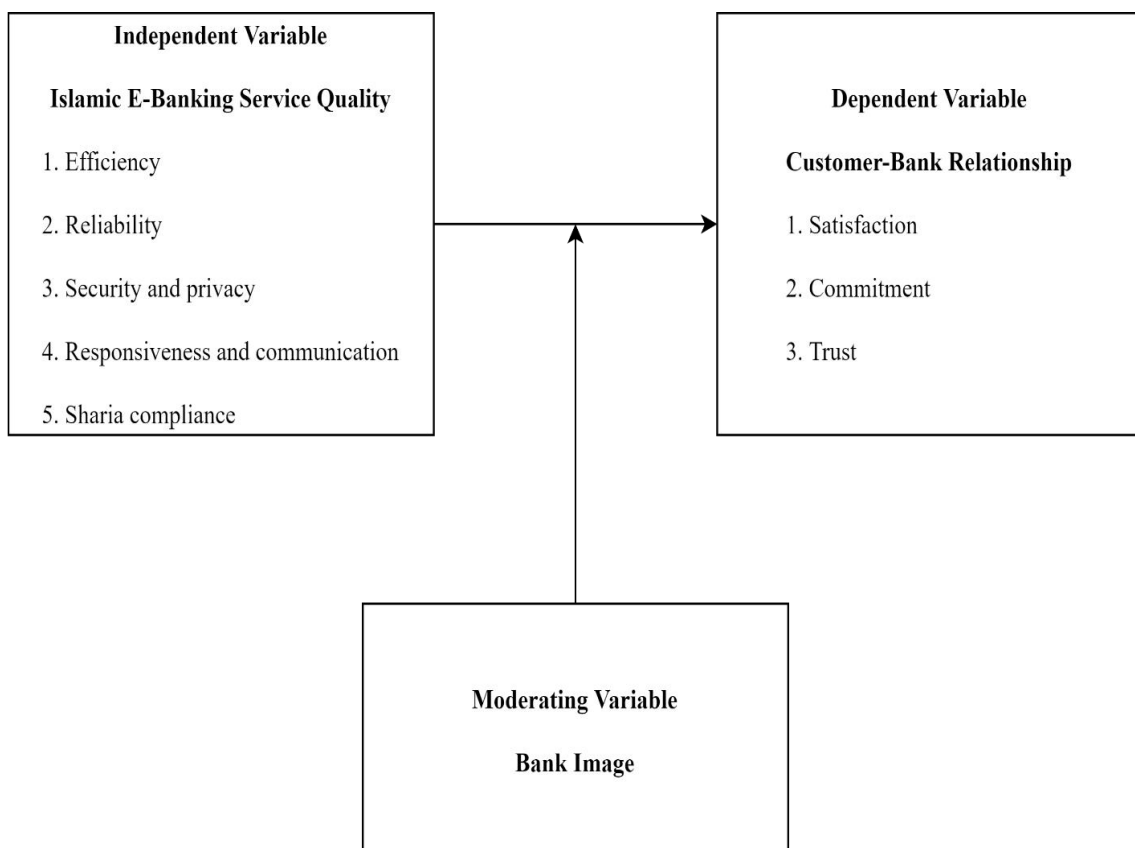


Figure 3.1: Conceptual Model of Study

3.6 Research Instrument

In this study, a fully-structured questionnaire is used as a data collection method. The developed questionnaire starts with an introduction in which respondents are informed of the purpose of the study and the privacy of data is assured. The questionnaire consists of four parts as follows:

Part One

This part aims to collect data on respondents' demographic characteristics. It includes the following six items:

1. Gender: (2 categories).
2. Age: (4 categories).
3. Educational level: (3 categories).
4. Employment status: (2 categories).
5. Monthly personal income: (4 categories).
6. Years of using e-banking services: (4 categories).

Part Two

This part aims to collect data on customers' perceived level of Islamic e-banking service quality in the Palestine Islamic Bank. This part contains 25 items belonging to the following five dimensions:

1. Efficiency: (6 items).
2. Reliability: (5 items).

3. Security and privacy: (5 items).
4. Responsiveness and communication: (5 items).
5. Sharia compliance: (4 items).

Part Three

This part aims to collect data on the level of customer-bank relationship, from the Palestine Islamic Bank customers' viewpoint. This part consists of 15 items belonging to the following three dimensions:

1. Satisfaction: (5 items).
2. Commitment: (4 items).
3. Trust: (6 items).

Part Four

This part aims to collect data on the level of bank image, from viewpoints of the Palestine Islamic Bank customers. This part consists of 9 items.

Finally, it is worth mentioning that a five-point Likert scale, ranging from “Strongly Disagree” (1) to “Strongly Agree” (5), is used in the second, third, and fourth parts of the questionnaire. In these parts, all items are positively phrased. Thus, no items need to be reversed. Higher scores (i.e. moving from “Strongly Disagree” to “Strongly Agree”) reflect better levels of Islamic e-banking service quality, customer-bank relationship, and bank image. The levels of these three variables are qualitatively evaluated according to Table 3.1.

Table 3.1 Qualitative Evaluation of Operational Variables	
Mean Interval	Qualitative Evaluation
1 –2.33	Low
2.34 –3.66	Moderate
3.67 –5	High

A copy of the questionnaire is available in Appendix A.

3.7 Validity and Reliability of Instrument

This section is dedicated to ensuring that the research instrument that is developed to measure the operational variables is really good. To do this, the validity and reliability of the research instrument are both established.

3.7.1 Validity of Instrument

According to Sekaran and Bougie (2016), validity is the degree to which the research instrument that is developed actually measures the variable that it is intended to measure. To say it differently, validity ensures that the research instrument measures the right concept.

Three types of validity are important to ensure the goodness of the research instrument: (1) content validity, (2) criterion validity, and (3) construct validity. Content validity is the most important of all (Sekaran and Bougie, 2016).

Content validity ensures that the research instrument contains enough and representative dimensions and items that tap the variable to be measured. Generally, the more the

dimensions and items that tap the variable to be measured, the higher the content validity. The content validity of the research instrument is usually ensured by a group of expert judges (Sekaran and Bougie, 2016).

To ensure the content validity of the research instrument, six expert judges evaluated the research instrument with respect to content, phrasing, form and sequencing of questions. Based on their feedback, the necessary modifications are made. Appendix B contains the list of expert judges who evaluated the research instrument.

3.7.2 Reliability of Instrument

The reliability of a research instrument refers to the extent to which it is unbiased and consistent over time and across different items in the instrument itself (Sekaran and Bougie, 2016).

To test the internal consistency of the scale, the Cronbach's alpha coefficient is usually used. Normally, Cronbach's alpha coefficients that are below 0.60, in the 0.70 range, and above 0.80 are considered poor, acceptable, and good, respectively. Briefly, the higher the Cronbach's alpha coefficient, the higher the internal consistency of the scale, and thus the better the research instrument (Sekaran and Bougie, 2016).

Table 3.2 shows the Cronbach's Alpha coefficients for the scales used to measure the different constructs of the study.

Table 3.2 Cronbach's Alpha Coefficients for Scales		
Construct	Number of Items	Cronbach's Alpha
Islamic e-banking quality	25	0.916
Efficiency	6	0.790

Reliability	5	0.797
Security and privacy	5	0.817
Responsiveness and communication	5	0.809
Sharia compliance	4	0.956
Customer-bank relationship	15	0.939
Satisfaction	5	0.870
Commitment	4	0.864
Trust	6	0.873
Bank image	9	0.911

Table 3.2 shows that the overall Cronbach's Alpha coefficient for Islamic e-banking quality is 0.916. In addition, the overall Cronbach's Alpha coefficient for customer-bank relationship is 0.939. Finally, the overall Cronbach's Alpha coefficient for bank image is 0.911. These three coefficients are well above the minimum recommended threshold of 0.70 (Sekaran and Bougie, 2016). Thus, the reliability of the three scales used in this research is considered good (Sekaran & Bougie, 2016). In summary, the reliability of the research instrument is established.

3.8 Statistical Analysis Techniques

In this study, descriptive and inferential statistical techniques are utilized in data analysis. More specifically, descriptive statistics, including frequencies and percentages, are used to describe respondents' demographic characteristics. In addition, descriptive statistics, including means and standard deviations, are used to assess customers' perceived levels of Islamic e-banking service quality, customer-bank relationship, and bank image in the Palestine Islamic Bank.

On the other hand, inferential statistics are used to test the hypotheses of the study that are developed in Chapter One. More specifically, the t-test and the one-way ANOVA are used to test if the customers' perceived levels of Islamic e-banking service quality, customer-bank relationship, and bank image significantly differ due to their demographic characteristics. However, the nonparametric tests of Mann-Whitney and Kruskal-Wallis one-way ANOVA are instead used if data prove not to be normally distributed.

On the other hand, the regression analysis technique is used to test the potential impact of Islamic e-banking service quality on the customer-bank relationship. Moreover, the moderating effect of bank image on the relationship between these two variables (i.e. Islamic e-banking quality and customer-bank relationship) is tested using regression analysis by including an interaction term in the regression model.

In this context, it is useful to recall that a moderating variable is defined as a variable that modifies the nature of the independent-dependent variable relationship. In other words, the effect of the independent variable on the dependent variable depends on another variable (i.e. moderating variable). This interaction is included as multiplication of two variables in the regression model (Sekaran and Bougie, 2016).

Finally, it is worth mentioning that the SPSS is used to carry out descriptive data analysis and inferential data analysis.

3.9 Ethical Issues

Some ethical issues with respect to this study are worth noting. First, respondents are informed of the purpose of the study in the introduction to the questionnaire. In addition, data provided by respondents are dealt with as strictly confidential and only

used for scientific purposes. Also, no misrepresentation of data is deliberately made. Finally, the researcher declares no conflict of interest, whatsoever, with any other party.

CHAPTER FOUR

DATA ANALYSIS AND DISCUSSION

4.1 Overview

This chapter presents data analysis and discussion. It starts with descriptive data analysis. Then, normality test is carried out. Finally, the hypotheses of the study are tested.

4.2 Descriptive Statistics

In this section, respondents' demographic characteristics are analyzed using the descriptive statistics of frequencies and percentages. Moreover, customers' perceived levels of Islamic e-banking service quality, customer-bank relationship, and bank image are analyzed in a descriptive way using means and standard deviations.

4.2.1 Respondents' Demographic Characteristics

In this section, respondents' demographic characteristics with respect to gender, age, educational level, employment status, monthly income, and years of using e-banking services are analyzed in a descriptive way.

Table 4.1 shows descriptive statistics for respondents' demographic characteristics.

Table 4.1 Respondents' Demographic Characteristics			
Variable	Category	Frequency	Percentage (%)
Gender	Male	182	45.3
	Female	220	54.7
Age	Less than 30	249	61.9
	30–40	81	20.1

Table 4.1			
Respondents' Demographic Characteristics			
Variable	Category	Frequency	Percentage (%)
	41–50	53	13.2
	More than 50	19	4.7
Educational level	Diploma or below	139	34.6
	BA	199	49.5
	Master's or above	64	15.9
Employment status	Employed	225	56.0
	Unemployed	177	44.0
Monthly income (NIS)	3,000 or less	233	58.0
	3,001–6,000	120	29.9
	6,001–9,000	35	8.7
	More than 9,000	14	3.5
Years of using e-banking	Less than 5	235	58.5
	5–10	80	19.9
	11–15	50	12.4
	More than 15	37	9.2
Total		402	100

The results of Table 4.1 indicate that 45.3% of respondents are males while 54.7% of them are females. It is obvious that respondents are nearly distributed equally among males and females. This may reflect interest in Islamic banking from both males and females.

With respect to age, 61.9% of respondents are less than 30 years, 20.1% are 30-40 years old, 13.2% are 41-50 years old, and only 4.7% are more than 50 years.

In terms of educational level, 34.6% of respondents have Diploma or below, 49.5% hold BA degree, and 15.9% hold Master's degree or above.

The distribution of respondents according to employment status indicates that 56.0% are employed whereas the remaining 44.0% are unemployed. In this context, it is clear that a high percentage of the unemployed uses e-banking services. This is mainly because they perceive e-banking services as less costly compared with visiting the branches of the bank.

Regarding monthly personal income, 58.0% of respondents earn NIS 3,000 or less, 29.9% earn NIS 3,001-6,000, 8.7% earn NIS 6,001-9,000, and only 3.5% earn more than NIS 9,000.

Finally, 58.5% of respondents have been using e-banking services for less than 5 years, 19.9% have been using e-banking services for 5-10 years, 12.4% have been using e-banking services for 11-15 years, and only 9.2% have been using e-banking services for more than 15 years.

4.2.2 Perceived Level of Islamic E-Banking Quality

In this section, respondents' perceived level of Islamic e-banking quality in the Palestine Islamic Bank is analyzed in a descriptive way.

Dimension 1: Efficiency

The descriptive statistics for the efficiency dimension of Islamic e-banking quality in the Palestine Islamic Bank are shown in Table 4.2.

Table 4.2 Descriptive Statistics for Efficiency		
Item	Mean Score	Qualitative Level
1. E-banking is time saving.	4.23	High
2. Services delivered through e-banking are quick.	4.39	High
3. E-banking services are easy to use.	4.21	High
4. E-banking services are provided in various languages.	4.43	High
5. Interaction with the e-banking system is understandable.	4.20	High
6. The e-banking system is flexible to interact with.	4.21	High
Total	4.28	High

The results of Table 4.2 indicate that the efficiency dimension consists of 6 items. When looking at each of these items, it is clear that Item 4 (e-banking services are provided in various languages) has the highest mean score whereas Item 5 (interaction with the e-banking system is understandable) has the lowest mean score. The other items have mean scores between these two bounds. Overall, the efficiency dimension has a high qualitative level, with a mean score of 4.28 out of a possible maximum of 5.

The researcher believes that the Palestine Islamic Bank has done a good job with respect to the efficiency dimension of Islamic e-banking. However, more effort needs to be done to make e-banking services easier to use, more understandable, and more flexible to interact with.

Dimension 2: Reliability

The descriptive statistics for the reliability dimension of Islamic e-banking service quality in the Palestine Islamic Bank are shown in Table 4.3.

Table 4.3 Descriptive Statistics for Reliability		
Item	Mean Score	Qualitative Level
1. E-banking provides accurate information.	4.14	High
2. I have confidence in the e-banking services.	4.19	High
3. E-banking delivers services right from the first time.	4.07	High
4. When e-banking promises to do something by a certain time, it does so.	4.15	High
5. I prefer using e-banking instead of visiting the branch.	4.22	High
Total	4.15	High

The results of Table 4.3 indicate that the reliability dimension consists of 5 items. When looking at each of these items, it is clear that Item 5 (I prefer using e-banking services instead of visiting the branch) has the highest mean score whereas Item 3 (the e-banking system performs banking services right from the first time) has the lowest mean score. The other items have mean scores between these two bounds. Overall, the reliability dimension has a high qualitative level, with a mean score of 4.15 out of a possible maximum of 5.

The researcher believes that the Palestine Islamic Bank has done a good job regarding the reliability dimension of Islamic e-banking. Nevertheless, the bank has to make extra effort so that the e-banking performs banking services right from the first time and to provide customers with the necessary information about e-banking services.

Dimension 3: Security and Privacy

The descriptive statistics for the security and privacy dimension of Islamic e-banking service quality in the Palestine Islamic Bank are shown in Table 4.4.

Table 4.4 Descriptive Statistics for Security and Privacy		
Item	Mean Score	Qualitative Level
1. E-banking does not allow others to access my accounts.	4.25	High
2. E-banking provides high protection for my transactions.	4.17	High
3. E-banking is secure and safe from any fraud or hacking.	4.12	High
4. E-banking keeps personal privacy.	4.19	High
5. I feel secure while doing my transactions via e-banking.	4.08	High
Total	4.16	High

The results of Table 4.4 indicate that the dimension of security and privacy consists of 5 items. When looking at each of these items, it is clear that Item 1 (e-banking services do not allow others to access my accounts) has the highest mean score whereas Item 5 (I feel secure while doing my banking transactions using e-banking services) has the lowest mean score. The other items have mean scores between these two bounds. Overall, the security and privacy dimension has a high qualitative level, with a mean score of 4.16 out of a possible maximum of 5.

Overall, the researcher thinks that customers enjoy privacy and security while using e-banking services. However, additional steps need to be taken so that those customers have more confidence in the security and privacy of e-banking.

Dimension 4: Responsiveness and Communication

The descriptive statistics for the responsiveness and communication dimension of Islamic e-banking service quality in the Palestine Islamic Bank are shown in Table 4.5.

Table 4.5 Descriptive Statistics for Responsiveness and Communication		
Item	Mean Score	Qualitative Level
1. E-banking is available 24/7.	4.24	High
2. E-banking responds immediately to clients' requests.	4.15	High
3. Help is promptly available in case of any technical problems in e-banking.	4.03	High
4. E-banking provides answers to my questions.	4.05	High
5. Staff deal gently with customer complaints about e-banking.	4.05	High
Total	4.10	High

The results of Table 4.5 indicate that the dimension of responsiveness and communication consists of 5 items. When looking at each of these items, it is clear that Item 1 (e-banking services are available 24/7) has the highest mean score whereas Item 3 (help is promptly available if there is any technical problem in e-banking) has the lowest mean score. The other items have mean scores between these two bounds.

Overall, the responsiveness and communication dimension has an excellent qualitative level, with a mean score of 4.10 out of a possible maximum of 5.

Generally speaking, the researcher thinks that the Palestine Islamic Bank is doing well concerning the responsiveness and communication dimension of e-banking. Though, the bank should take the necessary measures to provide customers with help as soon as possible in case of any technical problems in e-banking.

Dimension 5: Sharia Compliance

The descriptive statistics for the responsiveness and communication dimension of Islamic e-banking service quality in the Palestine Islamic Bank are shown in Table 4.6.

Table 4.6 Descriptive Statistics for Sharia Compliance		
Item	Mean Score	Qualitative Level
1. E-banking provides all information of Sharia regulations about banking.	3.46	Moderate
2. E-banking provides information about compliance of services with Sharia regulations.	3.43	Moderate
3. E-banking helps to understand Islamic banking with proper references from Quran and Hadith.	3.32	Moderate
4. E-banking provides different services that are Sharia compliant.	3.40	Moderate
Total	3.40	Moderate

The results of Table 4.6 indicate that the dimension of Sharia compliance consists of 4 items. When looking at each of these items, it is clear that Item 1 (the e-banking system provides all information of Sharia regulations about banking) has the highest mean score whereas Item 3 (the e-banking system helps to understand Islamic banking with proper references from Quran and Hadith) has the lowest mean score. The other items

have mean scores between these two bounds. Overall, the Sharia compliance dimension has a moderate qualitative level, with a mean score of 3.40 out of a possible maximum of 5.

The researcher believes that the dimension of Sharia compliance is not taken seriously by the Palestine Islamic Bank when it comes to e-banking. In fact, this dimension has the least mean score among all dimensions of Islamic e-banking in spite of the fact that this dimension is the only dimension that differentiates Islamic banks from traditional banks. Therefore, increasing effort should be made to enhance the quality of this dimension.

Summary of Islamic E-Banking Service Quality Dimensions

The descriptive statistics for the five dimensions of Islamic e-banking service quality in the Palestine Islamic Bank are summarized in Table 4.7.

Dimension	Mean Score	Qualitative Level	Dimension Rank
1. Efficiency	4.28	High	1
2. Reliability	4.15	High	3
3. Security and privacy	4.16	High	2
4. Responsiveness and communication	4.10	High	4
5. Sharia compliance	3.40	Moderate	5
Total	4.02	High	

The results of Table 4.7 indicate that respondents have high levels of perceptions with respect to the first four dimensions of Islamic e-banking service quality (i.e. efficiency,

reliability, security and privacy, and responsiveness and communication). In detail, efficiency is the dimension with the best perceived quality among all dimensions, followed by security and privacy, reliability, and responsiveness and communication, respectively. On the other hand, respondents have a moderate level of perceptions with respect to the fifth dimension (i.e. Sharia compliance). In other words, Sharia compliance is the dimension with the worst perceived quality among all dimensions.

Based on the above results, the researcher believes that, as said previously, the Palestine Islamic Bank is not paying attention to the dimension of Sharia compliance, at least from viewpoints of customers, although it is an Islamic bank. In fact, it is this dimension that differentiates Islamic banks from ones. Thus, it is worth devoting more effort to this dimension.

4.2.3 Perceived Level of Customer-Bank Relationship

In this section, the customer-bank relationship is analyzed, in a descriptive way, from viewpoints of Palestine Islamic Bank customers.

Dimension 1: Satisfaction

The descriptive statistics for the satisfaction dimension of customer-bank relationship in the Palestine Islamic Bank are shown in Table 4.8.

Table 4.8 Descriptive Statistics for Satisfaction		
Item	Mean Score	Qualitative Level
1. My choice to deal with this bank was a wise one.	4.05	High
2. I am delighted with the services I get from this bank.	4.17	High
3. I did the right thing when I decided to deal with this bank.	4.09	High
4. I would recommend my friends and/or relatives to deal with this bank.	4.15	High
5. Overall, I am satisfied with the services provided by this bank.	4.12	High
Total	4.12	High

The results of Table 4.8 indicate that the satisfaction dimension consists of 5 items. When looking at each of these items, it is clear that Item 2 (I am delighted with the services I get from this bank) has the highest mean score whereas Item 1 (my choice to deal with this bank was a wise one) has the lowest mean score. The other items have mean scores between these two bounds. Overall, the satisfaction dimension has a high qualitative level, with a mean score of 4.12 out of a possible maximum of 5.

The researcher believes that customers are highly satisfied with dealing with the Palestine Islamic Bank. However, the researcher thinks that improving the quality of services provided to customers, including but not limited to e-banking services, will further increase their satisfaction. In this context, special attention should be paid to aspects related to Sharia compliance since this is the dimension that makes any bank an Islamic one.

Dimension 2: Commitment

The descriptive statistics for the commitment dimension of customer-bank relationship in the Palestine Islamic Bank are shown in Table 4.9.

Table 4.9 Descriptive Statistics for Commitment		
Item	Mean Score	Qualitative Level
1. My relationship to this bank is something that I am very committed to.	4.06	High
2. My relationship to this bank is very important to me.	4.08	High
3. My relationship to this bank is something I really care about.	4.03	High
4. My relationship to this bank deserves my maximum effort to maintain.	4.10	High
Total	4.07	High

The results of Table 4.9 indicate that the commitment dimension consists of 4 items. When looking at each of these items, it is clear that Item 4 (my relationship to this bank deserves my maximum effort to maintain) has the highest mean score whereas Item 3 (my relationship to this bank is something I really care about) has the lowest mean score. The other items have mean scores between these two bounds. Overall, the commitment dimension has a high qualitative level, with a mean score of 4.07 out of a possible maximum of 5.

The researcher believes that customers of the Palestine Islamic Bank are highly committed to their relationship with the bank. However, and as said previously, improving the quality of the services provided to customers, especially via e-banking,

will make customers more committed to their relationship with the bank. The result is, in turn, more profitable relationship over the long run.

Dimension 3: Trust

The descriptive statistics for the trust dimension of customer-bank relationship in the Palestine Islamic Bank are shown in Table 4.10.

Table 4.10 Descriptive Statistics for Trust		
Item	Mean Score	Qualitative Level
1. This bank keeps to the promises which it gives to customers.	4.10	High
2. I believe that this bank considers my best interests.	4.03	High
3. I feel that I can trust this bank.	4.05	High
4. I believe that this bank provides the banking services correctly.	4.13	High
5. The employees of this bank are honest.	4.13	High
6. I feel more confident when I have banking services from this bank.	4.12	High
Total	4.09	High

The results of Table 4.10 indicate that the trust dimension consists of 6 items. When looking at each of these items, it is clear that Item 4 (I believe that this bank provides the banking services correctly) and Item 5 (the employees of this bank are honest) have the highest mean scores whereas Item 2 (I believe that this bank considers my best interests) has the lowest mean score. The other items have mean scores between these

two bounds. Overall, the trust dimension has a high qualitative level, with a mean score of 4.09 out of a possible maximum of 5.

The researcher thinks that trust is the most important indicator of customer-bank relationship. The researcher believes that customers of the Palestine Islamic Bank has gained its trust. Once again, it is important for the bank to improve the quality of the services provided to customers, particularly e-banking services, to enhance their trust in the bank.

Summary of Customer-Bank Relationship Dimensions

The descriptive statistics for the three dimensions of customer-bank relationship in the Palestine Islamic Bank are summarized in Table 4.11.

Table 4.11 Descriptive Statistics for Customer-Bank Relationship Dimensions			
Dimension	Mean Score	Qualitative Level	Dimension Rank
1. Satisfaction	4.12	High	1
2. Commitment	4.07	High	3
3. Trust	4.09	High	2
Total	4.09	High	

The results of Table 4.11 indicate that respondents have high levels of perceptions with respect to all of the three dimensions of customer-bank relationship (i.e. satisfaction, commitment, and trust), with an overall mean score of 4.09 out of a possible maximum of 5. In detail, satisfaction is the dimension with the maximum mean score among all dimensions, followed by trust and commitment, respectively.

4.2.4 Perceived Level of Bank Image

In this section, the perceived level of the Palestine Islamic Bank's image is analyzed, in a descriptive way, from viewpoints of bank's customers.

The descriptive statistics for bank image as perceived by customers of the Palestine Islamic Bank are shown in Table 4.12.

Table 4.12 Descriptive Statistics for Bank Image		
Item	Mean Score	Qualitative Level
1. This bank is reliable in the banking sector.	4.12	High
2. This bank offers distinct banking services.	4.24	High
3. This bank offers innovative banking services.	4.03	High
4. There is attractiveness in the banking services provided by this bank.	4.04	High
5. I am familiar with this bank.	4.02	High
6. Dealing with this bank helps me to support my social status.	3.97	High
7. This bank has a good reputation in the banking sector.	4.10	High
8. I see that this bank has stability in the banking sector.	4.12	High
9. The situation of this bank in the banking sector adds a real value to me.	3.96	High
Total	4.07	High

The results of Table 4.12 indicate that the variable of bank image is measured using 9 items. When looking at each of these items, it is clear that Item 2 (this bank offers

distinct banking services) has the highest mean score whereas Item 9 (the situation of this bank in the banking sector adds a real value to me) has the lowest mean score. The other items have mean scores between these two bounds. Overall, bank image has a high qualitative level, with a mean score of 4.07 out of a possible maximum of 5.

The researcher believes that the Palestine Islamic Bank has successfully built its image in the banking industry in general and in the Islamic banking sector in particular. However, the researcher thinks that if the bank substantially improves the dimension of Sharia compliance, the result will be a stronger bank image.

4.3 Testing for Normality of Data

Before testing the hypotheses already developed in Chapter One, it is necessary first to test the normality of data. To do this, the well-known test of Kolmogorov-Smirnov is used. According to this test, data are normally distributed if the p-value of the test is more than 0.05 whereas data do not follow normal distribution if the p-value is less than 0.05. The output of the normality test is shown in Table 4.13.

Variable	Statistic	df	Sig.	Conclusion
Islamic e-banking service quality	0.090	402	0.000	Not normal
Customer-bank relationship	0.194	402	0.000	Not normal
Bank image	0.199	402	0.000	Not normal

The results of Table 4.13 indicate that the perceived level of Islamic e-banking service quality, the perceived level of customer-bank relationship, and the perceived level of bank image all have P-values less than 0.05, suggesting that there is a statistically

significant deviation from normality. Thus, it is concluded that data are not normally distributed. This is why the nonparametric Mann-Whitney and Kruskal-Wallis tests are used instead of the parametric t-test and ANOVA as shown in the next pages.

4.4 Hypotheses Testing

In this section, the five hypotheses developed in Chapter One are tested, using the Mann-Whitney test, the Kruskal-Wallis test, and the linear regression analysis technique as shown in the following pages.

4.4.1 Hypothesis 1

Recall that the first hypothesis is as follows:

H₁: There are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' demographic characteristics.

Perceived Level of Islamic E-Banking Quality by Gender

To test the sub-hypothesis that there are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' gender, the Mann-Whitney test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of Islamic e-banking service quality) between two groups (males and females) while data are not normally distributed.

The mean ranks of the perceived level of Islamic e-banking service quality by gender are shown in Table 4.14.

Table 4.14			
Mean Ranks: Islamic E-Banking Quality by Gender			
Gender	Sample Size	Mean Rank	Sum of Ranks
Male	182	188.89	34,377.50
Female	220	211.93	46,625.50

The results of Table 4.14 show that the mean rank is 188.89 for males and 211.93 for females. Therefore, females have a higher perceived level of Islamic e-banking service quality than males do.

To formally test if the difference in the perceived level of Islamic e-banking service quality due to gender is statistically significant, the output of the Mann-Whitney test is shown in Table 4.15.

Table 4.15	
Mann-Whitney Test: Islamic E-Banking Quality by Gender	
Item	Value
Mann-Whitney U	17,724.500
Wilcoxon W	34,377.500
Z	-1.981
Significance (2-tailed)	0.048

The results of Table 4.15 show that the perceived level of Islamic e-banking service quality statistically varies due to gender at the 0.05 level ($p\text{-value} < 0.05$) where, as said previously, females have higher perceptions of Islamic e-banking service quality than males do.

Perceived Level of Islamic E-Banking Quality by Age

To test the sub-hypothesis that there are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' age, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of Islamic e-banking service quality) between more than two groups (four age groups) while data are not normally distributed.

The mean ranks of the perceived level of Islamic e-banking service quality by age groups are shown in Table 4.16.

Table 4.16		
Mean Ranks: Islamic E-Banking Quality by Age		
Age	Sample Size	Mean Rank
Less than 30	249	218.26
30–40	81	165.68
41–50	53	164.73
More than 50	19	237.21

The results of Table 4.16 show that the mean rank is 218.26 for the first age group (i.e. less than 30), 165.68 for the second age group (i.e. 30-40), 164.73 for the third age group (i.e. 41-50), and 237.21 for the fourth age group (i.e. more than 50). Therefore, customers who are more than 50 years old have the highest perceived level of Islamic e-banking service quality whereas customers who are 41-50 years old have the lowest perceived level.

To formally test if the difference in the perceived level of Islamic e-banking service quality between the four age groups is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.17.

Item	Value
Sample size	402
Test statistic (Chi-square)	20.008
Degrees of freedom	3
Significance (2-sided)	0.000

The results of Table 4.17 indicate that the perceived level of Islamic e-banking service quality in the Palestine Islamic Bank statistically varies due to the age group at the 0.05 level (p-value < 0.05).

To examine among which age groups the true differences exist, the multiple comparisons test is performed as shown in Table 4.18.

Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
30–40	Less than 30	52.576	14.852	3.540	0.000	0.002*
41–50	Less than 30	53.529	17.565	3.048	0.002	0.014*

* Only significant differences at the 0.05 level are shown.

The results of Table 4.18 indicate that there is a significant difference between customers whose age is 30-40 and customers whose age is less than 30, where the

second group has a higher level of perceived Islamic e-banking service quality. Similarly, there is a significant difference between customers whose age is 41-50 and customers whose age is less than 30, where the second group has a higher level of perceived Islamic e-banking service quality.

Perceived Level of Islamic E-Banking Quality by Educational Level

To test the sub-hypothesis that there are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' education, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of Islamic e-banking service quality) between more than two groups (three educational levels) while data are not normally distributed.

The mean ranks of the perceived level of Islamic e-banking service quality by educational level are shown in Table 4.19.

Table 4.19		
Mean Ranks: Islamic E-Banking Quality by Education		
Education	Sample Size	Mean Rank
Diploma or below	139	252.62
BA	199	172.45
Master's or above	64	180.78

The results of Table 4.19 show that the mean rank is 252.62 for the first educational level (i.e. Diploma or below), 172.45 for the second educational level (i.e. BA), and 180.78 for the third educational level (i.e. Master's or above). Therefore, customers who

have Diploma or below have the highest perceived level of Islamic e-banking service quality whereas customers who have BA have the lowest perceived level.

To formally test if the difference in the perceived level of Islamic e-banking service quality between the three educational levels is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.20.

Item	Value
Sample size	402
Test statistic (Chi-square)	41.436
Degrees of freedom	2
Significance (2-sided)	0.000

The results of Table 4.20 indicate that the perceived level of Islamic e-banking service quality in the Palestine Islamic Bank statistically varies due to the educational level at the 0.05 level ($p\text{-value} < 0.05$).

To examine among which educational levels the true differences exist, the multiple comparisons test is performed as shown in Table 4.21.

Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
BA	Diploma or below	80.168	12.835	6.246	0.000	0.000*
Master's or above	Diploma or below	71.841	17.540	4.096	0.000	0.000*
* Only significant differences at the 0.05 level are shown.						

The results of Table 4.21 indicate that there is a significant difference between customers who have BA and customers who have Diploma or below, where the second group has a higher level of perceived Islamic e-banking service quality. Similarly, there is a significant difference between customers who have Master's or above and customers who have Diploma or below, where the second group has a higher level of perceived Islamic e-banking service quality.

Perceived Level of Islamic E-Banking Quality by Employment Status

To test the sub-hypothesis that there are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' employment status, the Mann-Whitney test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of Islamic e-banking service quality) between two groups (employed and unemployed) while data are not normally distributed.

The mean ranks of the perceived level of Islamic e-banking service quality by employment status are shown in Table 4.22.

Table 4.22			
Mean Ranks: Islamic E-Banking Quality by Employment Status			
Employment Status	Sample Size	Mean Rank	Sum of Ranks
Employed	225	176.14	39,631.00
Unemployed	177	233.74	41,372.00

The results of Table 4.22 show that the mean rank is 176.14 for the employed and 233.74 for the unemployed. Therefore, the unemployed have a higher perceived level of Islamic e-banking service quality than the employed do.

To formally test if the difference in the perceived level of Islamic e-banking service quality due to employment status is statistically significant, the output of the Mann-Whitney test is shown in Table 4.23.

Table 4.23 Mann-Whitney Test: Islamic E-Banking Quality by Employment Status	
Item	Value
Mann-Whitney U	14,206.000
Wilcoxon W	39,631.000
Z	-4.938
Significance (2-tailed)	0.000

The results of Table 4.23 show that the perceived level of Islamic e-banking service quality statistically varies due to employment status at the 0.05 level ($p\text{-value} < 0.05$) where, as said previously, the unemployed have higher perceptions of Islamic e-banking service quality than the employed do.

Perceived Level of Islamic E-Banking Quality by Monthly Income

To test the sub-hypothesis that there are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' monthly income, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of Islamic e-banking service quality) between more than two groups (four levels of income) while data are not normally distributed.

The mean ranks of the perceived level of Islamic e-banking service quality by monthly income are shown in Table 4.24.

Monthly Income (NIS)	Sample Size	Mean Rank
3,000 or less	233	220.85
3,001–6,000	120	159.94
6,001–9,000	35	202.41
More than 9,000	14	233.43

The results of Table 4.24 show that the mean rank is 220.85 for the first level of income (i.e. 3,000 or less), 159.94 for the second level of income (i.e. 3,001-6,000), 202.41 for the third level of income (i.e. 6,001-9000), and 233.43 for the fourth level of income (i.e. more than 9,000). Therefore, customers whose monthly income is more than NIS 9,000 have the highest perceived level of Islamic e-banking service quality whereas customers whose monthly income ranges between NIS 3,001-6000 have the lowest perceived level.

To formally test if the difference in the perceived level of Islamic e-banking service quality between the four levels of income is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.25.

Item	Value
Sample size	402
Test statistic (Chi-square)	22.903
Degrees of freedom	3
Significance (2-sided)	0.000

The results of Table 4.25 indicate that the perceived level of Islamic e-banking service quality in the Palestine Islamic Bank statistically varies due to monthly income at the 0.05 level ($p\text{-value} < 0.05$).

To examine among which levels of income the true differences exist, the multiple comparisons test is performed as shown in Table 4.26.

Table 4.26						
Multiple Comparisons: Islamic E-Banking Quality by Income						
Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
3,001–6,000	3,000 or less	60.906	13.046	4.668	0.000	0.000*
* Only significant differences at the 0.05 level are shown.						

The results of Table 4.26 indicate that there is a significant difference between customers whose monthly income is NIS 3,001-6,000 and customers whose monthly income is NIS 3,000 or less, where the second group has a higher level of perceived Islamic e-banking service quality.

Perceived Level of Islamic E-Banking Quality by Years of Using E-Banking

To test the sub-hypothesis that there are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' years of using e-banking, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of Islamic e-banking service quality) between more than two groups (four groups of years of using e-banking) while data are not normally distributed.

The mean ranks of the perceived level of Islamic e-banking service quality by years of using e-banking are shown in Table 4.27.

Table 4.27		
Mean Ranks: Islamic E-Banking Quality by Period		
Years of Using E-Banking	Sample Size	Mean Rank
Less than 5	235	221.83
5–10	80	159.81
11–15	50	180.98
More than 15	37	190.26

The results of Table 4.27 show that the mean rank is 221.83 for customers who have been using e-banking for less than 5 years, 159.81 for customers who have been using e-banking for 5-10 years, 180.98 for customers who have been using e-banking for 11-15 years, and 190.26 for customers who have been using e-banking for more than 15 years. Therefore, customers who have been using e-banking for less than 5 years have the highest perceived level of Islamic e-banking service quality whereas customers who have been using e-banking for 5-10 years have the lowest perceived level.

To formally test if the difference in the perceived level of Islamic e-banking service quality due to years of using e-banking is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.28.

Table 4.28	
Kruskal-Wallis Test: Islamic E-Banking Quality by Period	
Item	Value
Sample size	402

Test statistic (Chi-square)	19.424
Degrees of freedom	3
Significance (2-sided)	0.000

The results of Table 4.28 indicate that the perceived level of Islamic e-banking service quality in the Palestine Islamic Bank statistically varies due to years of using e-banking at the 0.05 level ($p\text{-value} < 0.05$).

To examine among which groups of years of using e-banking the true differences exist, the multiple comparisons test is performed as shown in Table 4.29.

Table 4.29						
Multiple Comparisons: Islamic E-Banking Quality by Period						
Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
5–10	Less than 5	62.015	15.030	4.126	0.000	0.000*
* Only significant differences at the 0.05 level are shown.						

The results of Table 4.29 indicate that there is a significant difference between customers who have been using e-banking for 5-10 years and customers who have been using e-banking for less than 5 years, where the second group has a higher level of perceived Islamic e-banking service quality.

To summarize, the first hypothesis is not rejected. In other words, there are significant statistical differences in the perceived level of e-banking service quality in the Palestine Islamic Bank due to customers' demographic characteristics, namely gender, age, educational level, employment status, monthly income, and years of using e-banking.

4.4.2 Hypothesis 2

Recall that the second hypothesis is as follows:

H₂: There are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' demographic characteristics.

Perceived Level of Customer-Bank Relationship by Gender

To test the sub-hypothesis that there are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' gender, the Mann-Whitney test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of customer-bank relationship) between two groups (males and females) while data are not normally distributed.

The mean ranks of the perceived level of customer-bank relationship by gender are shown in Table 4.30.

Gender	Sample Size	Mean Rank	Sum of Ranks
Male	182	192.10	34,961.50
Female	220	209.28	46,041.50

The results of Table 4.30 show that the mean rank is 192.10 for males and 209.28 for females. Therefore, females have a higher perceived level of customer-bank relationship than males do.

To formally test if the difference in the perceived level of customer-bank relationship due to gender is statistically significant, the output of the Mann-Whitney test is shown in Table 4.31.

Item	Value
Mann-Whitney U	18,308.500
Wilcoxon W	34,961.500
Z	-1.479
Significance (2-tailed)	0.139

The results of Table 4.31 show that the perceived level of customer-bank relationship does not statistically vary due to gender at the 0.05 level (p-value = 0.139).

Perceived Level of Customer-Bank Relationship by Age

To test the sub-hypothesis that there are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' age, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of customer-bank relationship) between more than two groups (four age groups) while data are not normally distributed.

The mean ranks of the perceived level of customer-bank relationship by age groups are shown in Table 4.32.

Age	Sample Size	Mean Rank
Less than 30	249	210.70
30–40	81	192.98

41–50	53	173.37
More than 50	19	195.76

The results show that the mean rank is 210.70 for the first age group (i.e. less than 30), 192.98 for the second age group (i.e. 30-40), 173.37 for the third age group (i.e. 41-50), and 195.76 for the fourth age group (i.e. more than 50). Therefore, customers who are less than 30 years old have the highest perceived level of customer-bank relationship whereas customers who are 41-50 years old have the lowest perceived level.

To formally test if the difference in the perceived level of customer-bank relationship between the four age groups is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.33.

Table 4.33 Kruskal-Wallis Test: Customer-Bank Relationship by Age	
Item	Value
Sample size	402
Test statistic (Chi-square)	5.173
Degrees of freedom	3
Significance (2-sided)	0.160

The results of Table 4.33 indicate that the perceived level of customer-bank relationship in the Palestine Islamic Bank does not statistically vary due to the age group at the 0.05 level (p -value = 0.160).

Perceived Level of Customer-Bank Relationship by Educational Level

To test the sub-hypothesis that there are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to

customers' education, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of customer-bank relationship) between more than two groups (three educational levels) while data are not normally distributed.

The mean ranks of the perceived level of customer-bank relationship by educational level are shown in Table 4.34.

Table 4.34 Mean Ranks: Customer-Bank Relationship by Education		
Education	Sample Size	Mean Rank
Diploma or below	139	244.81
BA	199	181.37
Master's or above	64	170.03

The results show that the mean rank is 244.81 for the first educational level (i.e. Diploma or below), 181.37 for the second educational level (i.e. BA), and 170.03 for the third educational level (i.e. Master's or above). Therefore, customers who have Diploma or below have the highest perceived level of customer-bank relationship whereas customers who have Master's or above have the lowest perceived level.

To formally test if the difference in the perceived level of customer-bank relationship between the three educational levels is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.35.

Table 4.35 Kruskal-Wallis Test: Customer-Bank Relationship by Education	
Item	Value

Sample size	402
Test statistic (Chi-square)	30.124
Degrees of freedom	2
Significance (2-sided)	0.000

The results indicate that the perceived level of customer-bank relationship in the Palestine Islamic Bank statistically varies due to the educational level at the 0.05 level (p-value < 0.05).

To examine among which educational levels the true differences exist, the multiple comparisons test is performed as shown in Table 4.36.

Table 4.36						
Multiple Comparisons: Customer-Bank Relationship by Education						
Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
BA	Diploma or below	80.168	12.835	6.246	0.000	0.000*
Master's or above	Diploma or below	71.841	17.540	4.096	0.000	0.000*
* Only significant differences at the 0.05 level are shown.						

The results of Table 4.36 indicate that there is a significant difference between customers who have BA and customers who have Diploma or below, where the second group has a higher level of perceived customer-bank image. Similarly, there is a significant difference between customers who have Master's or above and customers who have Diploma or below, where the second group has a higher level of perceived customer-bank relationship.

Perceived Level of Customer-Bank Relationship by Employment Status

To test the sub-hypothesis that there are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' employment status, the Mann-Whitney test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of customer-bank relationship) between two groups (employed and unemployed) while data are not normally distributed.

The mean ranks of the perceived level of customer-bank relationship by employment status are shown in Table 4.37.

Employment Status	Sample Size	Mean Rank	Sum of Ranks
Employed	225	183.53	41,293.50
Unemployed	177	224.35	39,709.50

The results of Table 4.37 show that the mean rank is 183.53 for the employed and 224.35 for the unemployed. Therefore, the unemployed have a higher perceived level of customer-bank relationship than the employed do.

To formally test if the difference in the perceived level of customer-bank relationship due to employment status is statistically significant, the output of the Mann-Whitney test is shown in Table 4.38.

Item	Value
Mann-Whitney U	15,868.500

Wilcoxon W	41,293.500
Z	-3.505
Significance (2-tailed)	0.000

The results of Table 4.38 show that the perceived level of customer-bank relationship statistically varies due to employment status at the 0.05 level ($p\text{-value} < 0.05$) where, as said previously, the unemployed have higher perceptions of customer-bank relationship than the employed do.

Perceived Level of Customer-Bank Relationship by Monthly Income

To test the sub-hypothesis that there are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' monthly income, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of customer-bank relationship) between more than two groups (four levels of income) while data are not normally distributed.

The mean ranks of the perceived level of customer-bank relationship by monthly income are shown in Table 4.39.

Table 4.39		
Mean Ranks: Customer-Bank Relationship by Income		
Monthly Income (NIS)	Sample Size	Mean Rank
3,000 or less	233	220.18

3,001–6,000	120	175.46
6,001–9,000	35	168.91
More than 9,000	14	195.32

The results of Table 4.39 show that the mean rank is 220.18 for the first level of income (i.e. 3,000 or less), 175.46 for the second level of income (i.e. 3,001-6,000), 168.91 for the third level of income (i.e. 6,001-9000), and 195.32 for the fourth level of income (i.e. more than 9,000). Therefore, customers whose monthly income is NIS 3,000 or less have the highest perceived level of customer-bank relationship whereas customers whose monthly income ranges between NIS 6,001-9000 have the lowest perceived level.

To formally test if the difference in the perceived level of customer-bank relationship between the four levels of income is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.40.

Table 4.40 Kruskal-Wallis Test: Customer-Bank Relationship by Income	
Item	Value
Sample size	402
Test statistic (Chi-square)	14.907
Degrees of freedom	3
Significance (2-sided)	0.002

The results of Table 4.40 indicate that the perceived level of customer-bank relationship in the Palestine Islamic Bank statistically varies due to monthly income at the 0.05 level (p-value < 0.05).

To examine among which levels of income the true differences exist, the multiple comparisons test is performed as shown in Table 4.41.

Table 4.41						
Multiple Comparisons: Customer-Bank Relationship by Income						
Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
3,001–6,000	3,000 or less	44.713	13.025	3.433	0.001	0.004*
* Only significant differences at the 0.05 level are shown.						

The results of Table 4.41 indicate that there is a significant difference between customers whose monthly income is NIS 3,001-6,000 and customers whose monthly income is NIS 3,000 or less, where the second group has a higher level of perceived customer-bank relationship.

Perceived Level of Customer-Bank Relationship by Years of Using E-banking

To test the sub-hypothesis that there are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' years of using e-banking, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of customer-bank relationship) between more than two groups (four groups of years of using e-banking) while data are not normally distributed.

The mean ranks of the perceived level of customer-bank relationship by years of using e-banking are shown in Table 4.42.

Table 4.42	
Mean Ranks: Customer-Bank Relationship by Period	

Years of Using E-Banking	Sample Size	Mean Rank
Less than 5	235	216.11
5–10	80	193.70
11–15	50	174.35
More than 15	37	162.23

The results of Table 4.42 show that the mean rank is 216.11 for customers who have been using e-banking for less than 5 years, 193.70 for customers who have been using e-banking for 5-10 years, 174.35 for customers who have been using e-banking for 11-15 years, and 162.23 for customers who have been using e-banking for more than 15 years. Therefore, customers who have been using e-banking for less than 5 years have the highest perceived level of customer-bank relationship whereas customers who have been using e-banking for more than 15 years have the lowest perceived level.

To formally test if the difference in the perceived level of customer-bank relationship due to years of using e-banking is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.43.

Table 4.43 Kruskal-Wallis Test: Customer-Bank Relationship by Period	
Item	Value
Sample size	402
Test statistic (Chi-square)	11.086
Degrees of freedom	3
Significance (2-sided)	0.011

The results of Table 4.43 indicate that the perceived level of customer-bank relationship in the Palestine Islamic Bank statistically varies due to years of using e-banking at the 0.05 level ($p\text{-value} < 0.05$).

To examine among which groups of years of using e-banking the true differences exist, the multiple comparisons test is performed as shown in Table 4.44.

Table 4.44						
Multiple Comparisons: Customer-Bank Relationship by Period						
Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
More than 15	Less than 5	53.885	20.503	2.628	0.009	0.050*
* Only significant differences at the 0.05 level are shown.						

The results indicate that there is a significant difference between customers who have been using e-banking for more than 15 years and customers who have been using e-banking for less than 5 years, where the second group has a higher level of perceived customer-bank relationship.

To summarize, the second hypothesis is not rejected. In other words, there are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' demographic characteristics, namely, educational level, employment status, monthly income, and years of using e-banking.

4.4.3 Hypothesis 3

Recall that the third hypothesis is as follows:

H₃: There are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' demographic characteristics.

Perceived Level of Bank Image by Gender

To test the sub-hypothesis that there are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' gender, the Mann-Whitney test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of bank image) between two groups (males and females) while data are not normally distributed.

The mean ranks of the perceived level of bank image by gender are shown in Table 4.45.

Gender	Sample Size	Mean Rank	Sum of Ranks
Male	182	184.23	33,529.00
Female	220	215.79	47,474.00

The results of Table 4.45 show that the mean rank is 184.23 for males and 215.79 for females. Therefore, females have a higher perceived level of bank image than males do.

To formally test if the difference in the perceived level of bank image due to gender is statistically significant, the output of the Mann-Whitney test is shown in Table 4.46.

Item	Value
Mann-Whitney U	16,876.000
Wilcoxon W	33,529.000
Z	-2.726

Significance (2-tailed)	0.006
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The results of Table 4.46 show that the perceived level of bank image statistically varies due to gender at the 0.05 level (p-value < 0.05).

Perceived Level of Bank Image by Age

To test the sub-hypothesis that there are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' age, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of bank image) between more than two groups (four age groups) while data are not normally distributed.

The mean ranks of the perceived level of bank image by age groups are shown in Table 4.47.

Age	Sample Size	Mean Rank
Less than 30	249	217.22
30–40	81	194.48
41–50	53	140.92
More than 50	19	194.37

The results show that the mean rank is 217.22 for the first age group (i.e. less than 30), 194.48 for the second age group (i.e. 30-40), 140.92 for the third age group (i.e. 41-50), and 194.37 for the fourth age group (i.e. more than 50). Therefore, customers who are less than 30 years old have the highest perceived level of bank image whereas customers who are 41-50 years old have the lowest perceived level.

To formally test if the difference in the perceived level of bank image between the four age groups is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.48.

Item	Value
Sample size	402
Test statistic (Chi-square)	19.540
Degrees of freedom	3
Significance (2-sided)	0.000

The results of Table 4.48 indicate that the perceived level of bank image in the Palestine Islamic Bank statistically varies due to the age group at the 0.05 level ($p\text{-value} < 0.05$).

To examine among which age groups the true differences exist, the multiple comparisons test is performed as shown in Table 4.49.

Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
41-50	Less than 30	76.308	17.485	4.364	0.000	0.000*
* Only significant differences at the 0.05 level are shown.						

The results of Table 4.49 indicate that there is a significant difference between customers whose age is 41-50 and customers whose age is less than 30, where the second group has a higher level of perceived bank image.

Perceived Level of Bank Image by Educational Level

To test the sub-hypothesis that there are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' education, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of bank image) between more than two groups (three educational levels) while data are not normally distributed.

The mean ranks of the perceived level of bank image by educational level are shown in Table 4.50.

Table 4.50		
Mean Ranks: Bank Image by Education		
Education	Sample Size	Mean Rank
Diploma or below	139	243.28
BA	199	179.78
Master's or above	64	178.31

The results of Table 4.50 show that the mean rank is 243.28 for the first educational level (i.e. Diploma or below), 179.78 for the second educational level (i.e. BA), and 178.31 for the third educational level (i.e. Master's or above). Therefore, customers who have Diploma or below have the highest perceived level of bank image whereas customers who have Master's or above have the lowest perceived level.

To formally test if the difference in the perceived level of bank image between the three educational levels is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.51.

Table 4.51
Kruskal-Wallis Test: Bank Image by Education

Item	Value
Sample size	402
Test statistic (Chi-square)	27.764
Degrees of freedom	2
Significance (2-sided)	0.000

The results of Table 4.51 indicate that the perceived level of bank image in the Palestine Islamic Bank statistically varies due to the educational level at the 0.05 level (p-value < 0.05).

To examine among which educational levels the true differences exist, the multiple comparisons test is performed as shown in Table 4.52.

Table 4.52						
Multiple Comparisons: Bank Image by Education						
Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
BA	Diploma or below	63.501	12.777	4.970	0.000	0.000*
Master's or above	Diploma or below	64.964	17.460	3.721	0.000	0.001*
* Only significant differences at the 0.05 level are shown.						

The results of Table 5.52 indicate that there is a significant difference between customers who have BA and customers who have Diploma or below, where the second group has a higher level of perceived bank image. Similarly, there is a significant difference between customers who have Master's or above and customers who have Diploma or below, where the second group has a higher level of perceived bank image.

Perceived Level of Bank Image by Employment Status

To test the sub-hypothesis that there are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' employment status, the Mann-Whitney test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of bank image) between two groups (employed and unemployed) while data are not normally distributed.

The mean ranks of the perceived level of bank image by employment status are shown in Table 4.53.

Table 4.53			
Mean Ranks: Bank Image by Employment Status			
Employment Status	Sample Size	Mean Rank	Sum of Ranks
Employed	225	180.16	40,536.50
Unemployed	177	228.62	40,466.50

The results of Table 4.53 show that the mean rank is 180.16 for the employed and 228.62 for the unemployed. Therefore, the unemployed have a higher perceived level of bank image than the employed do.

To formally test if the difference in the perceived level of bank image due to employment status is statistically significant, the output of the Mann-Whitney test is shown in Table 4.54.

Table 4.54	
Mann-Whitney Test: Bank Image by Employment Status	
Item	Value
Mann-Whitney U	15,111.500

Wilcoxon W	40,536.500
Z	-4.173
Significance (2-tailed)	0.000

The results of Table 5.54 show that the perceived level of bank image statistically varies due to employment status at the 0.05 level ($p\text{-value} < 0.05$) where, as said previously, the unemployed have higher perceptions of bank image than the employed do.

Perceived Level of Bank Image by Monthly Income

To test the sub-hypothesis that there are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' monthly income, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of bank image) between more than two groups (four levels of income) while data are not normally distributed.

The mean ranks of the perceived level of bank image by monthly income are shown in Table 4.55.

Table 4.55		
Mean Ranks: Bank Image by Income		
Monthly Income (NIS)	Sample Size	Mean Rank
3,000 or less	233	218.54
3,001–6,000	120	177.79

6,001–9,000	35	180.63
More than 9,000	14	173.25

The results show that the mean rank is 218.54 for the first level of income (i.e. 3,000 or less), 177.79 for the second level of income (i.e. 3,001-6,000), 180.63 for the third level of income (i.e. 6,001-9000), and 173.25 for the fourth level of income (i.e. more than 9,000). Therefore, customers whose monthly income is NIS 3,000 or less have the highest perceived level of bank image whereas customers whose monthly income is more than NIS 9,000 have the lowest perceived level.

To formally test if the difference in the perceived level of bank image between the four levels of income is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.56.

Table 4.56 Kruskal-Wallis Test: Bank Image by Income	
Item	Value
Sample size	402
Test statistic (Chi-square)	12.092
Degrees of freedom	3
Significance (2-sided)	0.007

The results of Table 4.56 indicate that the perceived level of bank image in the Palestine Islamic Bank statistically varies due to monthly income at the 0.05 level (p-value < 0.05).

To examine among which levels of income the true differences exist, the multiple comparisons test is performed as shown in Table 4.57.

Table 4.57						
Multiple Comparisons: Bank Image by Income						
Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
3,001–6,000	3,000 or less	40.751	12.987	3.138	0.002	0.010*
* Only significant differences at the 0.05 level are shown.						

The results indicate that there is a significant difference between customers whose monthly income is NIS 3,001-6,000 and customers whose monthly income is NIS 3,000 or less, where the second group has a higher level of perceived bank image.

Perceived Level of Bank Image by Years of Using E-Banking

To test the sub-hypothesis that there are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' years of using e-banking, the Kruskal-Wallis test is used. This test is selected since we are interested in comparing the means of an interval dependent variable (i.e. perceived level of bank image) between more than two groups (four groups of years of using e-banking) while data are not normally distributed.

The mean ranks of the perceived level of bank image by years of using e-banking are shown in Table 4.58.

Table 4.58		
Mean Ranks: Bank Image by Period		
Years of Using E-Banking	Sample Size	Mean Rank
Less than 5	235	217.74
5–10	80	201.13

11–15	50	169.70
More than 15	37	142.12

The results of Table 4.58 show that the mean rank is 217.74 for customers who have been using e-banking for less than 5 years, 201.13 for customers who have been using e-banking for 5-10 years, 169.70 for customers who have been using e-banking for 11-15 years, and 142.12 for customers who have been using e-banking for more than 15 years. Therefore, customers who have been using e-banking for less than 5 years have the highest perceived level of bank image whereas customers who have been using e-banking for more than 15 years have the lowest perceived level.

To formally test if the difference in the perceived level of bank image due to years of using e-banking is statistically significant, the output of the Kruskal-Wallis test is shown in Table 4.59.

Table 4.59 Kruskal-Wallis Test: Bank Image by Period	
Item	Value
Sample size	402
Test statistic (Chi-square)	18.189
Degrees of freedom	3
Significance (2-sided)	0.000

The results of Table 4.59 indicate that the perceived level of bank image in the Palestine Islamic Bank statistically varies due to years of using e-banking at the 0.05 level (p-value < 0.05).

To examine among which groups of years of using e-banking the true differences exist, the multiple comparisons test is performed as shown in Table 4.60.

Category 1	Category 2	Test Statistic	Std. Error	Std. Test Statistic	Sig.	Adj. Sig.
11–15	Less than 5	48.040	18.001	2.669	0.008	0.046*
More than 15	Less than 5	75.619	20.443	3.699	0.000	0.001*
* Only significant differences at the 0.05 level are shown.						

The results of Table 4.60 indicate that there is a significant difference between customers who have been using e-banking for 11-15 years and customers who have been using e-banking for less than 5 years, where the second group has a higher level of perceived bank image. Similarly, there is a significant difference between customers who have been using e-banking for more than 15 years and customers who have been using e-banking for less than 5 years, where the second group has a higher level of perceived bank image.

To summarize, the third hypothesis is not rejected. In other words, there are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' demographic characteristics, namely, gender, age, educational level, employment status, monthly income, and years of using e-banking.

4.4.4 Hypothesis 4

Recall that the fourth hypothesis is as follows:

H₄: There is a significant statistical relationship between e-banking quality and

customer-bank relationship in the Palestine Islamic Bank.

To test the above hypothesis, the regression analysis is used. This technique is selected since we are interested in explaining the variance in one dependent variable (i.e. customer-bank relationship) using more than one independent variable (i.e. dimensions of e-banking quality). In this context, it is necessary to say that the main interest is to examine the impact of e-banking quality on customer-bank relationship. However, bank image is entered into the regression model to avoid misspecification error of the regression model.

Overall Significance of Regression Model

The ANOVA for the estimated regression model is shown in Table 4.61.

Table 4.61					
ANOVA for Estimated Regression Model					
Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F-Statistic	Sig.
Regression	82.639	2	41.319	371.207	0.000*
Residuals	44.413	399	0.111		
Total	127.052	401			
* Significant at the 0.001 level.					

The ANOVA for the estimated regression model shows that the F-statistic of 41.319 is significant at the 0.0001 level. Thus, it is concluded that the overall regression model is significant.

Individual Regression Coefficients

The output of regressing e-banking service quality and bank image on customer-bank relationship in the Palestine Islamic Bank is shown in Table 4.62.

Table 4.62 Regression Results					
Constant and Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	4.095	0.017		246.076	0.000*
Islamic e-banking quality	0.203	0.022	0.360	9.276	0.000*
Bank image	0.295	0.022	0.525	13.510	0.000*
* Significant at the 0.05 level.					

Table 4.62 indicates that e-banking service quality has a coefficient of 0.203. This coefficient is significant at the 0.001 level. The positive sign of the coefficient indicates that e-banking service quality positively affects customer-bank relationship. To say it differently, improving the quality of e-banking services delivered by the Palestine Islamic Bank leads to strengthening customer-bank relationship. Therefore, the hypothesis that e-banking service quality positively affects customer-bank relationship in the Palestine Islamic Bank is not rejected.

This result agrees with that of Hasandoust and Saravi (2017) who confirmed that e-banking service quality has a significant positive effect on customer-bank relationship in terms of satisfaction, trust, commitment, and loyalty. In addition, the result coincides with that of Arcand et al. (2017) who found that the dimensions of mobile banking service quality positively affect satisfaction, trust, and commitment. It also agrees with that of Sleimi et al. (2020) who concluded that e-banking service quality positively affects customer loyalty with customer satisfaction mediating this relationship. Finally,

this result is consistent with the result of Sharma et al. (2020) who confirmed that the dimensions of e-banking service quality have a significant positive effect on customers' satisfaction.

The following regression equation summarizes the relationship between e-banking service quality, bank image, and customer-bank relationship in the Palestine Islamic Bank:

$$\text{Customer-Bank Relationship} = 4.095 + 0.203 \text{ E-Banking Quality} + 0.295 \text{ Bank Image}$$

Based on the above conclusion the researcher believes that the Palestine Islamic Bank has to improve the quality of its e-banking services and enhance its image in the banking industry so as to strengthen its relationship with customers. In the end, this will enable the bank to establish profitable relationships with customers over the long run.

Coefficient of Determination (R^2)

The coefficient of determination (R^2) is usually used to assess the extent to which the estimated regression model fits data. R^2 measures the percentage of the variation in the dependent variable that is explained the independent variables included in the regression model. An extreme R^2 value of 1 indicates that the independent variables totally explain dependent variable (i.e. the regression model fits data perfectly). On the other hand, an extreme R^2 value of 0 indicates that the independent variables included in the regression model do not explain the dependent variable at all.

The coefficient of determination for the estimated regression model is shown in Table 4.63.

Table 4.63			
Coefficient of Determination for Regression Model			
R	R Square	Adjusted R Square	Std. Error of Estimate
0.806	0.650	0.649	0.33363

Table 4.63 indicates that the adjusted R^2 for the estimated regression model is 0.649. This means that approximately 65% of the variation in customer-bank relationship in the Palestine Islamic Bank is explained by the variation in the two variables included in the regression model (i.e. e-banking quality and bank image). In social sciences studies, such a percentage indicates a very good explanatory power of the regression model.

To summarize, the fourth hypothesis is not rejected. In other words, e-banking quality positively affects customer-bank relationship in the Palestine Islamic Bank.

4.4.5 Hypothesis 5

Recall that the fifth hypothesis is as follows:

H₄: Bank image moderates the relationship between e-banking quality and customer-bank relationship in the Palestine Islamic Bank.

To test the above hypothesis, the regression analysis is used by introducing an interaction term in the regression model. In detail, the two variables of e-banking quality and bank image are first standardized (i.e. converted to standard variables with 0 mean and 1 standard deviation). The rationale behind this step is to avoid the problem of collinearity that is most likely to arise when the interaction term is included in the regression model. Then, the interaction term is created by multiplying the standardized e-banking quality and the standardized bank image.

Overall Significance of Moderated Regression Model

The ANOVA for the estimated moderated regression model (i.e. regression model including the moderator variable) is shown in Table 4.64.

Source of Variation	Sum of Squares	Degrees of Freedom	Mean Square	F-Statistic	Sig.
Regression	82.799	3	27.600	248.226	0.000*
Residuals	44.253	398	0.111		
Total	127.052	401			

* Significant at the 0.001 level.

The ANOVA for the estimated moderated regression model shows that the F-statistic of 248.226 is significant at the 0.0001 level. Thus, it is concluded that the overall moderated regression model is significant.

Individual Moderated Regression Coefficients

The output of regressing e-banking service quality, bank image, and the interaction term (i.e. moderator variable) on customer-bank relationship in the Palestine Islamic Bank is shown in Table 4.65.

Constant and Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
Constant	4.102	0.018		230.201	0.000*

E-banking quality	0.286	0.023	0.509	12.405	0.000*
Bank image	0.199	0.022	0.353	8.987	0.000*
Moderator variable	-0.012	0.010	-0.041	-1.201	0.231
* Significant at the 0.001 level.					

The results of Table 4.65 indicate that the moderator variable (i.e. bank image) has a coefficient of -0.012. However, this coefficient is not significant at the 0.05 level (p-value = 0.231). This means that bank image does not moderate the relationship between e-banking service and customer-bank relationship. To say it differently, the relationship between e-banking service quality and customer-bank relationship in the Palestine Islamic Bank does not depend on how bank's customers perceive the bank image. Therefore, the hypothesis that bank image moderates the relationship between e-banking service quality and customer-bank relationship in the Palestine Islamic Bank is rejected.

The researcher believes that although Islamic e-banking service quality has a significant positive effect on customer-bank relationship, bank image does not affect this relationship because this relationship is already strong as indicated by the explanatory power of the model ($R^2 = 0.649$). Thus, variables other than Islamic e-banking service quality may explain the unexplained variation in customer-bank relationship.

Coefficient of Determination (R^2)

The coefficient of determination for the estimated moderated regression model is shown in Table 4.66.

<p>Table 4.66 Coefficient of Determination for Moderated Regression Model</p>

R	R Square	Adjusted R Square	Std. Error of Estimate	R Square Change	Sig. of Change
0.807	0.652	0.649	0.33345	0.001	0.231

Table 4.66 indicates that the adjusted R^2 for the estimated moderated regression model is also 0.649. This means that approximately 65% of the variation in customer-bank relationship in the Palestine Islamic Bank is explained by the variation in the three variables included in the regression model (i.e. e-banking service quality, bank image, and the moderator variable). As said previously, such a percentage indicates very good explanatory power of the regression model, particularly in social sciences studies.

In this context, it is important to note that the change in R^2 as a result of introducing the moderator variable is very small (= 0.001) and not significant at the 0.05 level (p-value = 0.231). This indicates that introducing the moderator variable (i.e. bank image) does not contribute, what so ever, to the explanatory power of the model. This is due to the previous conclusion that bank image does not play any moderation role in the relationship between the independent variable (i.e. e-banking service quality) and the dependent variable (i.e. customer-bank relationship).

To summarize, the fifth hypothesis is rejected. In other words, bank image does not moderate the relationship between e-banking service quality and customer-bank relationship in the Palestine Islamic Bank.

CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATIONS

5.1 Overview

This chapter summarizes the conclusions of the study, provides recommendations to interested parties, and finally gives some directions for future researchers.

5.2 Conclusions

The main conclusions of the study are summarized below:

1. The overall perceived level of Islamic e-banking service quality in the Palestine Islamic Bank is high, with a mean score of 4.02 (80.4%) out of a possible maximum of 5.
2. Each of the four dimensions of efficiency, security and privacy, reliability, and responsiveness and communication has a high level. On the other hand, the dimension of Sharia compliance has a moderate level.
3. The overall perceived level of customer-bank relationship in the Palestine Islamic Bank is high, with an overall mean score of 4.09 (81.8%) out of a possible maximum of 5.
4. Satisfaction is the dimension with the maximum mean score among all dimensions of customer-bank relationship in the Palestine Islamic Bank, followed by trust and commitment, respectively.
5. The perceived level of bank image in the Palestine Islamic Bank is high, with a mean score of 4.07 (81.4) out of a possible maximum of 5.
6. There are significant statistical differences in the perceived level of Islamic e-banking service quality in the Palestine Islamic Bank due to customers' demographic characteristics, namely gender, age, educational level, employment status, monthly income, and years of using e-banking.
7. There are significant statistical differences in the perceived level of customer-bank relationship in the Palestine Islamic Bank due to customers' demographic characteristics, namely, educational level, employment status, monthly income, and years of using e-banking.

8. There are significant statistical differences in the perceived level of bank image in the Palestine Islamic Bank due to customers' demographic characteristics, namely, gender, age, educational level, employment status, monthly income, and years of using e-banking.
9. Islamic e-banking service quality in the Palestine Islamic Bank has a significant positive effect on the customer-bank relationship.
10. Bank image does not moderate the relationship between Islamic e-banking service quality and customer-bank relationship in the Palestine Islamic Bank.

5.3 Recommendations

In light of the conclusions of the study, the following recommendations are provided to interested parties:

1. The Palestine Islamic Bank should exert more effort to make its e-banking services easier to use, more understandable, and more flexible to interact with.
2. The Palestine Islamic Bank should exert extra effort so that its e-banking performs banking services right from the first time and provides customers with the necessary information about e-banking services.
3. The Palestine Islamic Bank should take additional steps to make its e-banking more secure and safe from any fraud or hacking so customers have more confidence in the security and privacy of e-banking.
4. The Palestine Islamic Bank should provide its customers with prompt help in case of any technical problems in its e-banking, provide them with answers to any questions, and deal gently with their complaints about e-banking.

5. The Palestine Islamic Bank should provide its customers, via its e-banking, with all information of Sharia regulations about banking and provide them with information about the compliance of its services with Sharia regulations.
6. The Palestine Islamic Bank should help its customers, via its e-banking, to understand Islamic banking with proper references from Quran and Hadith.
7. The Palestine Islamic Bank should provide its customers, via its e-banking, with different services that are Sharia compliant.
8. The Palestine Islamic Bank should pay more attention to creating strong bank image in the minds of its customers since by doing so this image could be a significant tool that could improve the effect of Islamic e-banking service quality on customer-bank relationship.

5.4 Suggestions for Future Research

Some suggestions for future researchers are worth mentioning. First, future researchers are recommended to carry out similar studies on the whole Islamic banking sector in Palestine. Moreover, future researchers are advised to assess the levels of Islamic e-banking service quality, customer-bank relationship, and bank image using scales other than those used in this study to confirm these findings. Finally, future researchers should investigate the effect of Islamic e-banking service quality on other variables such as profitability.

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APPENDIX A
QUESTIONNAIRE



Faculty of Graduate Studies

Master Program in Quality Management

Dear Participant,

The researcher, who is currently enrolled in the Master Program in Quality Management at the Arab American University, Ramallah Branch, is conducting a study titled **“Impact of Islamic E-Banking Quality on Strengthening Customers’ Relationship Moderated by Bank Image: Case of Palestine Islamic Bank”**.

This questionnaire is designed to gather the necessary data. The data you provide will help the researcher understand the e-banking quality and the potential impact of this quality on customer-bank relationship. Because you are the one who can give a correct picture in this regard, please respond to the questions honestly. Completing the questionnaire takes no more than 15 minutes.

Your responses will be dealt with as strictly confidential. Your responses will only be used for the purpose of scientific research.

Thank you in advance. I appreciate your help.

Cordially,

Iyad Daraghmeh

Part One: Demographic Characteristics

Please circle the number of the appropriate response for you in respect of the following:

1. Gender:

1. Male

2. Female

2. Age:

1. Less than 30

2. 30–40

3. 41–50

4. More than 50

3. Highest completed level of education:

1. Diploma or less

2. BA

3. Master's or above

4. Employment status:

1. Employed

2. Unemployed

5. Monthly personal income (NIS):

1. 3,000 or less

2. 3,001 – 6,000

3. 6,001 – 9,000

4. More than 9,000

6. Years of using e-banking services:

1. Less than 5

2. 5 – 10

3. 11 – 15

4. More than 15

<u>Part Two: Islamic E-Banking Quality</u>				
Please indicate the level to which you agree or disagree with each of the following statements, using the scale given below, according to your experience with the Palestine Islamic Bank:				
Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
Dimension 1: Efficiency				
1. E-banking is time saving.				
2. Services delivered through e-banking are quick.				
3. E-banking is easy to use.				
4. E-banking is provided in various languages.				
5. The interaction with the e-banking is understandable.				
6. The e-banking is flexible to interact with.				
Dimension 2: Reliability				
7. E-banking provides accurate information about banking services.				
8. I have confidence in the e-banking services provided by this bank.				
9. E-banking delivers banking services right from the first time.				
10. When the e-banking promises to do something by a certain time, it does so.				

11. I prefer using e-banking instead of visiting the branch.	
Dimension 3: Security and Privacy	
12. E-banking does not allow others to access my accounts.	
13. E-banking provides high protection for my banking transactions.	
14. E-banking is secure and safe from any fraud or hacking.	
<u>Part Two: E-Banking Service Quality</u>	
Please indicate the level to which you agree or disagree with each of the following statements, using the scale given below, according to your experience with the Palestine Islamic Bank:	
Strongly Disagree (1)	Disagree (2)
Neutral (3)	Agree (4)
Strongly Agree (5)	
15. E-banking keeps personal privacy.	
16. I feel secure while doing my transactions using e-banking.	
Dimension 4: Responsiveness and Communication	
17. E-banking is available 24/7.	
18. E-banking responds immediately to clients' requests.	
19. Help is promptly available if there is any technical problem in e-banking.	
20. E-banking provides answers to my questions.	
21. Staff deal gently with customer complaints about e-banking.	
Dimension 5: Sharia Compliance	
22. E-banking provides all information of Sharia regulations about banking.	
23. E-banking provides information about compliance of services with Sharia.	

24. E-banking helps to understand Islamic banking with proper references from Quran and Hadith.	
25. E-banking provides different banking services that are Sharia compliant.	

<u>Part Three: Customer-Bank Relationship</u>				
Please indicate the level to which you agree or disagree with each of the following statements, using the scale given below, according to your experience with the Palestine Islamic Bank:				
Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
Dimension 1: Satisfaction				
1. My choice to deal with this bank was a wise one.				
2. I am delighted with the services I get from this bank.				
3. I did the right thing when I decided to deal with this bank.				
4. I would recommend my friends and/or relatives to deal with this bank.				
5. Overall, I am satisfied with the services provided by this bank.				
Dimension 2: Commitment				
6. My relationship to this bank is something that I am very committed to.				
7. My relationship to this bank is very important to me.				
8. My relationship to this bank is something I really care about.				
9. My relationship to this bank deserves my maximum effort to maintain.				
Dimension 3: Trust				
10. This bank keeps to the promises which it gives to customers.				
11. I believe that this bank considers my best interests.				
12. I feel that I can trust this bank.				
13. I believe that this bank provides the banking services correctly.				
14. The employees of this bank are honest.				
15. I feel more confident when I have banking services from this bank.				

<u>Part Four: Bank Image</u>				
Please indicate the level to which you agree or disagree with each of the following statements, using the scale given below, according to your experience with the Palestine Islamic Bank:				
Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly Agree (5)
1. This bank is reliable in the banking sector.				
2. This bank offers distinct banking services.				
3. This bank offers innovative banking services.				
4. There is attractiveness in the banking services provided by this bank.				
5. I am familiar with this bank.				
6. Dealing with this bank helps me to support my social status.				
7. This bank has a good reputation in the banking sector.				
8. I see that this bank has stability in the banking sector.				
9. The situation of this bank in the banking sector adds a real value to me.				

Thank You



كلية الدراسات العليا
برنامج الماجستير في إدارة الجودة

استبانة

عزيزي / عزيزتي:

يجري الباحث، والملتحق حالياً ببرنامج الماجستير في إدارة الجودة في الجامعة العربية الأمريكية / فرع رام الله، دراسة بعنوان "أثر الخدمات المصرفية الإسلامية الإلكترونية على تعزيز العلاقات مع الزبائن من خلال صورة البنك كمتغير وسيط: حالة البنك الإسلامي الفلسطيني" وذلك كأحد متطلبات الحصول على درجة الماجستير.

لقد تم تصميم هذه الاستبانة لجمع البيانات اللازمة. إنَّ المعلومات التي تقدمها سوف تساعد الباحث في فهم أفضل لجودة الخدمات المصرفية الإلكترونية وأثر هذه الجودة على العلاقات مع الزبائن. ونظراً لأنك الشخص الذي يمكنه تقديم صورة صحيحة في هذا الصدد، أرجو منك الإجابة على أسئلة الاستبانة بصراحة، علماً بأن تعبئة الاستبانة لا تستغرق أكثر من 15 دقيقة تقريباً.

سيتم الاحتفاظ بالردود بسرية تامة. وسيتم استخدام البيانات لأغراض البحث العلمي.

شكراً جزيلاً. أقدر كثيراً مساعدتك في تعزيز هذا المسعى البحثي.

الباحث

إياد دراغمة

الجزء الأول: الخصائص الديموغرافية

يرجى وضع دائرة حول رقم الإجابة المناسبة لك فيما يتعلق بالبند الآتية:

1. الجنس:

1. ذكر
2. أنثى

2. العمر:

1. أقل من 30
2. 30 - 40
3. 41 - 50
4. أكثر من 50

3. أعلى مؤهل علمي:

1. دبلوم أو أقل
2. بكالوريوس
3. ماجستير أو أكثر

4. حالة التوظيف:

1. أعمل
2. لا أعمل

5. دخل الفرد الشهري (بالشيكل):

1. 3000 أو أقل
2. 3,001 - 6,000
3. 6,001 - 9,000
4. أكثر من 9,000

6. سنوات استخدام الخدمات المصرفية الإلكترونية:

1. أقل من 5
2. 5 - 10
3. 11 - 15
4. أكثر من 15

الجزء الثاني: جودة الخدمات الإسلامية المصرفية الإلكترونية

يرجى تحديد درجة موافقتك أو عدم موافقتك على كل عبارة من العبارات الآتية، باستخدام المقياس المبين أدناه، استناداً إلى تجربتك مع البنك الإسلامي الفلسطيني:				
غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
(1)	(2)	(3)	(4)	(5)
المجال الأول: الكفاءة				
				1. استخدام الخدمات المصرفية الإلكترونية يوفر الوقت.
				2. الخدمات المصرفية الإلكترونية تتصف بالسرعة.
				3. الخدمات المصرفية الإلكترونية سهلة الاستخدام.
				4. يتم تقديم الخدمات المصرفية الإلكترونية بعدة لغات.
				5. التفاعل مع النظام المصرفي الإلكتروني مفهوم.
				6. يتسم النظام المصرفي الإلكتروني بالمرونة في التعامل معه.
المجال الثاني: الموثوقية				
				7. يوفر النظام المصرفي الإلكتروني بيانات دقيقة حول الخدمات المصرفية.
				8. لدي ثقة في الخدمات المصرفية الإلكترونية التي أحصل عليها.
				9. يقدم النظام المصرفي الإلكتروني الخدمات المصرفية بشكل صحيح من أول مرة.
				10. عندما يعد النظام المصرفي الإلكتروني بتقديم خدمات مصرفية في وقت معين، فإنه يفعل ذلك.
				11. أفضل استخدام الخدمات المصرفية الإلكترونية عند تنفيذ معاملاتي بدلاً من زيارة الفرع.
المجال الثالث: الأمان والخصوصية				
				12. لا تسمح الخدمات المصرفية الإلكترونية للآخرين بالوصول إلى حساباتي المصرفية.
				13. توفر الخدمات المصرفية الإلكترونية حماية عالية لمعاملاتي المصرفية.
				14. الخدمات المصرفية الإلكترونية آمنة من الاحتيال والقرصنة.
				15. تحافظ الخدمات المصرفية الإلكترونية على الخصوصية.

الجزء الثاني: جودة الخدمات الإسلامية المصرفية الإلكترونية	
يرجى تحديد درجة موافقتك أو عدم موافقتك على كل عبارة من العبارات الآتية، باستخدام المقياس المبين أدناه، استناداً إلى تجربتك مع البنك الإسلامي الفلسطيني:	
غير موافق بشدة (1)	غير موافق (2)
محايد (3)	موافق (4)
موافق بشدة (5)	
	16. أشعر بالأمان عند تنفيذ المعاملات المصرفية باستخدام الخدمات الإلكترونية.
المجال الرابع: الاستجابة والتواصل	
	17. الخدمات المصرفية الإلكترونية متوفرة على مدار الساعة وطوال أيام الأسبوع.
	18. الخدمات المصرفية الإلكترونية تستجيب على الفور لطلبات الزبائن.
	19. المساعدة متاحة على الفور في حال حدوث أي خلل فني في الخدمات المصرفية الإلكترونية.
	20. تقدم الخدمات المصرفية الإلكترونية إجابات لأسئلتني.
	21. يتعامل موظفو المصرف بلطف مع شكاوى الزبائن حول الخدمات المصرفية الإلكترونية.
المجال الخامس: الالتزام بالشريعة	
	22. يوفر النظام المصرفي الإلكتروني جميع المعلومات المتعلقة بالضوابط الشرعية للخدمات المصرفية.
	23. يوفر النظام المصرفي الإلكتروني معلومات حول امتثال الخدمات لأنظمة الشريعة الإسلامية.
	24. يساعد النظام المصرفي الإلكتروني على فهم العمل المصرفي الإسلامي بمراجع صحيحة من القرآن الكريم والأحاديث النبوية.
	25. يوفر النظام المصرفي الإلكتروني خدمات مصرفية متعددة متوافقة مع أحكام الشريعة الإسلامية.

الجزء الثالث: العلاقة ما بين المصرف والزبائن

يرجى تحديد درجة موافقتك أو عدم موافقتك على كل عبارة من العبارات الآتية، باستخدام المقياس المبين أدناه، استناداً إلى تجربتك مع البنك الإسلامي الفلسطيني:				
غير موافق بشدة	غير موافق	محايد	موافق	موافق بشدة
(1)	(2)	(3)	(4)	(5)
المجال الأول: الرضا				
				1. كان اختياري للتعامل مع هذا المصرف اختياراً حكيماً.
				2. أنا سعيد بالخدمات التي أحصل عليها من هذا المصرف.
				3. فعلت الشيء الصحيح عندما قررت التعامل مع هذا المصرف.
				4. أوصي أصدقائي و/أو أقاربي بالتعامل مع هذا المصرف.
				5. بشكل عام، أنا راضٍ عن الخدمات التي يقدمها هذا المصرف.
المجال الثاني: الالتزام				
				6. علاقتي بهذا المصرف هو أمر ألتزم به بشدة.
				7. علاقتي بهذا المصرف مهمة جداً بالنسبة لي.
				8. علاقتي بهذا المصرف أمر يهمني حقاً.
				9. علاقتي بهذا المصرف تستحق أقصى جهد للحفاظ عليها.
المجال الثالث: الثقة				
				10. في المصرف الذي أتعامل معه بالوعد التي يقدمها للزبائن.
				11. أعتقد أن المصرف الذي أتعامل معه يأخذ مصالحه بعين الاعتبار.
				12. أشعر أنه يمكنني الوثوق بالمصرف الذي أتعامل معه.
				13. أعتقد أن المصرف الذي أتعامل معه يقدم الخدمات بشكل صحيح.
				14. يتمتع موظفو المصرف الذي أتعامل معه بالأمانة.
				15. أشعر بثقة أكبر عند التعامل مع هذا المصرف.
الجزء الرابع: صورة المصرف				

يرجى تحديد درجة موافقتك أو عدم موافقتك على كل عبارة من العبارات الآتية، باستخدام المقياس المبين أدناه، استناداً إلى تجربتك مع البنك الإسلامي الفلسطيني:				
غير موافق بشدة (1)	غير موافق (2)	محايد (3)	موافق (4)	موافق بشدة (5)
				1. المصرف الذي أتعامل معه موثوق به في القطاع المصرفي.
				2. المصرف الذي أتعامل معه يقدم خدمات مصرفية متميزة.
				3. المصرف الذي أتعامل معه يقدم خدمات مصرفية مبتكرة.
				4. هناك جاذبية للخدمات المصرفية التي يقدمها هذا المصرف.
				5. أنا على دراية بالمصرف الذي أتعامل معه.
				6. التعامل مع هذا المصرف يساعدني في دعم مكانتي الاجتماعية.
				7. يتمتع هذا المصرف بسمعة طيبة في القطاع المصرفي.
				8. يتمتع هذا المصرف بالاستقرار في القطاع المصرفي.
				9. مركز هذا المصرف في القطاع المصرفي يضيف لي قيمة حقيقية.

شكراً جزيلاً

APPENDIX B

JUDGES OF RESEARCH INSTRUMENT

Name	Position
1. Dr. Ahmad Herzallah	Assistant Professor, Al-Quds University
2. Dr. Mohammad Abusharbeh	Assistant Professor, Arab American University
3. Dr. Raed Iriqat	Assistant Professor, Arab American University
4. Dr. Shaher Obeid	Associate Professor, Al-Quds Open University
5. Dr. Yahya Salahat	Associate Professor, An-Najah National University
6. Dr. Yousef Abu Fara	Associate Professor, Al-Quds Open University

الملخص

الهدف الرئيس من هذه الدراسة هو فحص أثر جودة الخدمات المصرفية الإلكترونية الإسلامية على تعزيز العلاقات مع عملاء البنك الإسلامي الفلسطيني، من خلال صورة البنك كمتغير وسيط. ولتحقيق هذا الهدف، تم اعتماد منهج البحث الكمي من خلال اختبار الفرضيات. وتم جمع البيانات الأولية، باستخدام العينة العشوائية الملائمة، من 402 من عملاء البنك الذين يستخدمون الخدمات المصرفية الإلكترونية.

ولجمع البيانات الأولية، تم تطوير استبانة تتكون من أربعة أجزاء. يهدف الجزء الأول إلى جمع بيانات حول الخصائص الديموغرافية للعملاء. ويهدف الجزء الثاني إلى جمع بيانات حول تصورات العملاء لجودة الخدمات المصرفية الإلكترونية الإسلامية. ويهدف الجزء الثالث إلى جمع بيانات حول تصورات العملاء للعلاقة بينهم وبين البنك. وأخيراً، يهدف الجزء الرابع إلى جمع بيانات حول تصورات العملاء لصورة البنك. وتم استخدام مقياس ليكرت الخماسي في الأجزاء الثانية والثالثة والرابعة من الاستبانة. وتم تحليل البيانات باستخدام الإحصاءات الوصفية والاستدلالية.

وتشير نتائج الدراسة إلى أن المستويات المدركة لجودة الخدمات المصرفية الإلكترونية الإسلامية، وصورة البنك، والعلاقة بين العملاء والبنك الإسلامي الفلسطيني جميعها مرتفعة بوسط حسابي يبلغ 4.02 و4.09 و4.07 من 5 درجات، على الترتيب. علاوةً على ذلك، هناك فروق ذات دلالة إحصائية في كل من هذه المتغيرات الثلاثة تعزى إلى الخصائص الديموغرافية للعملاء. بالإضافة إلى ذلك، تؤكد نتائج الدراسة أن جودة الخدمات المصرفية الإلكترونية الإسلامية تؤثر بشكل إيجابي على العلاقة بين العملاء والبنك الإسلامي الفلسطيني. ومع ذلك، فإن هذه العلاقة لا تعتمد على صورة البنك.

والتوصية الرئيسية للدراسة، من بين توصيات أخرى عديدة، هي أن البنك الإسلامي الفلسطيني عليه أن يولي المزيد والمزيد من الاهتمام لتحسين مجال الامتثال للشريعة الإسلامية أثناء تقديم خدماته المصرفية الإلكترونية.