

# **Factors Affecting the Use of Electronic Services in the Arab "Empirical Case of Jericho Bank Perspective of "Beneficiaries Branch**

**Prepared by: Ayman Fareed Mohamad Abdelal  
Supervisor: Dr. Salwa Barghouthi**

## **Abstract:**

The aim of this study is to identify the most important factors influencing the demand for the electronic banking services of Arab Bank's accredited and the extent of the use of those services by those who are authorized by recognizing the impact of both recognition of the impact of each of the (privacy, security, ease of use, promotion, trust, and training Accredited).

The importance of this study is that it addresses one of the most important influencing factors affecting the competitive environment of banks and banks in Palestine, which contribute to improve their profitability, attract and retain customers and increase their satisfaction with the banking services provided to them.

The researcher designed a special questionnaire to achieve the objectives of the study, so that 360 questionnaires were distributed to a random sample of the Arab Bank of Jericho Branch, and then these questionnaires were subjected to analysis using SPSS statistical program.

The results show that there is a strong influence on the factors influencing the demand for e-services provided by Arab Bank for the privacy, security, ease of use, promotion, trust, and training of the acleint, as the results show the diversity of electronic services used by the accredited Arab Bank both cash and non-cash, the results of the study showed a statistically significant number of factors influencing the demand for e-services and the extent to which it used to be attributed to the gender variable and was in favor of males, while the results showed that there were no statistically significant differences attributable to the variable Age, in addition to the approved nature variable, place of residence, and level of education. The results of the study showed that there were no statistically significant differences in

the extent of the use of electronic services by the Arab Bank due to the variable of sex, age, nature of the dependent, place of residence, and level of education.

The researcher has concluded a series of recommendations, the most important of which is the need to educate the client about the benefits of electronic banking services and its importance and benefits, which saves customers time, effort and cost in conducting various banking operations, and the need to work to keep up with the technological developments and modernize Banking services provided through the development of existing channels or the addition of new electronic channels, to maintain existing customers and attract and attract new customers.