

E-Banking- A New Approach in Banking Sector (With reference to Sultanate of Oman)

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I. INTRODUCTION

1.1 Background of the study:

Today's world is very lucky for the great innovation of technology that have make the life much easier than what it was a long back ago. Today, the entire world is depending on the technology as it plays a major part within the world. Therefore, with the help of technology most of the banks in the world have adopted the electronic banking. Basically, E-banking is a system that allows the customers to use the banking facilities with the use of internet through the mobile phones or computers at any time and from any place in the world. Online banking was firstly launched by Wells Fargo bank in the United State of America in

1995. However, the first bank in Oman that adopted the Electronic banking service was National Bank of Oman (NBO) in February 2002 followed by Bank muscat in June 2002.

Oman has private bank such as bank muscat, OmanArab bank and AlizzIslamic bank. Also, it has public banks like Oman housing bank and central bank of Oman. The total number of banks in Oman are 20 banks as shown in the table (1). Nowadays, Oman banks are more competitive to the new generation banks and foreign banks. In addition, banks in Oman provide different services from bank to another to attract more customers which is the way to maintain to customers.

Sl.No.	Name of bank	Kind of bank
1	Bank Dhofar	Local commercial
2	Bank muscat	Local commercial
3	Oman Arab Bank	Local commercial
4	National bank of Oman	Local Commercial
5	Sohar bank	Local commercial
6	Ahli Bank	Local commercial
7	Oman Housing Bank	Governmental specialist
8	HSBC Bank	International Bank
9	Oman Development Bank	Governmental specialist
10	Bank Nizwa	Islamic
11	Alizz Islamic Bank	Islamic
12	Bank Melli Iran	Commercial foreign
13	Bank of Baroda	Commercial foreign
14	Bank Saderat Iran	Commercial foreign
15	Habib Bank limited	Commercial foreign
16	National Bank of Abu Dhabi Bank	Commercial foreign
17	Standard Chartered Bank	Commercial foreign
18	State Bank of India	Commercial foreign
19	Bank of Beirut	Commercial foreign
20	QNB Bank	Commercial foreign

Source: Central Bank of Oman.

Technology plays an important role in developing banks by maintaining communications

between customers and bank. Forexample, the technology conference of bank muscat in 2018

entitled “technology and its challenges” that mentions the importance of employing modern technologies in the field of providing new innovative and safe services that serve consumers. Financial institutions deliver their services with different method like downloading the bank program on the mobile phone and process transaction over the phone which leads to decline the traditional branch of bank. Technology has gotten to be a progressively crucial component that made new modern services environment. Furthermore, the method of buying and selling gas been changed financial services. The most important fundamental change in bank industry is using mobile phones to do different bank transactions. Moreover, through electronic banking, the customers can use different kind of bank services like pay electricity bill and bill payment to make investment.

New technologies are empowering new competitors to enter the monetary services market. The web is revolutionizing the banking industry to conduct its trade through online recognizably called as electronic banking or online banking. electronic banking enables customers to access his or her account anytime in any place with low cost. The emergence of internet is the main reason for spread of the bank’s services. It helps customers to complete their business quickly and in short time. All consumers over the world can easily use their account 24 hours per day. Online bank has many benefits for customers such as saving time and cost and quick response of complaints. In this project we will focus on the customer perception towards the electronic banking in Oman.

The consumer expected fast and diversified bank services. The bank provide opportunity to expend their services not in local market only but also in world level. The electronic banking provides flexibility in banking operations to the customers. This project provides opportunity to know the about the services offered in electronic banking and to understand the satisfaction and perception of the users of e-banking in Oman.

1.2 Statement of the problem:

The main problem that clients frequently face in traditional banking is that they must travel to the physical workplaces to carry out procedures, exchanges, cash transfers... etc. And the Client have to visiting the bank only at the time working hours. Also, the branches are always crowded, and the waiting list is very long, and this leads to delay in services. Also, the bankers and staff of the bank can finish only a few transactions. Moreover, Significant delay when reviewing a branch due to

the large number of customers and the lack of employees. Unlike online banking where exchanges can be made directly from a smartphone, tablet, or individual computer. in addition, in e-banking the client does not have to visit banks and can access to online banking service at 24 hours. Also, the users do not have to stand in a line to do their transactions So, it is better to use electronic banking services with the use of internet and mobile phones to save time and to avoid the crowds in the branches. In addition, electronic banking helps the customers to carry out different types of banking transactions as well as it helps to access to an extensive range of features right from where you are such as: home, work ...etc. With just a single click.

Currently, During the COVID-19, people should keep a distance of approximately two meters between person and another. so, banks have been affected by reducing the number of employees and customers inside the branches which will directly affect the number of transactions to be done per day as well as the transactions may take longer time due to the reduction of number of employees as it will possibly affect to profitability of banking.

To avoid all these problems, the customers of the Omani banks should use the electronic banking services which helps to make faster transactions and that will help the customers to save more time, cost, and effort. Electronic banking services are very easy to use and to do many types of transactions. As well as this service will help to stop the spreading of coronavirus among the people as it can be used from personal computers and cellphone. These reasons have motivated us to do investigate on the level of perception and satisfaction of e-banking services particularly in Sultanate of Oman.

1.3 Research questions:

1. How does the perception differ between the users and non-users of e-banking services in Oman?
2. What are the factors that affect the e-banking users in Sultanate of Oman?
3. What are problems faced by users while using internet banking services in Sultanate of Oman?
4. What is the level of satisfaction of users about e-banking services in Sultanate of Oman?

1.4 Aims and objective of the study

1. To assess whether the users and non-user’s perception differs over E-banking services in sultanate of Oman.

2. To assess the factors that affect the e-banking users in Sultanate of Oman.
3. To examine the problems faced by users when utilizing e-banking services in Sultanate of Oman.
4. To examine the level of satisfaction of users about E-banking in the sultanate of Oman.

1.5 Hypothesis

H0₁: There is no association between the gender, age, and occupation and the perception of internet banking services in sultanate of Oman.

H0₂: There is no association between age group and gender and satisfactions of internet banking services in sultanate of Oman.

H0₃: there is no association between age group and utilization of internet banking services in sultanate of Oman.

1.6 Scope and Limitation of the study

1.6.1 Scope:

Currently, due to the spread of the Coronavirus around the world, electronic banking services have become essential and an important part of a person's life. Do not forget that there are many conditions that may affect electronic banking services, such as the quality of transmission in some regions of the Sultanate and others. Branch banking services are still preferred by many bank customers. However, online banking services provided rapidly and smoothly, which led to their spread among many of the bank's customers and began to be used in many transactions such as depositing and paying electricity and water bills and other services provided. This study attempts to show the extent of customer satisfaction with electronic banking services in the Sultanate of Oman. The scope of this research has a good future. Therefore, there is a need to understand the acceptance of users and non-users of the bank's electronic services and to know the factors that affect their desire and the quality of using the electronic services.

1.6.2 Limitations:

1. Since convenient sampling technique is used in the study, samples will be taken for ease of access and proximity to the researcher.
2. These samples are not representative of the entire population and there may be sampling bias.
3. lack of the time is also one of the limitation factors for the study.

1.7 Significance of the study

Electronic banking has become one of the most important things in our daily life, in which it plays an enormous role in the development of the banking sectors in Oman. The customers of the banks have shifted from visiting the traditional bank branches to make money transfers or other banking transactions to do it personally from their mobile phones or through computers with the use of internet. Furthermore, electronic banking is defined as exercising banking transaction such as transferring funds, bill payments, making investments or other services through mobile phone or computers instead of going to the bank branches. Electronic banking is also known as online banking or electronic banking as it allows the bank customers to deliver bank products and services through the internet.

Besides, electronic banking has many benefits especially for the customers in which the customers can access to their bank accounts from their office, home, or any other place to check their balance, making bill payments, or to transfer funds at any time and from any location. Another advantage of the electronic banking is that the consumers can save more costs such as the transportation cost as they do not have to visit the branch physically. As well as customers will save time since they can use the banking services at any time and at any place.

In addition, Electronic banking provides some benefits for the banking sectors as well such as the cost and the time of providing the services for each customer in the branches will be reduced. Another benefit of Electronic banking services to the banking institutions is that it helps to reduce the chances of errors of the transactions. Moreover, Electronic banking helps the banking institutions to shift from local to international level easily as it provides banking services to the customers at any area of the world. This study will examine the perception of the users and non-users of e-banking services in Oman.

1.8 Definition of terms

1.8.1 E-banking

Electronic banking service is commonly defined as a service that allows the bank's customers to use the banking facilities such as fund transfers, bill payment, investments, checking of balance through the computers or mobile phones with the help of internet connection.

Lusaya S, Kalumba B (2018), defined electronic banking as "electronic connection between the banking institutions and their customers which helps to prepare, control and manage the banking transactions". It also mentioned that "electronic banking is a service

delivering both the new and old banking services immediately to the customers through the channels of the electronic banking services.

In another study it was said that electronic banking is an umbrella in which it gathers all the banking services in one platform that allows the customers to do any banking transaction by using the internet through the mobile or computer without visiting the traditional bank branches (Al Hinai, Al Badi, & Al Shihi, 2013).

1.8.2 Internet banking: is an electronic installment framework that empowers clients of a bank or other money related institution to conduct a run of money related exchanges through the money related institution's website.

1.8.3 Phone banking: Phone banking could be a benefit given by a bank or other monetary institution, that empowers clients perform over run of monetary exchanges which involve cash or Money by phone without the ought to visit a bank department or ATM.

1.8.4 Awareness of internet banking: Individuals' knowledge and background of capabilities and information of e-banking services that allow a banking customer to conduct sophisticated e-banking services with the help of the web is referred to as e-banking awareness.

1.8.5 Usage of internet banking: Computerized banking management refers to the practice of conducting financial transactions through computer, tablet, or phone rather than through human interaction.

1.8.6 Satisfaction of internet banking: Satisfaction with digital banking services refers to a customer's overall attitude toward the provider of digital products and services, or an emotional response service received.

II. REVIEW OF RELATED LITRETURE

2.1 Introduction:

Literature reviews is significantly support the study as well as it adds knowledge to researchers. This chapter contains 40 literature reviews which are obtained from national and international research studies and which are related to the current research study.

2.2 Literature review

2.2.1 International studies:

1. **Ali Nazaritehrani&Behzad Mashali (2020)** analyzed the impact of creating inventive channels of showing bank administrations on banks advertise share in Tehran. the author use questionnaires for gathering the data. Similarly, He utilized a sample of 182 managers, deputies, and experts of Shahr bank from its branches in Tehran. Based on result,

he shows a significant relationship between the development of e-banking channels and market share growth. They did not take advantage of any funding for this research. The discoveries of this think about appear that in case bank supervisors keep their web, phone, and POS managing an account administration up-to-date and proceed to create them, they can superior and more effectively draw in and hold clients and increment them advertise.

2. **Yadgar Taha M. Hamakhan(2020).** Investigated of E-Banking in the Kurdistan Region of Iraq. The banking industry is one of the foremost imperative businesses in creating nations, hence it plays a major part within the monetary industry. Additionally, e-banking has disentangled financial transactions. This study examines the impact of person variables on client conduct and the directing impact of attitude on the relationship between person variables and client conduct based on the Unified Theory of Acknowledgment and Utilize of Innovation. Data were collected utilizing an internet survey with 476 substantial reactions from scholarly staff who work at the University of Sulaimani. The results show that person variables have a positive impact on client conduct additionally appear that attitude.
3. **Inzamam Ul Haq, Tahir Mumtaz Awan (2020).** This thinks about points to observationally investigate e-banking service quality and its effect on the e-banking dependability through an intervening effect of e-banking fulfillment. The account holders of three household systemically critical banks of Pakistan were overviewed amid COVID-19 to look at the electronic administrations given by these banks. The data collected from local marketing company in Pakistan by questionnaire through emails and messaging applications. the discoveries portray that unwavering quality and site plan demonstrated to extend e-banking devotion, especially amid COVID-19.
4. **Sadia Khatoon (2020).** Investigated effect of Customer Satisfaction on the relationship Between electronic Banking Service Quality and Customer Purchase Intention in Qatar. This study explores the relationship between the measurements of electronic (E)-banking benefit quality and customer purchasing eagerly with the intervening part of client fulfillment. The author collects the data by taking sample of 235 from representatives and

- clients. Moreover, Correlation analysis and regression analysis was used to try hypothesis. The results of the consider demonstrate that unwavering quality, proficiency, responsiveness, communication, security, and protection have a noteworthy and positive affect on client obtaining eagerly.
5. **Dr.Sandeep Gandhi¹¹, Ruchi Gupta² (2020)**. investigated different E-banking items in past five years which are fundamentally being utilized in industry of keeping money division. Moreover, found that how E-banking is much exceedingly viable as compared to conventional keeping money in India. The author uses Secondary data for this study. Conventional banks did not allow sufficient offices to their buyer as compare to gotten from online bank organization's that's why due to need of time, people are exceptionally much persuaded of the administrations of E-banking. furthermore, e-banking customers are accomplishing unmistakable advantage like as; Cash machine, e-banking, credit card and a remove of choice of obtaining or sell off. As per result, greatest number of the clients is exchanging to e-banking framework. This concludes that most of the clients are receiving E-Banking since of numerous positive benefits.
 6. **OslyUsman, Terrylina A Monoarfa, MarsofiyatiMarsofiyati (2020)**. Measurement of innovation of e-banking by client at State Bank utilizing UTAUT to attain competitive advantage. Respondents in this investigate were 834 and information investigation methods were performed utilizing SEM-PLS. The results appear that anticipation execution upgrade, Exertion Hope, Social Impact, Condition and Security Encouraging will cause Improvement Behavior Deliberate Behavior Utilize straightforwardly and in a roundabout way, which implies that in the event that we need to update Behavior Intention and Utilize Behavior, we got to increment this variable.
 7. **Hassan Rawwash, FawziehMasad, OdaiEnaizan, Bilal Eneizan, Mohammad J Adaileh, AshrafMusaSaleh, Rad Almestarihi (2019)**. The study explores variables impacting on electronic banking administrations given by Jordanian banks. It utilized a sample 918 clients. the study utilized a survey plan based on a 5-point scale. Results of the study found that seen value, ease of utilize, believe and security straightforwardly and emphatically affected on e-banking utilization. Also, also, it appears that utilizing electronic banking services by Jordanian clients is emphatically affected by factors of ease of utilize, protection, believe and seen convenience. Internet banking can offer assistance Jordanian banks in picking up competitive advantage through decreased labor cost, moved forward client benefit; upgrade adaptability and way better get to data, and evacuation to most manual or printed material
 8. More recently, **Amit Shankar, Charles Jebarajakirthy, (2019)** investigated the impact of the quality of electronic banking service on user's loyalty in India. The purpose of this study is to examine the factors that may increase the consumer loyalty toward the electronic banking system. This study covered 1,028 respondents of bank's customers in India, the data were collected through a questionnaire and they used structural equation modelling approach to analyze the data. The independent variables studied under this research are "Reliability, website design, privacy and security and customer service and support".
 9. **N.P.Sangeetha, M.B.A, M.Phil.(2019)**,discussed that the bank institution cannot add new product without information technology support. Information technology plays an important role transaction which make customers more satisfied and improve the bank services. Technology has positive aspect like it is encourage the customers to conducted bank in innovation manner and they are able to deal with e-banking in phone and used smart card.
 10. **Richard Selassie Bebli(2019)**,The researcher focusses on impact of e-banking quality service in customers satisfaction in the banking sectors in Ghana. Develop the technology in African make huge change in Sub-Saharan Africa in general and Ghana in particular. Ghanaian banking has start to understand the factors of e-banking quality services which leads satisfaction the customers. The of this studying is on impact of e-banking quality service in customers satisfaction in the banking sectors in Ghana. The banking sector work as a facilitator of business transaction and in foreign currency inflow to the economy.
 11. **HaadiBabatundeAsiyanbia and AjibolaAbdulrahamonIshola(2018)**,shows the impact of e-banking services on the customers satisfaction in selected banks. The result revealed that the customers was satisfied

- with e-banking services which save time of a customers and transaction was very seamless. Moreover, the banking organization advises to increase the awareness through the e-banking services which can increase the level of satisfaction to the customers.
12. **Haadi Babatunde Asiyanbia and Ajibola Abdulrahmon Ishola (2018)**. This study reviewed the impact of electronic banking services on customer satisfaction of clients of selected banks in different regions of Nigeria. The study used a cross-sectional sampling survey design. 100 bank customers were surveyed through a self-report questionnaire. The results showed a high rate of use of electronic banking products due to their cashless nature. This study showed that customers used electronic banking services and were happy with it. He advised increasing investment in electronic banking services infrastructure to enhance electronic banking services.
 13. **Justus Muthuri Marete, Henry Peter Gommans, G. E. George (2018)** explored about the customer satisfaction of electronic banking services in at National Bank of Kenya. The objectives of this research are to investigate how the web design of electronic banking service of the National Bank of Kenya will affect the customer satisfaction. Another objective is to investigate the most preferred facility of the electronic banking service by the customers. the authors in this research used both primary and secondary data as the primary data were collected by using a questionnaire and the data were analyzed with the help of SPSS version 20.0. the independent variables covered under this research are the web design, ease of use, security, privacy, assurance, and network connection. The findings of the research revealed that most of customers of the National Bank of Kenya were satisfied with all the electronic banking services provided by the bank as they found that the assurance was the most important factor for the customers to adopt the electronic banking services in the NBK.
 14. According to a study done by **Jamil Hammoud, Rima M. Bizri, and Ibrahim El Baba (2018)** in Lebanon, the research investigated the impact of internet Banking on user's Satisfaction. The main aim of the study was to investigate the association between the customer satisfaction and the factors of electronic banking services as well as to identify the factor that has the highest effect on the customers satisfaction. This study covered 258 respondents through a survey in which the collected data were analyzed with the help of structural equation modelling. The independent factors used in this study are "reliability, efficiency, communication and security and privacy". For instance, the findings revealed that the factor that the highest effect on the customer's satisfaction is reliability.
 15. In another research, **M. Sadiq Sohail, Balachandran Shanmugham (2018)**. This study examines the current trends in the e-commerce revolution that is taking off rapidly in the banking sector in Malaysia. The aim of the study is to provide reports to study the extent of customer satisfaction with the electronic banking services and the employees who have affected the adoption of electronic banking services. Study data were collected through a survey of 300 clients. The study showed that access to the Internet and being wary of electronic banking services were among the factors that significantly affected the use of electronic banking services.
 16. **Amutha D (2016)** based on a study done in (Tuticorin, India) the researcher examined the level of the awareness of the bank's customers toward e-banking in a district of Tamilnadu in, (Tuticorin, India). There are five main objective highlighted in this research the first objective of the study is to understand the customer's characteristics toward electronic banking, the second objective is to find out the causes that make the customers prefers to use electronic banking rather than the traditional banking, the third objective is to examine the quality of the services provided in the electronic banking system, the fourth objective is to gather consumers opinion about the problems of electronic banking service, and the last objective is to provide recommendations to improving the consumer perception and satisfaction on the electronic banking services. However, the author of this study collected data from both primary and secondary sources as it covered a random sample size. The collected primary data were analyzed by using "simple percentage analysis, averages, F-Statistic, chi square test and probability analysis". the findings of the research showed that all the banking services are very known to the customers in Tuticorin District. However, the author recommended that the banks should start to guide and educate the consumers about the new technology and the new different services provided by the banks.

17. **Areeba Toor, MudassirHunain, Talha Hussain, Shoaib Ali &Adnan Shahid (2016).** The aim of the study is to investigate the impact of online services variables on the satisfaction of users of electronic banking services. In this study, samples were collected from 264 electronic service users through an online questionnaire. The results of this survey showed that there is a very important relationship between the electronic banking services provided by banks and the satisfaction of the banks by increasing the safety and reliability of the services provided. Through this study, we can conclude that the quality of electronic banking services leads to customer satisfaction, and thus banks can obtain a competitive advantage by providing high-quality electronic banking services to gain customer satisfaction.
18. **HaniAlHaliq& Ahmad AlMuhirat (2016).** The main objective of this study is to examine the extent of customer satisfaction with electronic banking services in the Saudi banking sector and address the problems related to the quality of electronic banking services that affect customer satisfaction by focusing on ease of use, information security and a mechanism for monitoring electronic services. In this research, an analytical description was used, and primary data was collected through the survey. A sample was taken from 200 customers from Al-Ahli and Al-Rajhi Bank. The results of this study indicated that Saudi banks have succeeded in achieving customer satisfaction in a very large way by improving their electronic services, facilitating electronic transactions, improving processing performance and enhancing electronic service specifications. In addition, the study provided recommendations to improve the electronic banking services provided by banks in the Kingdom of Saudi Arabia to enhance and increase customer satisfaction.
19. **Anurag (2016),** according to the researcher mention that the main objective of E-banking are electronic payment , pay bill and transfer money from one person to another and study type and impact of e-banking which make easy life. However, the customers have faith that the tradition bank is better than e-banking and they think transfer money during e-banking can be risky. Therefore, the researcher shows the impact , benefit, awareness and usage to customers. There are change in the work because use of internet that can do the transaction in any place and any time. The transaction through e-banking more secure because private of setting and passworded-banking can develop the technology and growth economic of country.
20. **GyasiNimako, Nana KwameGyamfi, AbdilMumuni Moro Wandaogou (2013).** The main purpose of the study is to test customer satisfaction with the quality of electronic banking services in Ghana. Data for this study were collected through a questionnaire of 200 samples from clients of two banks in Ghana, through personal contact with clients. The study found that customers are dissatisfied with the electronic banking services provided by banks due to poor internet connectivity, increased fees for electronic transactions, and slow receipt of responses from the bank. This study contributes to knowing the reasons for customer dissatisfaction with the electronic banking services that must be avoided, and to knowing the electronic banking services that can satisfy the customers.
21. **Francisco Lie'bana-Cabanillas, Francisco Mun'oz-Leiva and Francisco Rejo'n-Guardia (2013).** The aim of this study is to contribute to the search for the satisfaction of users of electronic banking services. Data was collected through an online survey of 946 customer samples. The results showed that ease of access, reliability, and ease of use of electronic banking transactions help in gaining customer satisfaction. This study was limited to one institution only.
22. **ArpanMukherjee (2013),** mention that electronic banking is the process by which a customer may perform banking transaction electronically through software programs. The software programs allowed the users personal computer to deal up the bank directly. In the past, bank reluctant to provide the services via the internet due to security but today the bank provides the customers services via internet because the improve security and it can offer the services quickly. People prefer to use online banking because it is comfort, convenience ,quality and quantity of information. But still the main problem lies the customers have a fear of hacking of account and thus do not go for e-banking .banks try to provide the best security options for the customers to use security safety.

23. **Shilpandineshkumar(2012)**,discusses about how e-banking effect on bank relationship. Now adays the banking is not restricted on traditional branch and no need to go to bank to deposit or transfer money. Also, the process of any transaction will be online without any references to traditional branch. E-banking now more expand than before in many countries because it is cheapest way to provide bank services.
24. **PO-YOUNG CHU, GIN-YUAN LEE, YU CHAO (2012)**. The aim of the study is to examine the relationships between service quality, customer satisfaction, and customer confidence and loyalty in Taiwanese electronic banks. The questionnaires were completed by 442 participants with experience in electronic banking transactions and these data were analyzed using the partial least squares structural equations model. The study indicated that electronic banks should focus on the quality of service provided to increase customer satisfaction, confidence and gain their loyalty. In addition, the implications for managing electronic banks were discussed.
25. **Dr. Mohammad O. Al-Smadi (2012)**. This study aims to understand and identify the factors that affect banks 'customers' use of electronic services. The primary data for the study were collected from 387 questionnaires distributed randomly to bank clients in all licensed banks in Jordan, and the number of licensed banks reached 28. The results of the study showed ease of use, reliability and safety. Reducing the risks of using electronic banking transactions that leads to customer satisfaction and the use of these services more.
26. **Ala 'Eddain (2011)**, mention Electronic banking services have an impact on the results of customer satisfaction, that is, loyalty and positivity for women within Jordanian commercial banks. Sampling was done and employing 179 clients, who represented a desired range of demographic characteristics (such as gender, age, computer use) and levels of experience. Results This research showed that the adoption of electronic banking services (accessibility, convenience, security, privacy, content, design, speed, fees and costs) had a positive impact on Jordan Commercial Bank's customer satisfaction, loyalty, and woman positivity. Conclusion This research seeks to provide an original contribution to knowledge by investigating the effect of electronic banking factors on customer satisfaction results in banks. In this research there are factors related to accessibility, convenience, security, privacy, content, design, speed, fees and costs that have an impact on customer satisfaction. This work aims to focus academic attention on the services of a much-neglected field. Banking services industry is an important and vital sector. Banks are an important part of a financial services provider as clients can access a wide range of financial services.
27. **Dr. Ala' EddinMohdKhalaf Ahmad and Dr. Hasan Ali Al-Zu'bi (2010)**.The aim of the study is to explore the adoption of electronic banking services functions and to investigate the effect of electronic banking services on customer satisfaction scores. In this study, samples were collected from 197 customers of the bank by sending the questionnaire manually when they visited the banks. The results of this research show that customers are satisfied with electronic banking services due to the convenience, accessibility, security, privacy, and speed they provide. These features had a positive impact on customer satisfaction from the online banking services offered by commercial banks. This study contributes to providing key recommendations towards enhancing the current online financial services delivery.
28. A study done in Saudi Arabia by **Sabah AbdullahAl-Somali, RoyaGholami, BenClegg (2009)** investigated the level of acceptance of electronic banking in Saudi Arabia. This study aimed to examine the variables that influence the customers in Saudi Arabia to adopt the online banking. This study covered 400 bank's customers as they have used technology acceptance model (TAM) to analyze the collected data from the questionnaire. The study investigated number of variables such as the "quality of the Internet connection, the perception of online banking and its advantages, the social influence and computer self-efficacy". The authors found that these factors have strongly affected the acceptance, ease of use as well as the usefulness toward online banking. For instance, they also concluded that other factors like trust and education have also influenced the customers behavior towards accepting and using the online banking.

2.2.2 National studies:

29. **AbdelghaniEchchabi, Salim Al-Hajri, Islam Nazier Tanas (2019)** investigated the acceptance of E-Banking by Islamic Banks' Customers in Oman. The objective of the research is to analyze the awareness toward electronic banking services by the customers of the Islamic banks in Oman and the factors that may affect their decisions. In this study they used a questionnaire to collect data and it covered a total sample size of 300 respondents of Islamic banks' customers as they used linear regression and one sample t-test to analyze the collected data. The findings revealed that most of the customers were feeling shy to do the banking transactions in the traditional bank branches in which now the customers are more comfortable using the electronic banking. Moreover, the study revealed other advantages of electronic banking such as it is a user friendly, and it increases the effectiveness of the users. As well as they found that the factor of uncertainty of electronic banking services did not influence the Islamic bank's customers from using the electronic banking.
30. In another research, **Dr. Sushil Kumar and Dr. Niraj Mishra (2017)** examined the "CUSTOMER SATISFACTION IN E-BANKING SECTOR IN OMAN". The main objectives of this study are to assess the customers satisfaction toward the electronic banking services in Oman as well as it focused on building a relationship between the customers satisfactions and expectations of and the internet banking service in Oman. in this research the researchers used five-item Likert Scale questionnaire to collect the data from the respondents as it covered 96 respondents of bank's customers in Oman. From the data gathered and analyzed from the questionnaire the authors found that there is a positive acceptance and awareness of e-banking in Oman even though the use of technology is low in the area compared with other countries. Moreover, the study revealed that the customers perception and satisfaction have met positively to all the dimensions of efficiency, availability of the system, fulfilment of service verity and responsiveness.
31. **Dr. Kumar P. M.Dileep, Sriram B (2016)** attempt to evaluate the Customer Satisfaction on E-banking Services Quality on banks in Oman. This study aimed to measuresatisfaction level of the electronic banking users in Oman. The research covered 220 respondents of bank's customers in Oman as the data were gathered through a questionnaire. The independent factors studied under this research are web design, ease of use, security, reliability, features and facilities of the service, provisions, and orientation. For instance, the authors concluded that some factors like orientation, ease of use and the web design had strongly influenced the customers satisfaction on the electronic banking services in Oman.
32. **ShouvikSanyal, M. Hisam (2016)** stated a comparative analysis of the customer satisfaction in Dhofar region of Sultanate of Oman. The aim of this research to examine the factors of E-banking that may influence the customer satisfaction in Oman by comparing between two sectors: private and the public banking sectors in Oman. Another objective is to understand the customers opinion about the quality of electronic banking services. This study mainly focusses on bank muscat and National Bank of Oman. The data of this research was gathered through a questionnaire as it covered 50 customers of both private and public banks, the data were analyzed by using SERVQUAL model. The finding of the study showed that the level of customer satisfaction in the public banks is more that the private banks by 5%.
33. **Amr KamalEldin Ahmed (2009)** examined the customers perception, satisfaction, and dissatisfaction on electronic banking services in Oman and U.A.E. the objective of the research is to examine the customers perception, satisfaction, and dissatisfaction on electronic banking services in Oman and U.A.E. the author has used online survey to gather the data from the bank customers, the questionnaire contained 64 questions to understand the main factors of satisfaction and dissatisfactions of the bank's customers in Oman and U.A.E, the author has used factor analysis and reliability test to analyze the gathered data from the recipients. The independent factors studied under this project are "efficiency, information quality, ease of Use, security, continues improvement, competence, reliability, Creditability, and product variety". However, the factors that have positively influenced the consumers are ease of use, continues improvement and reliability. On the other hand, the factors that have negatively affected the consumers and leads to dissatisfaction are "security, creditability, and product diverse features". The author concluded that the U.A.E bank customers are satisfied more than the

customers in Oman with the quality of the electronic banking services this is because the results of the questionnaire showed that the factors such as efficiency, ease of use, security, continuous improvement, information quality and credibility have scored higher than the results in Oman.

2.4 Research gap:

There are many different studies done regarding internet banking around the world. However, these studies only deal with perceptions and the usage of electronic banking. On the other hand, there are no studies that have been conducted so far with the perception and satisfaction among the users and non-users of electronic banking in Oman. Hence, this study can provide the perception and satisfaction among the users and non-users of banking services in Oman.

III. RESEARCH METHODOLOGY

3.1 Introduction:

Research methodology is a procedure of gathering information by using various techniques for the research. In addition, it includes analyzing and interpretation for the collected data to draw a conclusion of the study. It is said that “research methodology is the blueprint of a research” (Murthy & Bhojanna, 2009).

This chapter will focus on the data collection and analysis techniques used for the research. The data will be collected from users of all 20 banks of in the Sultanate of Oman. In this project questionnaire will be used for the purpose of gathering the data from the users and non-users of the E-banking services.

3.2 Type of research:

In this consider, the analysts will utilize a quantitative research model. This sort of investigate permits analysts to analyze this phenomenon in depth and helps build and choose theories correctly. This type of model will guide researchers to obtain a high reliability and contribute to obtaining more accurate and objectivity results.

The information will be gathered from users and non-users of electronic banking services with the help of questionnaire, and which will be by using convenient sampling technique, the data

will be collected for all banks in the Sultanate of Oman. To find out the extent of users and non-user’s perception with electronic banking services by analyzing their response to obtain an expressive result by adopting the quantitative research design.

3.3 Research Design:

Researchers will analyze the survey results to obtain results on users and non-users of electronic banking services. This research aims to cover all banks in the Sultanate and to take 10 samples from each bank. Sample: The target sample collection of all banks will be 200 samples for users and non-users of electronic banking services. However, we could only collect 191.

3.4 Research respondents

The analysts of this study are going to apply convenience sampling technique as the world now is facing a pandemic situation as well as it is more valuable procedure for essential information collection. The research respondents are the users and non-users of e - banking services in various branches of banks in Sultanate of Oman

3.5 Research Instrument

The researchers will be gather data from primary sources through a developed structured questionnaire from the users and non-users of e – banking services of different banking facilities. This questionnaire consists of 3 parts of questions mainly related to the perception of users and non-users with e - banking services provided by banks in Oman and identify the factors that effect on the users of e – banking

3.6 Research procedure

- **Gathering of data**

The data will be collected from the primary sources. It is primary in nature, and we are collecting it for the first time for the purpose of research. In addition, primary data will be gathered by preparing an organized questionnaire, for users and for non-users of electronic banking.

- **Treatment data**

The data will be analyzed using SPSS with suitable statistical methods such as estimating averages, frequency distributions, and percentage distributions. The Chi-square and ANOVA test also will be performed on the research data.

IV. DATA ANALYSIS AND INTERPRETATION

FREQUENCIES

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	93	48.7	48.7	48.7
	Female	98	51.3	51.3	100.0
	Total	191	100.0	100.0	

Table: 4.1

Interpretation:

- About 51.3% of the total respondents are female.
- About 48.7% of the total respondents are male.

Age Group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	97	50.8	50.8	50.8
	26-35	37	19.4	19.4	70.2
	36-45	37	19.4	19.4	89.5
	46-55	17	8.9	8.9	98.4
	55+	3	1.6	1.6	100.0
	Total	191	100.0	100.0	

Table: 4.2

Interpretation:

- The majority of respondents are in the age group of 18-25 years, 50.8%.
- About 19.4% of the respondents belonged to the age group 26-35 and 36-45.
- About 8.9% of the respondents belonged to the age group 46-55.
- The lowest percentage 1.6% of the respondents belong to the age group + above 55.

Monthly Income range					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 300 RO	103	53.9	53.9	53.9
	300-600 RO	21	11.0	11.0	64.9
	600-1000 RO	27	14.1	14.1	79.1
	1000-1500 RO	30	15.7	15.7	94.8
	Above 1500 RO	10	5.2	5.2	100.0
	Total	191	100.0	100.0	

Table: 4.3

Interpretation:

- The majority of respondents belong to the category of income level less than 300 OMR with a percentage of 53.9%.
- About 11% of respondents belong to the income group 300 – 600 OMR.
- About 14.1% of respondents belong to the income group 600 – 1,000 OMR
- About 15.7% of respondents belong to the income group 1,000 – 1,500 OMR
- There are about 5.2% of respondents to the highest income group above 1,500 OMR.

Do you have a bank account					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	3	1.6	1.6	1.6
	Yes	188	98.4	98.4	100.0

	Total	191	100.0	100.0	
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Table: 4.4

Interpretation:

- The majority of respondents have a bank account 98%.
- Around 1.6% of respondents do not have a bank account.

Which bank account are you using currently					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bank Muscat	118	61.8	61.8	61.8
	Bank Dhofar	15	7.9	7.9	69.6
	NBO	16	8.4	8.4	78.0
	Sohar International bank	10	5.2	5.2	83.2
	Other bank	32	16.8	16.8	100.0
	Total	191	100.0	100.0	

Table: 4.5

Interpretation:

- The majority of respondents use Bank Muscat at a rate of 61.8%.
- Around 7.9% of respondents use Bank Dhofar.
- Around 8.4% of respondents use National Bank of Oman.
- Around 5.2% of respondents use Sohar International bank.
- Around 16.8% of respondents use another bank.

Does the bank offer E-Banking facilities					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	144	75.4	75.4	75.4
	No	11	5.8	5.8	81.2
	May be	36	18.8	18.8	100.0
	Total	191	100.0	100.0	

Table: 4.6

Interpretation:

- The majority of the respondents said that bank provides electronic banking services 75.4%.
- About 5.8% of the respondents said that bank not provides electronic banking services.
- About 18.8% of the respondents said that they do not know if the bank provides electronic banking services or not.

How do you access to E-banking facility					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Online banking	25	13.1	13.1	13.1
	Mobile banking	106	55.5	55.5	68.6
	Both	60	31.4	31.4	100.0
	Total	191	100.0	100.0	

Table: 4.7

Interpretation:

- The majority of respondents use the Mobile banking to access electronic banking services 55.5%.
- About 13.1% of respondents online banking to access electronic banking services.
- About 31.4% of respondents use both to access electronic banking services.

How often do you use E-banking services for banking transactions purposes					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	111	58.1	58.1	58.1
	Occasionally	48	25.1	25.1	83.2
	Rarely	29	15.2	15.2	98.4
	Never	3	1.6	1.6	100.0
	Total	191	100.0	100.0	

Table: 4.8

Interpretation:

- The majority of respondents always use electronic banking services 58.1%.
- About 25.1% of respondents Occasionally use electronic banking services.
- About 15.2% of respondents Rarely use electronic banking services.
- About 1.6 % of respondents Never use electronic banking services

What are the reasons you have, to use e-banking services					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Reliability	65	34.0	34.0	34.0
	Ease of use	72	37.7	37.7	71.7
	Safe and secure	51	26.7	26.7	98.4
	Curiosity	3	1.6	1.6	100.0
	Total	191	100.0	100.0	

Table 4.9

Interpretation:

- Around 37.7% of users use e-banking services because it is easy to use and 1.6% of users use it for curiosity.
- About 34% of user use e-banking services because it is reliability, while 26.7% use it because it is safety and secure

What are the E-banking services do you use					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bill payments	68	35.6	35.6	35.6
	Fund transfer	82	42.9	42.9	78.5
	Online Investments	6	3.1	3.1	81.7
	Online shopping	33	17.3	17.3	99.0
	other	2	1.0	1.0	100.0
	Total	191	100.0	100.0	

Table 4.10

Interpretation:

- Around 42.9% of users of bank use to e-banking services to transfer the fund.
- This statistic shows around 35.6% of users use bank facility to bill payment.
- About 17.3%,3.1 %and 1% use for online shopping, online investment and others respectively.

Have you satisfied or dissatisfied with E-banking service provided by Banks in Oman					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Very satisfied	40	20.9	20.9	20.9
	Satisfied	97	50.8	50.8	71.7
	Neutral	46	24.1	24.1	95.8
	Dissatisfied	5	2.6	2.6	98.4
	Very dissatisfied	3	1.6	1.6	100.0
	Total	191	100.0	100.0	

Table 4.11

Interpretation:

- Overall, of respondent that they are satisfaction towards the e-banking services around 50.8% of users and 20.9% are very satisfied.
- About 2.6% and 1.6% are dissatisfied and very dissatisfied, respectively. However, 24.1% of users are neutral.

Have you faced any of these problems while using E-banking services					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low speed and delay in transaction	55	28.8	28.8	28.8
	Loss of money	28	14.7	14.7	43.5
	Transaction failure	29	15.2	15.2	58.6
	Problems with OTP	19	9.9	9.9	68.6
	5	55	28.8	28.8	97.4
	Other problems	5	2.6	2.6	100.0
	Total	191	100.0	100.0	

Table 4.12

Interpretation:

- From this analysis. around 28.8% of users faced problem with low speed and delay in transaction. While 28.8% of users on problem where faced.
- About 9.9% ,15.2% and 2.6% that the users faced problem with OTP , transaction failure and other problems respectively.

What are the reasons that makes you not using E-banking services					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Concerning about security	84	44.0	44.0	44.0
	Not available through my bank	29	15.2	15.2	59.2
	Don't know how to use it	27	14.1	14.1	73.3
	Complicated and difficult to use	20	10.5	10.5	83.8
	Never heard about it	31	16.2	16.2	100.0
	Total	191	100.0	100.0	

Table 4.13

Interpretation:

- In this study around 44% of people don't use e-banking services because of concerning about security.
- Few of percent like 15.2% , 14.1% , 10.5% and 16.2% of non-users e-banking services because of not available through my bank , don't know how to use it, complicate and

difficult to use and never heard about it respectively.

Age group and frequency of use

H0: There is no association between age group and frequency of use of internet banking facility.

H1: There is association between age group and frequency of use of internet banking facility.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.715 ^a	12	.641
Likelihood Ratio	10.725	12	.553
Linear-by-Linear Association	.000	1	.984
N of Valid Cases	191		

a. 10 cells (50.0%) have expected count less than 5. The minimum expected count is .05.

Interpretation: As it is clear from the above table that the value of Person chi-square is 9.715^a. Meanwhile, the significant value is 0.641 which is more than 0.05 so H0 is accepted. Which means that There is no association between age group and frequency of use of internet banking facility.

Age group and mode of accessing of internet bank account

H0: There is no association between age group and mode used for accessing internet bank account.

H1: There is association between age group and mode utilized for getting to web bank account.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	12.258 ^a	8	.140
Likelihood Ratio	12.065	8	.148
Linear-by-Linear Association	1.560	1	.212
N of Valid Cases	191		

a. 6 cells (40.0%) have expected count less than 5. The minimum expected count is .39.

Interpretation: As it is clear from the above table that the value of Person chi-square is 12.258. Meanwhile, the significant value is 0.14 which is more than 0.05 so H0 is accepted. Which means that There is no association between age group and mode used for accessing internet bank account.

Monthly income, reasons to use internet banking services:

H0: there is no association between monthly income and reasons for using e-banking services.

H1: there is association between monthly income and reasons for using e-banking services.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.433 ^a	12	.219
Likelihood Ratio	15.967	12	.193
Linear-by-Linear Association	2.836	1	.092
N of Valid Cases	191		

a. 8 cells (40.0%) have expected count less than 5. The minimum expected count is .16.

Table: 4.16

Interpretation: As it is clear from the above table that the value of Person chi-square is 15.433. Meanwhile, the significant value is 0.219 which is more than 0.05 so H0 is accepted. Which means that there is no association between monthly income and reasons for using e-banking services.

Gender and having a bank account:

H0: there is no association between gender and having a bank account.

H1: there is association between gender and having a bank account.

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	2.892 ^a	1	.089		
Continuity Correction ^b	1.251	1	.263		
Likelihood Ratio	4.049	1	.044		
Fisher's Exact Test				.247	.133
Linear-by-Linear Association	2.877	1	.090		
N of Valid Cases	191				
a. 2 cells (50.0%) have expected count less than 5. The minimum expected count is 1.46.					
b. Computed only for a 2x2 table					

Table:4.17

Interpretation: As it is shown from the above table that the value of Person chi-square is 2.892. However, the significant value is 0.089 which is more than 0.05 so H0 is accepted. Which means that there is no association between gender and having a bank account.

Gender and instrument used to access to e-banking facility:

H0: there is no association between gender and the instrument used to access e-banking facilities.

H1: there is association between gender and the instrument used to access e-banking facilities.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.437 ^a	2	.040
Likelihood Ratio	6.521	2	.038
Linear-by-Linear Association	.211	1	.646
N of Valid Cases	191		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 12.17.			

Table: 4.18

Interpretation: the above table shows that the value of Person chi-square is 6.437. On the other hand, the significant value is 0.040 which is less than 0.05 so H0 is rejected. Which means there is association between gender and the instrument used to access e-banking facilities.

Gender and reasons make not using e-banking services:

H0: there is no association between gender and the variables affecting the usage of e-banking facilities.

H1: there is association between gender and the variables affecting the usage of e-banking facilities.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.176 ^a	4	.186

Likelihood Ratio	6.288	4	.179
Linear-by-Linear Association	.906	1	.341
N of Valid Cases	191		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 9.74.			

Table:4.19

Interpretation: the above table shows that the value of Person chi-square is 6.176 and the significant value is 0.186 which is more than 0.05 so H0 is accepted. This means that there is no association between gender and the variables affecting the usage of e-banking facilities.

Age, reasons make not using e-banking services:

H0: there is no association between Age group and the variables affecting the usage of e-banking facilities.

H1: there is association between Age group and the variables affecting the usage of e-banking facilities.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	17.114 ^a	16	.378
Likelihood Ratio	18.692	16	.285
Linear-by-Linear Association	4.604	1	.032
N of Valid Cases	191		
a. 11 cells (44.0%) have expected count less than 5. The minimum expected count is .31.			

Table: 4.20

Interpretation: the above table shows that the value of Person chi-square is 17.114 and the significant value is 0.378 which is more than 0.05 so H0 is accepted. This means that there is no association between Age group and the variables affecting the usage of e-banking facilities.

Monthly Income, reasons make not using e-banking services:

H0: there is no association between monthly income and the variables affecting the usage of e-banking facilities.

H1: there is association between monthly income and the variables affecting the usage of e-banking facilities.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	24.943 ^a	16	.071
Likelihood Ratio	25.818	16	.057
Linear-by-Linear Association	1.523	1	.217
N of Valid Cases	191		
a. 17 cells (68.0%) have expected count less than 5. The minimum expected count is 1.05.			

Table: 4.21

Interpretation: the above table shows that the value of Person chi-square is 24.943 and the significant value is 0.071 which is more than 0.05 so H0 is accepted. There is no association between monthly income and the variables affecting the usage of e-banking facilities.

H0: There is no difference of various factors influencing banking experience and income level.

H1: There is difference of various factors influencing banking experience and income level.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
I found E-banking is time saving	Between Groups	.427	4	.107	.175	.951
	Within Groups	112.646	185	.609		
	Total	113.074	189			
I found E-banking is easy to use	Between Groups	4.964	4	1.241	1.826	.126
	Within Groups	126.418	186	.680		
	Total	131.382	190			
I found E-banking is cost saving	Between Groups	20.550	4	5.138	6.738	.000
	Within Groups	141.816	186	.762		
	Total	162.366	190			
I prefer using E-Banking services instead of visiting the branch	Between Groups	1.844	4	.461	.686	.602
	Within Groups	124.920	186	.672		
	Total	126.764	190			
I 'am able to use E-banking services when I 'am abroad	Between Groups	3.545	4	.886	1.076	.370
	Within Group	153.198	186	.824		
	Total	156.743	190			
E-banking services are accessible 24hrs	Between Groups	2.792	4	.698	.991	.414
	Within Groups	131.051	186	.705		
	Total	133.843	190			
E-banking is Safe and Secure	Between Groups	8.418	4	2.104	2.482	.045
	Within Groups	157.697	186	.848		
	Total	166.115	190			

Table: 4.22

Interpretation:

From the table it is clear that for all the factors: time saving, E_banking easy to use , cost saving, using service instead visiting the branch, use e_banking when I am abroad , service accessibility 24 hr and e-banking safe and secure have significance level is more than 0.05, it means there is no difference of various

factors influencing banking experience and income level. So, here our null hypothesis is accepted

H0: There is no difference of various factors influencing banking experience and gender.

H1: There is difference of various factors influencing banking experience and gender.

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
I found E-banking is time saving	Between Groups	.088	1	.088	.146	.703
	Within Groups	112.986	188	.601		
	Total	113.074	189			
I found E-banking is easy to use	Between Groups	3.634	1	3.634	5.376	.021
	Within Groups	127.749	189	.676		
	Total	131.382	190			

I found E-banking is cost saving	Between Groups	1.134	1	1.134	1.329	.250
	Within Groups	161.232	189	.853		
	Total	162.366	190			
I prefer using E-Banking services instead of visiting the branch	Between Groups	.899	1	.899	1.350	.247
	Within Groups	125.865	189	.666		
	Total	126.764	190			
I 'am able to use E-banking services when I 'am abroad	Between Groups	.003	1	.003	.004	.948
	Within Groups	156.740	189	.829		
	Total	156.743	190			
E-banking services are accessible 24hrs	Between Groups	3.922	1	3.922	5.706	.018
	Within Groups	129.921	189	.687		
	Total	133.843	190			
E-banking is Safe and Secure	Between Groups	5.824	1	5.824	6.867	.009
	Within Groups	160.291	189	.848		
	Total	166.115	190			

Table:4.23

Interpretation:

From the table it is clear that for the factors such as e-banking easy to use, e-banking accessible 24 hr and e-banking is safe and secure have significance level is less than 0.05, it means there' difference of various factors influencing banking experience and gender. So, here our null hypothesis is rejected.

For factors such as time saving, cost saving, e- banking service instead visiting the

branch, use e_banking when I am abroad null hypothesis is accepted as significance level is greater than 0.05. So there is no difference of various factors influencing banking experience and gender.

H0: There is no difference of various factors influencing banking experience and age.

H1: There is difference of various factors influencing banking experience and age

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
I found E-banking is time saving	Between Groups	1.799	4	.450	.748	.561
	Within Groups	111.275	185	.601		
	Total	113.074	189			
I found E-banking is easy to use	Between Groups	2.070	4	.517	.744	.563
	Within Groups	129.312	186	.695		
	Total	131.382	190			
I found E-banking is cost saving	Between Groups	6.343	4	1.586	1.890	.114
	Within Groups	156.024	186	.839		
	Total	162.366	190			
I prefer using E-Banking services instead of visiting the branch	Between Groups	1.497	4	.374	.556	.695
	Within Groups	125.267	186	.673		
	Total	126.764	190			

I 'am able to use E-banking services when I'am abroad	Between Groups	1.807	4	.452	.542	.705
	Within Groups	154.937	186	.833		
	Total	156.743	190			
E-banking services are accessible 24hrs	Between Groups	3.642	4	.911	1.301	.271
	Within Groups	130.201	186	.700		
	Total	133.843	190			
E-banking is Safe and Secure	Between Groups	2.751	4	.688	.783	.538
	Within Groups	163.364	186	.878		
	Total	166.115	190			

Table:4.24

Interpretation:

From the table it is clear that for all the factors: time saving, E_banking easy to use , cost saving, using service instead visiting the branch, use e_banking when I am abroad , service accessibility 24 hr and e-banking safe and secure have significance level is more than 0.05, it means there is no difference of various factors influencing banking experience and income level. So, here our null hypothesis is accepted.

V. FINDINGS AND CONCLUSION

5.1 Findings:

- The study found that respondents from female about 51.3% and 48.7% were male.
- The majority of respondents are in the age group of 18-25 years, 50.8% and About 19.4% of the respondents belonged to the age group 26-35 and 36-45. 8.9% of the respondents belonged to the age group 46-55. The lowest percentage 1.6% of the respondents belong to the age group + above 55
- The majority of respondents belong to the category of income level less than 300 OMR with a percentage of 53.9% and About 11% of respondents belong to the income group 300 – 600 OMR. 14.1% of respondents belong to the income group 600 – 1,000 OMR and 15.7% of respondents belong to the income group 1,000 – 1,500 OMR There are about 5.2% of respondents to the highest income group above 1,500 OMR.
- The majority of respondents have a bank account 98% and Around 1.6% of respondents not have a bank account.
- The majority of respondents use Bank Muscat at a rate of 61.8%. Around 7.9%, 8.4%, 5.2% and 16.8% of respondents use Bank Dhofar, National Bank of Oman, Sohar International bank and another bank respectively.

- The majority of the respondents said that bank provides electronic banking services 75.4% About 5.8% of the respondents said that bank not provides electronic banking services and About 18.8% of the respondents said that they do not know if the bank provides electronic banking services or not.
- The majority of respondents use the Mobile banking to access electronic banking services 55.5%. About 13.1% of respondents online banking to access electronic banking services and 31.4% of respondents use both to access electronic banking services.
- The majority of respondents always use electronic banking services 58.1%. About 25.1%, 15.2% and 1.6 % of respondents Occassionally, Rarely and Never respectively use electronic banking services.
- Around 42.9% of users of bank use to e-banking services to transfer the fund.
- This statistic shows around 35.6% of users use bank facility to bill payment. while, 17.3%, 3.1 % and 1% use for online shopping, online investment and others respectively.
- Overall of respondent that they are satisfaction towards the e-banking services around 50.8% of users and 20.9% are very satisfied.
- About 2.6% and 1.6% are dissatisfied and very dissatisfied respectively. However, 24.1% of users are neutral.
- From this analysis ,around 28.8% of users faced problem with low speed and delay in transaction. While 28.8% of users on problem where faced.
- About 9.9% ,15.2% and 2.6% that the users faced problem with OTP , transaction failure and other problems respectively.
- In this study, around 44% of people don't use e-banking services because of concerning about security.

- Few of percent like 15.2% , 14.1% , 10.5% and 16.2% of non-users e-banking services because of not available through my bank , don't know how to use it, complicate and difficult to use and never hard about it respectively.
- The association between monthly income and the reasons to use internet banking services is tested with the help of chi-square. Thus, null hypothesis is accepted which highlights that there is no association between monthly income and reasons for using e-banking services.
- The association between gender and ownership of a bank account is tested with the help of chi-square. Thus, null hypothesis is accepted which highlights that there is no association between gender and having a bank account.
- The association between gender and instrument used to access to e-banking facility is tested with the help of chi-square. Thus, null hypothesis is rejected which highlights that there is association between gender and the instrument used to access e-banking facilities.
- The association between gender and reasons make not using e-banking services is tested with the help of chi-square. Thus, null hypothesis is accepted which highlights that there is no association between gender and the variables affecting the usage of e-banking facilities.
- The association between Age, reasons make not using e-banking services is tested with the help of chi-square. Thus, null hypothesis is accepted which highlights that there is no association between Age group and the variables affecting the usage of e-banking facilities.
- The association between Monthly Income, reasons make not using e-banking services is tested with the help of chi-square. Thus, null hypothesis is accepted which highlights that there is no association between monthly income and the variables affecting the usage of e-banking facilities.
- From the table it is clear that for all the factors: time saving, E_banking easy to use , cost saving, using service instead visiting the branch, use e_banking when I am abroad , service accessibility 24 hr and e-banking safe and secure have significance level is more than 0.05, it means There is no difference of various factors influencing banking experience and income level. So, here our null hypothesis is accepted
- From the table it is clear that for the factors such as e-banking easy to use, e-banking accessible 24 hr and e-banking is safe and secure have significance level is less than 0.05, it means there' difference of various factors influencing banking experience and gender. So, here our null hypothesis is rejected.
- For factors such as time saving, cost saving, e-banking service instead visiting the branch, use e_banking when I am abroad null hypothesis is accepted as significance level is greater than 0.05. So there is no difference of various factors influencing banking experience and gender.
- From the table it is clear that for all the factors: time saving, E_banking easy to use , cost saving, using service instead visiting the branch, use e_banking when I am abroad , service accessibility 24 hr and e-banking safe and secure have significance level is more than 0.05, it means There is no difference of various factors influencing banking experience and income level. So, here our null hypothesis is accepted

5.2 Recommendations:

- Age group between 18-25 using e-banking facilities more than all other age groups by 49.2%. On the other hand, only 10.5% of e-banking users whose age between 46-55 and above. So, banking institutions need to educate individuals from age 45 and above about the importance of e-banking services.
- The banks in Oman should work in marketing the safety and security of their e-banking services to gain individual's trust.
- The banking sectors in Oman need to work on solving the problems relating to low speed and delay in the transactions and failure in transactions of the e-banking service.

5.3 Conclusion:

All in all, the findings of this study revealed that the perception of the users of e-banking services depends on different variables such as time saving, cost saving, ease of use and security. On the other hand, the study also revealed the problems faced by the users while using the e-banking services like delay in transaction and loss of money. In addition, majority of the respondents were satisfied with e-banking services provided by the banks in Oman.

The research study also concluded that there is no association between age group and

perception of e-banking services there is no association between age group and utilization of internet banking services in sultanate of Oman.

Regarding the non-users of e-banking facilities most of the non-users are concerning about the security. So, the role of the banking institutions here is to provide awareness for the non-users about the importance of e-banking services nowadays specially with the spread of covid-19.

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