

THE IMPACT OF FINANCIAL TECHNOLOGY ON THE FINANCIAL QUALITY ENHANCING OF BANKING ELECTRONIC SERVICES IN JORDANIAN COMMERCIAL BANKS

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| ABSTRACT | KEY WORDS |
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| <p>This study aimed to investigate the impact of financial technology dimensions on improving the quality of electronic banking services at Jordanian commercial banks in the capital, Amman, from the viewpoint of bank customers. Where the comparison method was adopted for previous studies. The study concluded that there is an effect of electronic financing, electronic lending, and automatic teller machines in improving the quality of electronic services in Jordanian commercial banks in the capital, Amman. Accordingly, the study recommends the need for Jordanian commercial bank administrations in the capital, Amman, to pay attention to developing electronic payment services and deepening customers' understanding of electronic payment services so that they can benefit from them more, in addition to educating customers about the importance of using electronic banking services, and the inclusion of all possible services in electronic services.</p> | <p>Financial technology, electronic banking services, Jordanian commercial banks.</p> |

1. Introduction

The quality of electronic banking services provided by banks is considered one of the most important pillars on which it relies in satisfying the customer, satisfying his needs, and attracting his attention to everything new. because of its important role in the conduct of various operations; provided by banking services (Habes et al., 2023; Salloum et al., 2019; Wang et al., 2022). With the increase of time and the availability of modern technologies and the development of science, all commercial banks have to develop their competitive advantages and continuously improve the quality of electronic banking service. Through the banking services it provides to customers that distinguish it from other commercial banks, and to attract the largest number of customers through the new and modern features

it offers; Such as reducing costs on transactions, ease and speed of dealing, more security, flexibility in dealing and accuracy in work (Alghizzawi, 2019). As for financial technology, it has a fundamental role in the lives of individuals in the current era due to its heavy reliance on the Internet, dealing with digital payments and money transfers. It is an advantage to attract electronic customers who spend most of their time on their smartphones in electronic communication, and use many applications available on their phones (Samar et al., 2021). Although the banking sector relies on human labor, it can now fully automate its banking services. Through the digital services it provides to customers using mobile phone applications, or what is called smart phones. Mobile applications have provided an opportunity for electronic banking services to operate completely without the need for an actual employee at the same time. In the recent times that we have witnessed in the twenty-first century due to the Corona pandemic, the need for electronic banking services has increased. Which adopts financial technology applications, to facilitate customers in obtaining their banking services through their smart phones, and to conduct many banking operations without the need to be present in a bank branch, which saves the customer time, effort, cost, speed and security in achieving his requirements (Al-Shibly et al., 2019; Alnawafleh et al., 2019; Rahi et al., 2021).

The importance of the study is represented in the extent to which the banking sector uses financial technology, and the extent of its effectiveness and impact on improving the quality of electronic banking services, its ability to achieve competitive advantage, maintain its old customers and satisfy their desires, attract new customers and provide customer-oriented solutions, in the most efficient way and at the lowest possible cost; To enhance customer satisfaction (Hundal & Zinakova, 2021). The Corona pandemic also revealed to us the importance of electronic banking services provided to customers, and what makes it easier for them to deal with financial technology applications and programs provided by banks remotely, and to complete most of their transactions via their mobile phones, or one of the financial technology applications, and to indicate the extent to which the bank depends in its electronic transactions on financial technology. Were the Jordanian commercial banks keeping pace with these developments? And it addressed this crisis through its electronic services based on financial technology, and a review of previous studies has been done and compared to measure the impact of financial technology in many areas. Accordingly, the study derives its importance from the importance of financial technology and its effects in conducting financial transactions, as well as the innovations it introduced, which had a clear impact on the performance and continuity of Jordanian commercial banks.

2. Previous Studies

Since the beginning of the current century, the world has been witnessing an increasing technological, information and digital boom, which has greatly affected most business sectors. This boom contributed to the development of digital systems, databases, websites and other media, which changed the nature of business and economic sectors as a whole (Alghizzawi, 2019). Accordingly, information technology has entered all areas of practical life, as it has entered all sectors of the economy, and has overlapped with all administrative, technical and informatics jobs. As it has become an indispensable factor in the business environment, by integrating it with the main administrative functions such as planning, organizing, commanding and controlling, and through the emergence of artificial intelligence systems, computerized systems and expert systems (Rahi et al., 2019). Thus, these systems can make it easier for the company to achieve the required financial performance, so that technology helps reduce the

time and effort specified to achieve the company's vision of goals, in terms of time or spatial framework, or even in terms of organizing resources (Suryono et al., 2020). The development of information technology systems has led to the emergence of many influences, which are reflected in the policies and structures of organizational companies, as these systems have become an essential part of achieving the competitive advantage of organizations, through the emergence of web applications and websites, in addition to smart devices and their applications, which led to the emergence of New frameworks to compete using for online marketing, recruitment or customer relationship management (Abushareah & Mohamed Naim, 2015). On the other hand, the banking industry is one of the most important economic sectors, and one of the most important macroeconomic drivers for any country in the world. Because of this importance, the banking industry may need to constantly evolve and update, and keep up with all the updates in the information and communication technology and electronic fields. This is why banks tend to focus on the digital environment, to gain a competitive advantage, especially in a competitive banking environment where many investors are attracted towards banks as an investment (Kustiningsih et al., 2020; Lehyeh et al., 2020).

2.1 Financial Technology

With the rapid development of banking services, the increase in competitiveness, the massive expansion in the quality of banking services, and the increasing difficulties of entering the financial services market, banks have become required to continuously develop services and the way they provide these services. Where distinction is no longer limited to the type of service or its novelty, but rather to the method in which the service is provided to customers (Higgins et al., 2019). And since this era is characterized by tremendous speed, it is imperative for all sectors, especially the banking sector, to keep pace with this speed in its services. Speed is currently linked to information technology, as obtaining the advantage of speed requires excellence in technological and digital systems, and the development of digital infrastructure in order to be able to keep pace with the continuous development in banking services (ALMUHAISEN et al., 2020). Any financial transaction or service provided to the customer, through various information technology means, is considered a digital transaction. Because of this great diversity and flexibility in the concept of digital transactions, this is what makes developing a clear concept of financial technology complex. However, it is clear that it is directly related to the concept of electronic services. Electronic services provided in the financial sector are the means through which financial technology is applied on the ground. Therefore, it is necessary to link financial technology with electronic financial services (Habes et al., 2021; Saghier & Nathan, 2013). According to (Garg et al., 2021), financial technology has gained great importance over the past years, especially in light of the continuous acceleration in the pace of digital and informational development, and financial technology seeks to achieve many goals:

1. Speed

This era is called the era of speed, as speed has become one of the most important requirements in the labor market (Al- Samirae et al., 2020). The accelerating pace of the economic wheel and the expansion of the concept of the digital economy have made the speed factor an indispensable requirement in economic and financial transactions (Dash & Sharma, 2022). This requirement, in addition to the great importance and continuous and large demand for banking services, made the banking sector go towards accelerating the pace of its business through the use of information technology means, and providing

electronic services that made the service completion time faster and easier, which increased the pace of banking transactions and made the operational cycle of banks faster than before (Rabaa'i, 2021; Rahi et al., 2020).

2. Cost Reduction

The maximization of economic benefit is considered the primary goal of the banking sector; given that they are primarily profitable institutions. Therefore, obtaining the highest level of profit necessarily requires a reduction in costs, as reducing costs generates a higher profit. Technology is one of the most important means used by banks to reduce costs (Alghizzawi & Habes, 2020). The introduction of technology has made working hours more productive. Transactions that used to take hours to complete are now completed electronically within a few minutes. On the other hand, technology has provided the use of many office supplies in banks, in addition to its ability to reduce staff costs, by reducing the number of employees who have been replaced by technology, or enabling employees to work remotely without the need to use bank facilities that would Save some operating expenses on the bank. This means that the use of financial technology has greatly contributed to reducing costs resulting from human error (Hua et al., 2019; Tsai et al., 2021).

3. Increasing banking security, privacy and transparency

Many people feel insecure when dealing with banking transactions, especially in light of the fear of being robbed if carrying amounts to deposit or transfer them through banks. Fintech has improved security in this aspect. On the other hand, it has reduced the process of losing evidence. The notice of obtaining the service reaches the customer through his phone number, including the details, amount and fees of the service obtained. This made the issue of transparency more clear, so that the customer carries these proofs and information on his phone wherever he goes (AL-Majali & Bashabsheh, 2016). As for privacy, it is one of the most important characteristics that the customer is looking for in banking services, as the use of financial technology has facilitated access to banking privacy and secrecy, as some customers believe that going to the bank's headquarters poses a threat to their banking privacy, given that many people can They know the nature of the service they want to obtain, whether employees or customers by chance or otherwise. Which made many of them look for obtaining banking services in a more private way, and this made electronic financial services the ideal way to achieve this requirement (Asfour & Haddad, 2014).

4. Increased prevalence

One of the most important goals that banks are looking for is to expand the reach of their services, and to reach the largest possible number of customers (Alalwan et al., 2017). This cannot be easily achieved through traditional means of advertising and marketing. Modern digital methods have enabled companies to promote their services more smoothly, ensuring that it reaches the largest possible segment. On the other hand, delivering the service to existing customers has become easier than before, as this financial technology spared banks the burden of establishing branches in remote and remote areas. Where customers in those areas can benefit from a wide network of services, without the need to go to the bank branch (Miskan et al., 2021).

5. Comparison

Customer orientations and preferences differ according to the customer's awareness, and this is what makes customers turn towards different banks, because of their admiration either for the policy or the nature of the services of one bank alone. For this reason, the comparison is an important part of customers in order to create full awareness of the bank they want to deal with (Habes et al., 2018). Financial technology has enabled bank customers, through digital applications, whether those on the Internet or smart phone applications, to review the services of different banks, and to determine the most convincing for them, as it also enabled them to compare the services' fees, quality, and steps to perform them before the decision to go to deal. With a specific bank and not others. As the mental image becomes formed for the customer before choosing the service provider, by reviewing his services, the method of providing them, and the feedback available digitally, and comparing them with the rest of the competitors (Alghzawi et al., 2020).

2.2 Quality of Electronic Services

E-services are often considered a sub-field of services, as their definition is not much different from the definition of service quality. (Lee & Lin, 2005) defined it as the judgment and evaluation of customers on the quality of electronic services provided to them. Thus, the concept of electronic service quality is not much different from traditional service quality, with the exception of different measurement methods. Electronic service quality has specific measurement dimensions, the most important dimension for customers of any electronic service is first and foremost ease of use, as these services may target many age, social and educational groups, and this difference must be taken into account. As for confidentiality, it is an obsession for users of any electronic service, as sharing personal data can be dangerous for users if the website is not trusted (Alnaser et al., 2020; Jiang et al., 2016). As for the website design, it is an attractive factor for customers as they expect a well-defined website with balanced colors, and organized information so that they can order services smoothly and quickly. On the other hand, customers may be interested in responses, feedback, and communication with the company that provides the service, whether about submitting a request, comments, or suggestions for development. Therefore, companies must be prepared to respond quickly and appropriately (Ighomereho et al., 2022).

2.3 Financial Electronic Services in Jordanian banks

Jordanian banks operating in Jordan, like all banks in the world, are trying to build electronic systems to activate financial technology countries and facilitate their access to the largest number of customers (Ismail & Alawamleh, 2017).

1. System for offering and collecting services electronically (E-Fawateercom)

This system formally emerged and was regulated as a result of the Electronic Transactions Law issued by the Central Bank of Jordan for the year (2015) and the electronic payment and transfer system issued in (2017) later, in cooperation with Jordanian banks, banks operating in Jordan and the digital financial services company "Modofaatcom". To display and pay all bills electronically, whether these bills are due to government agencies or private institutions. The operation of this system has been

entrusted to a company specialized in this field in order to manage and operate it (Al Samara et al., 2019).

2. Managing accounts electronically

This service enables customers to access and manage their accounts securely and quickly, without the need to visit the bank providing the service. The services that can be included under this item include balance inquiry, issuance of an account statement showing the movements made by the customer, and changing the customer's personal data. On the other hand, the customer can conduct some banking operations and transactions, through this feature determined by each bank according to its internal policy (Alshurideh, 2022).

3. Ordering products and services

Bank customers can request various bank services or products, and the bank's products are limited to electronic cards, check books, and any tools that can be used to obtain bank services. Where this feature reduces the burden imposed on the customer, by performing the required service without the need to consume time, as any request from the bank can be done from anywhere, whether from home, work or others (Krishnan, 2014).

4. Money transfers

Financial transfers are considered one of the most important market drivers, as they are considered one of the fastest and safest ways to exchange goods and services, as these transfers are made through banks or authorized arms such as exchange companies, service companies and financial intermediation. Electronic services enable customers to make these transfers faster and more smoothly. This helps the customer save time and effort, improves the smooth flow of cash, and increases the efficiency of the supply chain and value chains (Rahi et al., 2019)

5. Inquire about currency exchange rates

Many customers are interested in information related to foreign exchange rates against the dinar or other currencies, and investors are more interested in quickly obtaining information than in the information itself. In order for the information to be of value in decision-making, it must be in a timely manner. Speed is very important in this field. Electronic services have facilitated the process of obtaining information, especially exchange rates, which are of great importance (Olusolade Aribake & Mat Aji, 2020; Rahi et al., 2021)

3. Discussions

Most of the previous studies focused on measuring the quality of electronic banking services through independent variables different from this study. As for this study, it focused on measuring the improvement of the quality of electronic banking services through financial technology variables (Al Samara et al., 2019; Alalwan et al., 2017; Alshurideh, 2022; Garg et al., 2021; Habes et al., 2023; Hua et al., 2019; Ighomereho et al., 2022; Ismail & Alawamleh, 2017; Jiang et al., 2016; Krishnan, 2014; Lee & Lin, 2005; Miskan et al., 2021; Olusolade Aribake & Mat Aji, 2020; Rahi et al., n.d., 2020; Samar et al., 2021). This study was strengthened to employ the previous experiences presented by the

researchers in the field of study, linking financial technology variables to improving the quality of electronic banking services, and coming up with a theoretical framework for contemporary concepts, and the possibility of transferring them to the banking sector's work environment. Especially commercial banks operating in the Hashemite Kingdom of Jordan. In general, this study will achieve a new addition in the field of knowledge of improving the quality of electronic banking services in the banking sector by employing financial technology variables in this sector.

4. Conclusion

Financial technology has an impact on all major stakeholders and activities in the bank, and the adoption of financial technology has contributed to growth in the information technology sector in general and innovations in the field of finance. Despite the development of the volume of investments in financial technologies in the Arab countries, its role remains in most These countries are limited and weak in reducing the financial inclusion gap in small and medium enterprises. As all the variables that absorbed financial technology have a negative impact on the demand for money (MD) for both mobile phone subscriptions (MS) and automated teller machines (ATM) a negative relationship with the demand for money (MD).

4.1 Recommendations

Based on the discussions that resulted from previous studies and during our review and comparison of their results, there is a need to work on developing and modernizing information technology systems in Jordanian commercial banks, in order to keep pace with modern financial technology. In addition to the need for the interest of the Jordanian commercial bank departments in the capital, Amman, in developing electronic payment services and deepening customers' understanding of electronic payment services so that they can benefit more from them. Finally, it is necessary to deepen the departments of Jordanian commercial banks to motivate customers to benefit from the electronic transfer service and to facilitate the details related to providing the service, such as not exaggerating the imposition of fees on financial transfers, and to prepare electronic platforms in a way that facilitates the use of the service by customers.

4.2 Future research

Despite the scientific and practical contribution presented in this study, there must be some limits that may be important in the future. Accordingly, studies must be conducted in the near future on other banks dealing with new variables of financial technology, with a focus on using other statistical methods to process the data of the study that will be conducted in the future instead of the comparison method. Taking into consideration the study of the relationship between financial inclusion strategy and modern financial technology. Finally, it is possible to expand in the future to include the use of modern financial technology, on customer satisfaction and loyalty.

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