

E-marketing for banking services in Algeria and Their Relationship with Customer Satisfaction - An Applied Study on a Sample of Banks -

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Abstract:

This study is intended to investigate the reality of e-marketing services for the banking and the challenges faced in Algeria. The research also links this issue with customer's satisfaction. A survey was administered to (70) customers when the analysis was performed using the statistical analysis program Spss . The most important conclusion reached was the necessity of re-engineering the managerial work in the banks under study and training the bank employees in Algeria and abroad.

Keywords: e-marketing; Banking services; Customer satisfaction.

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1. INTRODUCTION:

The world recently witnessed the emergence of many contemporary global developments in various fields, the most important of which was the spread of the phenomenon of financial globalization, and these developments imposed on banks to work within an environment characterized by high risk and freedom from restrictions as international banking markets turned into a single banking market, which opened the field of competition. Between banks to provide the best services and facilities to develop their profits and their continuity. And the technological development has been reflected in the development of economic activities in general and the banking industry in particular, and the services that resulted from it require the use of communications and information technology, so the development of banking services has become one of the important and recent trends that have witnessed a major expansion in recent years in various societies due to the increasing role. The great in contemporary life, especially after its integration with material products, in achieving the required benefits. The great technological development facilitates the process of completing banking transactions and rapid communication for customers and reducing effort; time and trouble depending on modern electronic methods in providing banking services, in addition to the changes that have occurred in the pattern of customer behavior.

In light of this situation, Algerian banks found themselves in a sensitive situation, especially since the banking sector is one of the most active activities in response to these global changes, as it is considered the true facade of the state of the national economy and the main pillar of any economic development. This study comes in a comprehensive view to answer the following problems:

- To what extent does e-marketing of banking services contribute to achieving an appropriate level of customer satisfaction? In order to address the problem of research, we have divided the research into two main axes according to the following:

2. Theoretical literature

2.1 *The concept of electronic banking service*: Kolter considers that "the service is every activity or benefit that one party can provide, and it is mainly intangible and cannot be transferred, and its production can sometimes be linked to a commodity."

(Keller, 2012, p. 78)

And the banking service can be defined as: "a set of activities and operations with a beneficial content inherent in the tangible and intangible elements presented by the bank, and that the beneficiaries realize through its features and beneficial values, which constitute a source to satisfy their current and future financial and credit needs and desires while at the same time they are a source To bank profits.(Hans H bauer, 2005)

As for electronic banking, it is the provision of banking services using information and communication technology, i.e. through the Internet, automated dispensers, private networks and the phone, it allows remote banking service, 24 hours a day, seven days a week, with great speed, at a lower cost and without a convergence between the customer and the bank.(Al-Ajarmah, 2005, p. 31)

It is also known as providing services for banking transactions through electronic delivery channels.

Electronic banking services are distinguished by several characteristics, the most important of which are (Gonzalaz & ren dentiste, 2008):

These services are completed remotely and without direct contact between the service parties.

- No geographic restrictions are known and payment is made via electronic money.
- These services are also based on contracting without paper documents.

2.2 *The concept of electronic banking*: electronic banking operations mean providing banks with traditional or innovative banking services through electronic communication networks whose access to them is limited to participants in them according to the terms of membership determined by banks. (Bashir, 2012, p. 230)

2.3 *Infrastructure for electronic banking services*: Establishing rules for electronic banking and electronic commerce in general requires the creation of an infrastructure dependent on the modern information and communications technology sector, in addition to legislative and regulatory requirements that include electronic transactions of course with an appropriate cultural and social environment, and this is through(Boris, 2011, p. 197):

- Setting a phased plan to start introducing electronic banking services according to priorities determined by a strategic plan at the central level.
- Developing banking applications in banks to benefit from the accumulated experience among employees.
- The development of electronic commerce in any country is linked to the development of electronic payment methods used in settling electronic transactions.

2.4 *The elements of the marketing mix of the service*: the marketing function became more difficult with the entry of electronic marketing because friction with a variable factor or a moving element (consumer feelings and impressions). We will try to study how these elements (the elements of the marketing mix) were affected by the Internet revolution and entry into the digital economy (Ismail, 2007).

2.4.1 *Designing a service*: Not far from being influenced by the digital age and electronic marketing, designing modern products depends on this era, and the products must be compatible with the spirit of the digital age and can enter the Internet through e-commerce or electronic advertising.

- Banking Home Banking operations .Service system: E-switch is a service represented by the connection between branches of a single bank.

- E-Banking online customer service system.

- Swift: Swift is an abbreviation of the society for the world wide international bank financial telecommunications, and is considered a sophisticated alternative to telex and covers all correspondence related to financial and banking dealings between financial institutions. The headquarters of the global network Swift is located in Belgium.

2.4.2 *Pricing*: It will be affected by the fact that the customer can know the competitive prices of products and services around the world through the press of a button, so good prices in the era of the communication revolution and the transformation of the world into a small "supermarket" must simulate price levels around the world with a slight "increases" To cover costs that may be incurred by the customer in the case of contact with producers outside the borders, such as transportation, taxes, insurance, risk and others (Arabeh, 2012).

2.4.3. *Distribution*: E-commerce strongly threatens the function of physical distribution and allows direct communication between the product and the consumer across borders and oceans. Among the most important means of distribution (Safar, 2006, p. 158):

- Automated teller machine (ATM): It is an automatic device that serves customers without the intervention of the human element.

- Automatic bank note (G.A.B).

- Final Electronic Point of Sale (T.P.E).

Electronic banks: are the banks that provide banking services through the Internet.

2.4.4 *Promotion*: The computer will be a means of meeting and direct contact with customers, and the audiovisual media will be replaced by advertisements via the Internet and social media.

2.4.5 *People*): Reaching and satisfying people are within the reach of distributors and producers, and can be accessed with the click of a button! Physical barriers between producers and people have fallen, and conversations with customers directly have become an ordinary matter that does not necessitate the use of brokers, specialized agencies and consultants.

As for the elements of the physical aspect and process, the banking services operations became self-managed by the customer personally

As it became provided via internet, which greatly increased the degree of customer satisfaction, as it became a 24-hour service in addition to raising the quality of information provided to customers.

As for the physical environment for banking services, it has completely vanished and has turned into a virtual environment, consisting of computer hardware and software, where services have become fully provided through the Internet, and thus the specific physical environment has turned into a mobile virtual environment available to all Internet visitors around the world (Khaled Amin Abdullah, 2007, p. 27).

2.5 Customer Satisfaction: Customer satisfaction means the degree to which a person is psychologically identical to his work, and also indicates that he is the necessary force for a person to carry out his work at the highest levels of performance (Al-Janabi, 2010, p. 210).

As for the characteristics of satisfaction, they are: self-satisfaction (customer awareness), relative satisfaction (fluctuating expectations), evolutionary satisfaction (changing with time), and its determinants are: expectations, conformity, and actual performance.

Customer satisfaction gains its importance from the fact that the latter is the source of achieving the banks' revenues, therefore preserving the existing customers and strengthening human ties with them besides treating them with hospitality and honoring all of that must be a decisive factor in maintaining it and transforming in one way or another without moving them to deal with the competing banks in addition to attracting them. For new customers that can form the cornerstone of modern banking marketing and achieve the goals set, this is on the one hand, and on the other hand, customer service is represented by the efforts made by the bank represented by its trained human cadre to provide them with comfort and spread self-confidence to attract them and the continuation of dealing with them to achieve competition between the bank they deal with and other banks (Ali, 2016).

2.6 The marketing in Algerian electronic banking services:

During the past two decades, the world witnessed a series of rapid economic and financial transformations and banking changes, which were brought about by financial globalization, most notably the Basel Committee for Banking Supervision and the various recommendations it dictates, the liberalization of trade in services, the revolution in communications and advanced technology in information systems, and the crime of money laundering.

Algeria entered the Internet field in 1991 through the Algerian User Association of UNIX and in cooperation with the Association of Algerian Scientists by linking with Italy. In 1993, the Center for Research and Scientific Information (CERIST) became the only provider for accessing internet services. Then, in 1998, officials decided to open the field for private customers, as their number at the end of the year 2000 reached 28 suppliers, so that now it is more than 80 suppliers. As for Internet speed, Algeria ranked 12 Arabs / (177) globally, at an estimated rate of 2.6 megabytes per second, according to a report on global Internet trends issued by the Korea Tourism Organization in 2016. The report includes a survey of Internet speeds across the world, namely for 16 Arab countries.

Algeria has allocated more than 3.6 million euro to generalize the use of the bank card in Algeria, and has entered into a technical assistance agreement in the amount of 402325 euro

between SATIM and the French company (Ingénico Data Systems IDS) to install the number of documents for the distribution of the number of cards for the number of distributors of the number (500 distributors) and the final electronic point of sale for merchants 10,000 across the entire Algerian territory. In the field of electronic banking services, the French institution, Diagram E-Banking (EDI), has established with Algeria a mixed company called Algeria E-Banking Services, whose mission is to help Algerian banks provide electronic banking services as well as to set up tires in this field (satim, 2016). On the other hand, at the end of 2016, Algeria launched the fourth generation electronic payment technology, a service that aims to facilitate commercial transactions and is also among the main stages of the modernization of the banking system and payment system that are part of the Algerian electronic strategy. According to the experts, electronic payment aims not only to reduce the costs and terms of banking transactions, but also contribute to improving the financial position of companies.

This new service will allow remote internet access in a safe and fast manner throughout the week with purchases of goods / or services from the commercial sites of companies that accept payment via the Internet using the interbank payment card. In this context, more than 500,000 passwords were granted to bank card holders (estimated at 1.3 million) within only weeks of the launch date of the electronic payment service, which initially allocated about ten banks and ten companies.

2.6.1 Problems facing the application of electronic banking marketing: Several studies indicated that there are some obstacles facing the application of electronic banking work that can be summarized as follows:

- Security problems: problems related to breaches of the network and the possibility of stealing money from depositors by others, in addition to the possibility of electronic fraud.
- Technical problems: difficulties in obtaining advanced computer equipment, weak communication networks and electronic coverage, in addition to the lack of maintenance and modernization centres.
- Problems related to poor technical knowledge of individuals: These are associated with weak electronic competence in dealing with devices and equipment and the fear and hesitation of customers to deal with this method as well as their lack of certainty in obtaining the required banking services.
- Legislative and legal problems: These are associated with weak legal systems, and the lack of legislations that limit abuse of the network and preserve the rights to security and safety of customers.
- Administrative and organizational problems: associated with the weak engineering of the banking business and its adaptation to modern work styles, as well as the resistance of bank employees to adopt the electronic method in marketing added to the scarcity of specialists in this type of banking the aforementioned banks.
- Financial problems: It refers to the weak financial allocations to cover the purchase of electronic devices and equipment, in addition to shortage in financial allocations to implement training and development programs for associates to facilitate the provision of the banking service.

3. Literature Review

- A study by "Taghreed Abdullah"¹ (2016), entitled: Electronic Banking Marketing and the Competitiveness of Palestinian Banks (Case Study of Al-Quds Bank). The study aimed to see the vital role played by electronic banking marketing at a support level The entity of the bank, its survival and its continuation, in light of the rapid progress in this field and fierce competition in the commercial banking sector at the local and global levels, and this was done through a study on the branches of Al-Quds Bank operating in the Gaza Strip by polling the opinions of a sample of 53 managers and employees of customer service from all branches across A questionnaire according to the analytical method In.

The study concluded that there is a relationship between the banking services provided by the bank to its customers via magnetic electronic cards and the profitability of the bank, and that there is a relationship between the banking services provided by the bank to its customers via the Internet and reduce transaction costs and increase the number of customers with the bank, as I concluded with several recommendations, including: the necessity The interest of commercial banks in diversifying the services provided through the plastic cards they issue, and benefiting from the unified interconnection system for automated teller machines that the Palestinian Monetary Authority adopted at the beginning of 2016.

- A study by "Hajar Muhammad " (2016), entitled: The Quality of Banking Services and its Impact on Customer Satisfaction "A Field Study on the Export Bank", the study aimed to know the impact of the quality of modern banking services on the satisfaction of customers in the banking sector from During the experience of the Export Development Bank, the study relied on the descriptive analytical approach, and the primary data was collected by means of a questionnaire that was sent to an intentional sample of the Export Development Bank customers of 100 individuals. The study concluded many results, the most important of which are: Response speed is the most attractive element In attracting bank customers, there is a direct correlation Average between each of the customer satisfaction axis and after reliability, there is a weak and no significant correlation between each of the customer satisfaction axis and after tangibility, there is an effect of the tangibility dimension on the customer satisfaction axis. The study also recommended many recommendations, the most important of which are: caring for the customer in terms of knowing his demands and respecting his desires on the basis of mutual trust, relying on modern technologies for banking systems and training bank employees on them.

- A study by "Imran Ali " (2015), entitled: Electronic Marketing and its effect on the quality of banking services (a field study on commercial banks in the city of Zliten), the study aimed to identify the extent of the impact of the application of the electronic banking marketing method on The quality of banking services at banks operating in Libya, specifically the banks operating in Zliten from the viewpoint of customers, knowing the reality practiced by them and the benefits achieved by them and their customers and revealing the most important problems faced by these banks and finding appropriate solutions for them in an effort to achieve the highest degree of security and provide a base of information . The researchers used the descriptive analytical approach in this study by

designing a questionnaire distributed randomly from (250) individuals from these banks, and many conclusions have been reached, most notably the presence of a strong influence of electronic marketing on the quality of banking services in these banks, depending on the variables specified in this study which are (research and development, availability of a database, presence of strategy, safety).

- A study by "Suleiman Nasser " (2015), entitled: "Rehabilitation of the Algerian banking system in light of current global developments, what role for the Bank of Algeria?", The aim of this research is to identify the main aspects that highlight the underdevelopment of the Algerian banking system, and the role What the Bank of Algeria should play in reforming these aspects and developing and qualifying this system in line with current global developments, and through a theoretical study that dealt with an overview of the Algerian banking system and the most important reforms that it witnessed, in addition to touching on the basic aspects that require rehabilitation and reform in the banking system The Algerian role of the Bank of Algeria in rehabilitating the Algerian banking system, and the research concluded that these reforms are at the heart of the tasks of the Central Bank of Algeria (Bank of Algeria), as the primary responsible for banking supervision, in addition to being responsible for setting and implementing monetary policy to serve the national economy.

- A study by "Asia Qasimi" (2015), entitled: "The impact of financial globalization on the development of banking services and improving the competitiveness of Algerian banks". The study aimed to highlight the most important secretions of financial globalization that would affect banks in general and Algerian banks in particular, in An attempt to build new directions for the banking industry to survive and compete to counter this impact on the one hand, and on the other hand, how can we employ these modern trends in the development of banking services, as the process of developing banking services aims to enhance the competitiveness of banks, and thus increase its profitability in the long run.

- A study by "Fares Abdullah" (2013), entitled: "The Problems of Marketing Electronic Banking Services inIraq and its relationship to customer satisfaction - an applied study of a sample of banks - "This study aimed to identify the most important problems facing the application of electronic banking marketing method to the activities of banking institutions in Iraq and its relationship to customer satisfaction, by designing a questionnaire distributed to a sample of (68) An individual who deals with the researched banks, during which many conclusions and recommendations were reached, the most prominent of which is the necessity of re-engineering the administrative work in banks with a focus on training the banking staff working inside and outside Iraq in a way that is compatible with modern global developments (Abdullah, 2013).

4.. EXPERIMENTAL

4.2 Study Population and Sample: The study population consists of all those dealing with local and foreign banks, and due to the difficulty of limiting the number of clients who visit the banks in question, as they do not have a specific scale. We took a random sample of 80 customers, 77 questionnaires were retrieved out of 80 and then distributed, 07

questionnaires were excluded due to the lack of seriousness of the answer to them and the failure to fulfill the conditions required to answer the questionnaire, and thus the study sample is 70 customers.

4.2 *Study Tool*: The questionnaire was used to collect field data, which includes two parts:

Part 1: Personal data: gender, age, job and individual income.

The second part: While the second part (16) included a phrase distributed on four axes (safety, quality, technological development and customer satisfaction) in order to measure the reality of electronic marketing in Algerian banks and its role in increasing customer satisfaction and the most important problems facing it, has been adopted Likert five-point scale to evaluate the answers of the respondents.

4.3 *Research Areas*: The three areas of our study can be clarified as follows:

- The human domain: The human field of our study has been represented in the dealers with banks on the social networking sites Facebook and Twiter as well as on the Google drive site.
- Spatial domain: those dealing with banks by meeting them directly or by answering through the Google drive program.
- Time domain: The questionnaire was formulated on 11/02/2018 until its distribution, collection of answers and analysis process on 19/01/2019.

4.4 *Analysis tools*: The analysis was performed using the statistical analysis program spss and Google drive to process the results obtained and represent them as duplicates and percentages.

4.5 *Conducting a questionnaire treatment*: For the purpose of analyzing the questionnaire, the five-way Likert scale was adopted, which consists of five grades ranging from very agree, agree, neutral, disagree, totally disagree and that measures the trends and opinions of the survey according to Table No. 1 .

Table No. 1 Answers codification and score level

Answer	codification	mean	Score level
totally disagree	1]1.8-1]	Very low
Disagree	2]2.6-1.8]	Low
Neutral	3]3.4-2.6]	medium
Agree	4]4.2-3.4]	high
Totally agree	5	[5 -4.2]	very high

Source: Prepared by researchers based on SPSS program output.

5.RESULTS AND DISCUSSION

5.1 Test the reliability of the questionnaire phrases:

Through Table, it becomes clear to us that the questionnaire expressions are characterized by consistency according to the Alpha Cronbach coefficient, which exceeded the statistical significance 0.6, or 60%, and the achieved percentage is 71%, it is acceptable, and this is the sum of 16 phrases. This indicates that the questionnaire clauses have high transmission rates. Thus, the study instrument has a high degree of stability that can be used for the purposes of this study

Table No. 2: Stability Test of Questionnaire Expressions

Axis	phrases	Alpha 'Cronbach
Total axis	16	0,713

Source: Prepared by researchers through spss results.

5.2 Analysis of personal data questions:

- **Gender:** The results of the analysis showed that the sample was overwhelmed by the male character, as the percentage of males reached 64.29%, while the female rate was 35.71%, and this is shown in the following table.

Table No. 3: Distribution of the sample according to gender

gender	frequency	Percentage
males	45	64,29
females	25	35.71
Total	70	100

Source: Based on google drive output.

- **Age, educational level and individual income:**

As the following table shows, the age group between 20-35 years has recorded the highest frequency of 49 by 70%, followed by the age group of 36-50 years by 30%, while the age group has not registered more than 50 years and the age group is less than 20 years Any repetition.

As for the educational level of the individuals in the research sample, the university level recorded the highest frequency 35 with 50%, followed by the secondary ratio with a frequency of 21 and 30%, while the certificate for the lower secondary and postgraduate studies recorded the lowest frequency of 07 at 10%, which indicates a high level Scientific study for individuals in the research sample.

The fourth element that we covered in personal data was individual income, where the results of the statistical analysis showed that the proportion of people with high incomes "more than 54,000" took the largest frequency of 70%, then followed by the proportion of respondents whose income ranges between 36001-54000Degree by 20%, then followed by The percentage of respondents who entered ranged between 18000-36000 by 10.%

Table No. 4: Distribution of the sample according to age, educational level and individual income

Age	frequency	%	level Education	frequency	%	Individual income DZ	frequency	%
< 20 years	00	00	Less than secondary	07	10	<18,000	00	00
[20-35years]	49	70	secondary	21	30	[18,000-36,000]	07	10
[36-50years]	21	30	University	35	50	[36001-54000]	14	20
> 50 years	00	00	Postgraduate	07	10	>54,000	49	70
Total	70	100	Total	70	100	Total	70	100

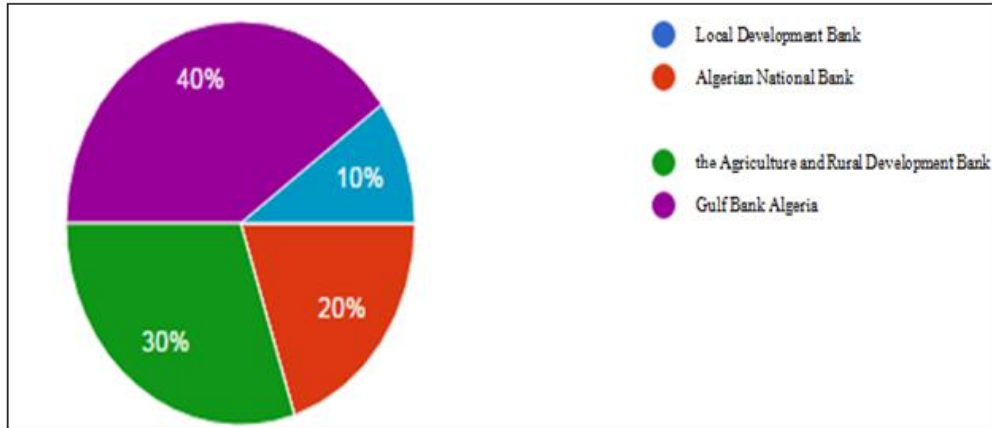
Source: Based on google drive output.

5.2 According to the participating banks and the number of participants from each bank:

Through the following figure, it appears that Gulf Bank Algeria recorded the largest occurrence of 40%, and this can be explained by the facilities provided by the bank to its

customers in addition to its working methods supported by technology and digital information. It was followed by the Agriculture and Rural Development Bank at 30%, with a frequency of 21 individuals, then the Algerian National Bank at 20% and finally Local Development Bank at 10%, while the rest of the banks did not record any repetition, but we cannot generalize these results to all the banks' dealers in Algeria, because we targeted a random sample of people on social media.

Figure 1: Distribution of sample individuals by Bank



Source: Based on google drive output

5.3 Test and Analysis of Topic Questions: We move on to the analysis of the second part questions, which revolve around the research topic.

5.3.1. Analysis of first-axis questions "Safety":

Security problems are those problems that relate to the ease of security breach of the electronic network by network hackers and cyber fraud and other possibilities of theft of depositors' money, where the fifth question was recorded, "There is a lack of guarantees granted to depositors by the responsible authorities in facing electronic risks" above my account center. It was estimated by 4.12, while the second question was recorded, "I feel that my money can be stolen through the electronic network." The lowest mean within the group is estimated by 3.4 and it is a sign of the clear concern of electronic fraud on the electronic network of banks, which leads to the reluctance of some of the dealings in an electronic manner.

Table No. 5: Level Score for the Safety Axis.

Phrase number	the scale	Totally Disagree	Disagree	Neutral	Agree	Totally Agree	Mean	Level score
01	frequency	00	14	14	28	14	3.48	High
	%	00	20	20	40	20		
02	frequency	00	14	07	49	00	3.4	medium
	%	00	20	10	70	00		
03	frequency	00	07	07	49	07	3.64	High
	%	00	10	10	70	10		
04	frequency	00	00	00	49	21	4.04	High
	%	00	00	00	70	30		
05	frequency	00	00	00	42	28	4.12	High
	%	00	00	00	60	40		
safety Axis mean							3.73	High

Source: Based on SPSS output.

5.3.2. Analysis of first-axis questions "Quality":

Table No. 6 shows that the majority of the answers of the respondents exceeded the general average threshold which is 3.3 except for the second and third questions that did not exceed the general mean, where the first question represented in: "The bank has an easily accessible website known to all customers "was the highest value of the mean estimated at 3.88, and the lowest value was for the third question, which is: "Customers feel that their skills are simple in dealing with new developments in the field of electronic marketing." It was estimated at 2.52 and it is noted from the answers that they mostly agree on the simplicity of their cognitive potential in dealing with computer technologies.

Table No. 6: the Quality Axis.

Phrase number	the scale	Totally Disagree	Disagree	Neutral	Agree	Totally Agree	Mean	Level score
01	frequency	00	00	00	63	07	3.88	High
	%	00	00	00	90	10		
02	frequency	00	14	28	28	00	3.16	medium
	%	00	20	40	40	00		
03	frequency	42	00	00	14	14	2.52	Low
	%	60	00	00	20	20		
04	frequency	00	07	07	49	07	3.64	High
	%	00	10	10	70	10		
The Quality Axis							3.3	medium

Source: Based on SPSS output.

5.3.3. Analysis of the third axis questions, "Technology Development":

The majority of the respondents unanimously agreed that "the banks that they deal with resort to using modern methods in promoting their website", with a rate of 90%, and an average of 3.64, with regard to the second question related to:

"Electronic banking services are available in the banks that they deal with," and the most available services that took the highest average calculation of 3.96 were (the ATM service, the smart card service and the internet banking service), while taking the third option: Obtaining banking services from home or the office, "with a minimum average of 2.36.

Table No. 7: the axis of technological development.

	the scale	Totally Disagree	Disagree	Neutral	Agree	Totally Agree	Mean	Level score	
01	frequency	00	00	07	63	00	3.64	High	
	%	00	00	10	90	00			
2	1eroption	frequency	00	00	00	56	14	3.96	High
		%	00	00	00	80	20		
	2ndoption	frequency	00	00	00	56	14	3.96	High
		%	00	00	00	80	20		
	3th option	frequency	21	21	21	07	00	2.36	Low
		%	30	30	30	10	00		
	4th option	frequency	00	00	28	42	00	3.16	Medium
		%	00	00	40	60	00		
	5th option	frequency	00	00	00	56	14	3.96	High
		%	00	00	00	80	20		
	6th	frequency	00	14	00	49	07	3.72	High

option	%	00	20	00	70	10	3.64	High
	frequency	00	14	07	35	14		
7th option	%	00	20	10	50	20	3.72	High
	frequency	00	14	00	49	07		
8th option	%	00	20	00	70	10	3.56	High
	frequency	00	14	00	49	07		
Overall mean of technological development							3.56	High

Source: Based on SPSS output.

5.3.4. Analysis of the fourth axis questions "Customer Satisfaction":

Such as the customer satisfaction variable, which is intended to measure the extent of the ability of the services provided by banks to achieve or exceed the expectations of customers, and it is also seen as a key performance indicator within the various business sectors.

Table No. 8: the Customer Satisfaction Axis.

Phrase number	the scale	Completely not satisfied	Not satisfied	Neutral	Satisfied	Totally satisfied	Mean	Level score
01	frequency	00	07	00	63	00	3.64	High
	%	00	10	00	90	00		
02	frequency	00	14	42	07	07	3.08	medium
	%	00	20	60	10	10		
03	frequency	00	28	07	28	07	3.16	medium
	%	00	40	10	40	10		
04	frequency	00	07	00	49	14	3.8	High
	%	00	10	00	70	20		
05	frequency	00	07	07	42	14	3.72	High
	%	00	10	10	60	20		
Customer satisfaction							3.48	High

Source: Based on SPSS output.

and it is noted from Table No. 8 that the majority of the answers of the individuals of the research sample were above the general average threshold which is 3.48 except for the second and third questions, which did not cross the threshold for the general mean. The results indicate that "the individuals of the research sample are satisfied with the electronic banking services provided in general", as they confirmed this with an average of 3.64 arithmetic, but with regard to "the satisfaction of the sample individuals searching for discounts, souvenirs, offers or any other benefits that banks can provide to users The electronic banking service network, "I took the lowest value of the mean of the account, which amounted to 3.08, and this indicates the majority of respondents' dissatisfaction with the privileges offered by banks to electronic marketing users, which necessitates them to remedy the matter and work to improve it.

The research sample also indicated an average of 3.16 for their "satisfaction with the interest of customer service by listening to all customer complaints and responding quickly to them and resolving them." As for the fourth question: "The extent of customer satisfaction with the way the bank provides information through its website", it has It got the largest average arithmetic value of 3.8, which confirms the ability of the majority of banks to understand the needs of their customers and provide all the information they need through their website in a clear and easy to use way.

This is also confirmed by the responses of the sample members to the fifth question, which is: "The extent of customer satisfaction with the skill and competence of customer service

officials for the most important and most recent electronic banking services, their advantages and ways to benefit from them compared to other banks." Where I got an average arithmetic average that exceeded the general arithmetic average, and was estimated at 3.72.

Accordingly, we conclude that customer satisfaction is gaining its importance from being the source of obtaining huge financial resources and they are the justification for the presence of business organizations, especially banking institutions. Therefore, attention must be paid to the levels of customer satisfaction and their respect and good treatment and notification of distinguished service and that the bank is their bank in reality and all this means concern for the future of the organization Banking.

6. CONCLUSION

Perhaps the most important characteristic of electronic banking is the growing role of banking technology, and the relentless pursuit of achieving the maximum benefit from the benefits of communication and information technology, and in an effort to keep pace with developments in the banking industry, Algerian banks have worked to transfer many banking technologies to the national market. However, it is still in a highly sensitive situation, especially with the implementation of agreements to liberalize trade in financial services, as it has become obliged to strengthen its competitiveness to face these challenges that depend on the extent of our success in achieving information technology gains.

Accordingly, we can limit the most important results and recommendations of this study to the following elements:

- Algeria, and convinced of it on the importance of adopting good management style in banks, and in view of the recommendations of the International Monetary Fund and the World Bank on adopting electronic banking, however, the banking marketing in the Algerian banking system is still in its first stage.
- The members of the research sample feel that there are serious problems in the field of electronic network security, especially those related to piracy and electronic fraud, which causes some of them to refrain from dealing in an electronic manner with banks.
- There are serious problems in the technical field facing the beneficiaries, some of which are related to the weak coverage of the electronic network of different geographical regions in the country, in addition to the difficulty of obtaining advanced electronic computers and the lack of maintenance and modernization centers.
- The results of the research indicated that there is an urgent need to issue legislations and laws that are binding to limit pirates and intruders bypassing the electronic network in a manner that leads to providing adequate guarantees for customers in banks.
- The results of the research indicated that there is an urgent need to increase legal awareness in limiting the transgressors on the network between the dealers themselves and the general community.

Recommendations:

- The need to create a banking infrastructure.

- The necessity of organizing continuous training courses for the cadres working in Algerian banks in the field of electronic banking marketing.
 - Issuing legislations and laws that criminalize intruders and hackers on the Internet, in a manner that provides adequate guarantees for customers and bank dealers to check on the security of their money in the safes of those banks.
 - Work to create a banking network that will act as an electronic link between banks on the one hand and between companies and customers on the other hand.
- To conduct more research and studies in the areas of protecting customers from the risks of overriding on electronic networks and reducing hackers and intruders.

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