



**IMPACT OF THE QUALITY OF BANKING SERVICES FOR PLASTIC, ELECTRONIC MAGNETIC CARDS ON CUSTOMER'S SATISFACTION AND HIS FUTURE-PURCHASING BEHAVIOR: A PRACTICAL STUDY ON A NUMBER OF COMMERCIAL BANK CUSTOMERS IN AMMAN**



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**ABSTRACT**

*This study aimed at identifying the scope of the influence of the quality of banking services for the plastic, electronic, magnetic cards on customer's satisfaction and his future-purchasing behaviour. To achieve the objectives of the present paper, the researcher conducted a field study on a number of Jordanian commercial acting Banks in Amman. The study concluded that there is an incorporeal relationship between the quality of the plastic, Electronic magnetic cards with domains of confidentiality, quick-responses, and competence and customer's level of satisfaction, where the coefficient variable scored 0.63. Also, the study concluded that there is another incorporeal relationship between the quality of the plastic, Electronic magnetic cards with domains of confidentiality, quick-responses, and competence and the customer's future purchasing behavior with a coefficient variable of 0.52. Eventually, the study had a set of recommendations. These are: The necessity to conduct more related studies in the future, especially those related to the concept of taking customers into consideration, which is based on studying the financial and credit-card needs and desires in a way these desires and needs could be achieved, thus urging customers to adopt these services in the future.*

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**Keywords:** Banking services, Quality of plastic, Electronic magnetic cards, Customer's satisfactions, Customer's future-purchasing behavior.

### **Contribution/ Originality**

This study is a unique one among others that tried to examine the impact of the quality of magnetic card services with the domains (secrecy, quick-response, efficiency) on the customer's satisfaction and his future behavior. This study also contributes to identifying the factors that affect the customer's purchase behavior by adopting their attitudes toward purchasing a special service, especially in the field of magnetic card services, thus helping the banks improve and develop the services offered to customers.

## **1. INTRODUCTION**

Nowadays, the world is witnessing much more development in light of information technology and communication systems. This has greatly contributed to a change in the concept of the quality of the Banking services offered compared to traditional subjects. Consequently, this has created more challenges on banks, especially in light of the extreme competitive energy they experience in an attempt to present and provide the best banking services with low costs.

Quality does have an important role in provoking customer's thoughts towards the banking services until they adopt than. This is normally done based on a set of criteria that match with the customer's perspectives more than with that of the banks, let alone their need to the service so as to help the customers make their final decision of purchase.

The plastic, Electronic magnetic cards that will be tackled in the present study is one of the modern electronic services provided by banks, through which lots of facilities for customers are offered to facilitate their work, fulfil their financial, credit-card needs, whether for present or future proposes. In this study, the researcher will try to identify the impact of the quality of banking services for plastic, Electronic magnetic cards on customer's satisfaction and his future–purchasing behavior

### **1.1. The Significance of the Study**

The significance of the present study arises from the following issues:

1. The role of the quality of the services of the plastic, electronic magnetic cards in influencing customer's satisfaction, and therefore his future purchasing behavior.
2. The development in the methods of providing the electronic banking services requires special skills employers must recognize to provide high – quality financial and credit – card services that contribute to enhancing the relationship between customers and banks.
3. The significance of the banking sector, under question, which supposedly must have large experience due to its long history in this area, which extends for decades of time.
4. The results of the present research might help the commercial e-banking managers improve and develop the quality of the banking services provided, especially in the field of the plastic, Electronic magnetic cards in a way that satisfies the needs and desires of customers, viz, financial and credit-card services.

## 1.2. Objectives of the Study

The objectives of the present study can be summarized as thus:

1. Examining the range of the influence of the quality of the plastic, Electronic magnetic cards services provided at Jordanian commercial banks on customer's satisfaction.
2. Examining the scope of the impact of the quality of the plastic, Electronic magnetic cards services on customer's future-purchasing behavior.

## 1.3. The Problem of the Study and its Research Questions

The present study seeks to answer the following questions:

1. To what extent does the quality of the plastic, Electronic magnetic cards with domains of confidentiality, quick-responses, and competence affect customer's satisfaction and his future-purchasing behavior?
2. To what extent does the quality of the plastic, Electronic magnetic cards with domains of confidentiality, quick-responses, and competence affect customer's satisfaction?
3. To what extent does the quality of the plastic, Electronic magnetic cards with domains of confidentiality, quick-responses, and competence affect customers future purchase behavior?

## 1.4. Study Hypotheses

**The main hypothesis:** There is no statistically significant influence for what extent does the quality of the plastic, Electronic magnetic cards with domains of confidentiality, quick-responses, and competence affect customer's satisfaction and his future-purchasing behavior.

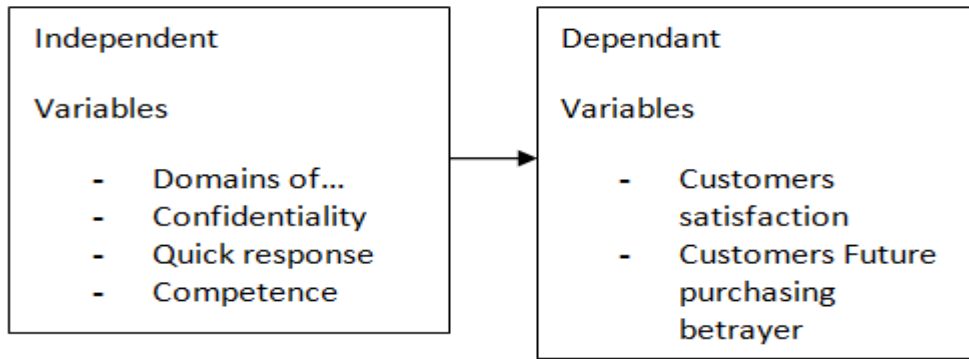
Two main hypotheses were diverged from the main hypothesis:

**The first minor hypothesis:** There is no statistically significant influence for the quality of the plastic, Electronic magnetic cards with domains of confidentiality, quick-responses, and competence on customer's satisfaction

**The second minor hypothesis:** There is no statistically significant influence for the quality of the plastic, electronic magnetic cards with domains of confidentiality, quick-responses, and competence on customers' future-purchasing behavior.

## 1.5. Study Models

Figure 1 demonstrates the major dependant and the independent variables that will be employed in the present study.



### 1.6. Limitations of the Study

The limitations of the current study include the following:

1. Place limits: these include the commercial banks acting in Amman, Jordan.
2. Human limits: these include a group of customers for commercial banks in Amman, Jordan.
3. Time limits: the time duration through which this study is achieved, from January through May of 2015.

### 1.7. Methodological Definitions for the Study Variables

- **Plastic Magnetic cards:** These include prepaid cards, where the money value is stored; that can be used to pay through internet shopping, along other networks, and also can be used in other points of sale (Cox Barbara and Koelzer, 2004).
- **Quality of Electronic banking services:** The convenience of what customers expect from the banking services offered to them via modern technological methods with their real-life recognition of the benefits they gain from using this service (Al-Radaideh, 2011). In fact, the quality of electronic magnetic banking services was restricted to three domains for the purposes of the current study. These are:
  - A. Confidentiality: It refers to the customer's privacy about his own personal data. It also means few risks and less concerns about customer's use of the banking services.
  - B. Quick response: It implies the availability of the banking services that satisfy the customer's financial and credit-card services at any time he needs them.
  - C. Competence: It points to the capability of the bank to fulfill all customer's banking needs easily, effectively and on a very timely-manner.
- **Customer's satisfaction:** is the feeling that gives the customer a sense of satisfaction or no satisfaction, which mainly is a result when we compare offered products and services with the customer's expectations (Kotler, 2003).

Customer's Purchasing Behavior (CPB)

- The customer's purchasing behavior: is that behavior customers show when they look for some goals and services. It may also include the thoughts, or experiences, Customer's expect to satisfy and fulfill their desires and needs, based on the available capabilities (Kotler, 2009). Al-

Jibori (2012) defined CPB as a set of groups of wishes, tendencies and preferences that ever changed into a real effective demand toward a goal or a specific service.

## 2. THEORETICAL FRAMEWORK AND PREVIOUS STUDIES

### 2.1. The Concept of the Plastic, Electronic Magnetic Cards

These are considered one of the most important electric operations conducted by the e-banks, those which normal and traditional banks can't afford. These cards are known as the prepaid cards. These cards, along with their different names, though most people would call it credit cards, are classified into 3 different kinds.

1. Debit cards: these refer to current accounts where goods and products values are deducted once the card is used. The card's usage depends on the customers account at the bank where transaction is going to be cancelled if the price exceeds the customer's account available (Awad, 2002).
2. Charge card: this card gives its customers a feature of on unredeemable monthly credit by the bank that issued the account of the card holder. Then the customer is complied to pay the debts with all its money value to ensure the continuity of the card (Kisht, 2005).
3. Credit Cards: These cards give its users the possibility to pay money withdrawals by installments. In the meantime, an extra monthly benefit is added on late or unpaid installments taking into consideration an allowance period of 51 days. Then credit card limit increases based on a plenty of payments for the installments within the range of the cad (Kisht, 2005).

### 2.2. The Concept of the Quality of Banking Election Service

As a start, to get to the concept of quality of e-banking services, we need to define the following:

**Service** is an activity or a job that is done to achieve a profit or for a specific purpose. It also can be defined as an activity or a series of activities, normally with an abstract nature, with more or less rates, and is normally subject to interaction between the customer and the service employer by using reassures, products and systems that belong to the service provider (Al-Mobaideen and Aboud, 2014).

**Banking Service:** is a group of services with a profit-content characterized by the prevailing of the physical factors over the abstract ones that can be realized by individuals or the institutions through its beneficiary values that represent a source to satisfy their financial as well as the credit card needs. In the meantime, these make a good source of the profitability for the bank through a reciprocal relationship between the two parts (Moala, 2015).

**The quality of banking Electronic services:** are those services in which customers match their expectations of the banking services provided to them with their real recognition of the benefit

they get due to possessing that service (Al-Radaideh, 2011) so, a good service from the perspective of the customers' is the one that matches with their expectations.

The significance of studying the customers' behavior in the Banking sector

Studying the customer's behavior in the banking sector can be seen in different views. From the perspective of the customers themselves, it helps the customer to recognize the services and products he wants to purchase and how to get them. This also helps him know the factors that influence his future-purchasing behavior and therefore adopting different attitudes towards a specific service.

As for as the perspective of the bank managers, studying the behaviors of the customers helps them identify the customers needs which are not satisfied yet, so they work on satisfying these services and also work on developing and improving the services provided for customers, thus approaching them more closely and achieve their objectives, in addition to the bank managers' objectives.

This also will help the banks identify the purchasing powers for the customers, so they start having a clear and comprehensive perspective about their financial and credit- card needs. This will help them in put forward suitable pricing and promoting policies. Further from the perspective of the marketing managers in those banks, studying the customer's behavior will definitely enable them design and propose the proper promotion strategies, thus enabling them to achieve a very competitive policy in the market.

### 3. LITERATURE REVIEW

Al- Jbory's conducted a study Al-Jibori (2012) titled the influence of advertisement type on building the attitudes towards advertisements and the purchasing future for customers". Al- Jborys study aimed at identifying the impact of the main types of advertisement (emotional or intellectual) on building attitudes towards advertisements and the purchasing-future for customers. The sample of the study belonged to middle-East University students in Amman. Among the results he reached is that there was a noticeable increase on customer's future behavior in the areas of smart phones, and it was revealed that the type of advertisement does have a great impact on the customer's purchasing-behavior, more than the attitudes of advertisements on the purchasing behavior of customers.

In Al- Radaideh's further conducted a related study Al-Radaideh (2011) titled, "The influence of the quality of e-banking services on strengthening the relationship between the bank as well as the customers. The study focused primarily on the impact of the quality of the electronic banking services with domains of competency, dependability confidentiality, communication and responsiveness in strengthening the relationship between the bank and customers. The study was conducted on the Jordanian and foreign banks working in Jordan. Results revealed that the level of trust between the banks and the customers is relatively high in Jordan. Finally, the study indicated that the level of quality of the e-banking services in Jordan is also relatively high.

Salah (2011) also conducted a relevant study which they titled "Hindrances of the marketability of the banking services and their effect on realizing the banking services". This study aimed at identifying the obstacles and hindrances customers face in realizing banking services in Nablus. The study came to the conclusion that the criteria used by the commercial banks differ with regard to their relative significance when evaluating the quality of the banking services. Also, results had shown that the factor relevant to modern technology is very important in evaluating customers with regard to the quality of the banking services.

Nubur (2010) conducted another study about E-banking. It is titled, "E-banking and customers' satisfaction in Bangladesh: An analysis aimed at identifying the impact of the electronic banking services on the customers' satisfaction in Bangladesh. Results revealed that there is a strong impact for the service domains, viz, dependability, responsiveness, and safety in getting the satisfaction of the bank customers of the electronic banking services. The study recommended to increase the number of ATM's and to quickly develop the infrastructure of information technology, internet and communication.

Gadoomi (2008) conducted a study about the influential factors in the spreading the Electronic Banking. That was a practical study on the Jordanian Commercial banks. This study attempted to identify the nature of the electronic banking services offered by the Jordanian, banks. Also it aimed at analyzing the obstacles, features, risks, and success pillars. The study was conducted on managers and the employees of the electronic services department by asking them about the concept of the e-banking in Jordan. Results revealed that the rise in the internet prices, the low speech of the internet, the lack of confidence and awareness for the on- line banking customers are the main reasons for the lack of the spread of on- line banking in Jordan. The study recommended having a suitable electronic infrastructure, disseminating awareness between customers and developing and updating the website of e-bank are significant factors to the success of on-line banking.

Pikkarainen *et al.* (2004) conducted a study about consumer's acceptance of on-line banking: an extension of the technological acceptance model. The researchers conducted a field study on a sample of 268 customers for different banks in Finland to identify the level of acceptance for on-banking services. The study revealed that understanding the real benefit of on- line banking service, its feasibility and usage, the available data for thus banks on the internet, privacy and security are among the most significant factors for customers to accept the and adopt on-line banking service. The study recommended that on-line banking services should be highly promoted and supervised.

### 3.1. How is the Present Study Different?

It can be easily noticed that the previous studies primarily focused on the features, hindrances and risks of the e-banking services in addition to their focus on the impact of the quality of the plastic electronic banking services on customers' satisfaction.

In fact, what actually distinguishes the present study is that it focused on the quality of the e-banking services and their impact on the customer-purchasing behavior as this behavior is considered one of the new variables that none of the previous studies tackled extensively. Knowing that studying the customer's purchasing behavior is considered a very complex thing, bank managers must understand this behavior and identify the factors that influence it, for instance the domains of the banking service quality.

## 4. METHOD AND PROCEDURE

### 4.1. The Population and the Sample of the Study

The population of the study includes customers who belong to 20 commercial banks in Jordan, most of who all reside in Amman. The sample of the study included 320 customers from 5 Jordanian commercial banks randomly and spontaneously chosen. These banks included (the Arab bank, Amman-Cairo Bank, The Jordanian National Bank, The Housing bank, and the Commercial Bank). 320 questionnaires were equally distributed on the customers of those 5 banks; 290 Questionnaires were returned, of which 280 questionnaires were perfectly completed and were found appropriate for statistical analysis with a percent of 87% of the total number of the questionnaires distributed.

### 4.2. Data Collection Procedure

In light of the procedures for developing the instrument of the present study, and after using the questionnaire as an instrument for measuring the impact of the quality of the plastic, and electronic magnetic cards services on the customers' satisfaction and his purchasing future, we made a scientific review for number of the questionnaires that are related to the subject of the future purchase- behavior and in the meantime, we benefited from them in designing the current proposed questionnaire for the present study. The researcher also benefited from a number of other studies and articles that tackled the same subject. Also, we shared some ideas about the current topic and also about the variables of the study. The questionnaire included 25 items to investigate and the quality of the plastic electronic magnetic cards services on the customers' satisfaction and his purchase – future. Those items were distributed on 5 variables. These include: confidentiality, quick – response, competence, customer's satisfaction, and the future – purchase behavior for customers.

A 5- point Likert scale was used to evaluate the subjects' responses. Points were given based on the table below.

Degree	Point given
Extremely Agree	5
Agree	4
Neutral	3
Disagree	2
Extremely disagree	1



#### 4.3. Sources for Getting the Data

1. Primary Sources: we depended on the field in getting the primary sources for data. So as to examine the hypothesis of the study, the researcher developed a measurement instrument (A questionnaire) for this purpose, being the primary source for data collection.
2. Minor Sources: The theoretical data were collected by reviewing the previous studies, articles and books that ticket the current subject mother of the study.

Validity and reliability of the study the questionnaire was checked by set of juries and academic experts, majoring in finance and statistics to identify their opinions about how comprehensive, appropriate and clear the questionnaire is. All their modifications, suggestions and comments were taken into consideration. To measure the accuracy of the results, Chron Back Alpha Equation was used, where  $\alpha$  coefficient scored 82.6%, thus indicating the presence of cohesion and cohesion between the items of the questionnaire. Such a high percentage is higher than the statistical standard percentage which is 60%<sup>m</sup> (Sekaran, 2003).

#### 5. PROCEDURES OF RESEARCH

In order to process the data of the current research, the researcher will use the social package of statistical system to calculation the means and standard deviations, as well as F and T- tests for the hypotheses of the study.

##### 5.1. Description of Study Variables

First: Describing and evaluating the quality of the plastic electronic magnetic cards Services with the domains confidentiality, responsiveness, and competence.

Table 1 results demonstrate that the level of measurement for the quality of the plastic, electronic magnetic cards services were high, based on its three domains.

The general average reached 3.82, with a standard deviation of 0.85. As for the average measurement for the three domains, they were also high, the means registered 3.79 for confidentiality with a standard deviation of 0.93, whereas the mean for measuring quick – responses was 3.84 with a standard deviation of 0.97. Similarly, the mean for measuring competence was 3.83 with a standard deviation of 0.84.

As for the relative significance and the order of the domains' items, the item (Dealing with the plastic electronic magnetic, cards provides customers with privacy and confidentiality) came in the first place for confidentiality measurement with a mean of 3.95 and a standard deviation of 0.87. The item (The services of plastic, electronic magnetic cards are available 24 hours) in the first place for quick response measurement with a mean of 3.97 and a standard deviation of 0.82. The Item (the services of plastic, electronic magnetic cards work on facilitating the transactions of the bank) came in the first place for competence measurement with a mean of 3.96 and a standard deviation of 0.71.

## 5.2. Secondly: Describing and Evaluating the Customer's Satisfaction and his Future – Purchase Behavior

Table (2) results indicate that the measurement level for the customers future- purchase behavior is high, as the general mean average was (3.80) with a standard deviation of 0.78. Regarding the mean average measurement of customers' satisfaction, we noticed that they are high, as the mean scored 3.84 with a standard deviation of 0.88. And regarding the mean average measurement of the purchase behavior for the customer they were high with a mean of 3.76 and a standard deviation of 0.89.

Regarding the relative significance and the order of the domains items of the customer's satisfaction and his future- purchase behavior, the item (I feel much relief to take the decision of dealing with the plastic electronic, and magnetic cards) came in the first place for the measurement of customer's satisfaction with a means of 3.92 and a standard deviation of 0.82, whereas the item (I recommend friends and acquaintances to deal with the plastic electronic magnetic cards) came in the first place for the measurement of the future – purchase behavior for the customer with a mean of (3.95) and a standard deviation of 0.88.

## 5.3. SPSS Results and the Hypotheses Test

Major Hypothesis: There is no statistically significant impact for the quality of plastic, electronic magnetic cards services on the customer's satisfaction and niftier purchase behavior.

Table 3 shows that there is a moral impact on the quality of the plastic, electronic magnetic cards services with the domains (confidentiality, quick responses, and competence) on the customer's satisfaction and his future – purchase behavior, based on the test  $F = 28.59$  and a value  $Sig = 0.000$ , which is less than the statistical indication at 0.05.

Therefore the quality of the plastic, electronic, and magnetic cards services, with their different domains ( $R^2 = 0.53$ ), can be attributed to the customer's satisfaction and his future – purchase behavior, with also in flounced him with a value of  $\beta = 0.41$ . Further, the impact was moral and is statically significant when comparing T – value, which is less than 0.05. Based on this, we decline the zero – based hypothesis and, accordingly, accept the alternative hypothesis.

**The first minor Hypothesis:** There is no statistically significant impact for the quality of plastic, electronic magnetic cards services with domains of confidentiality, quick- responses, and competence on customer's satisfaction.

Table (4) indicates the existence of a moral impact for the quality of plastic, electronic magnetic cards services with domains of confidentiality, quick-responses, and competence on customer's satisfaction, based on the test  $F = 67.49$ , with a value of  $Sig = 0.000$ , which is less than the statistical indication level at (0.05). Also, the quality of the plastic, electronic magnetic cards services, with their different domains, explain  $R^2 = 0.63$  of the customer's satisfaction change, and influence it in avenue of  $\beta = 0.43$  for confidentiality.  $\beta = 0.51$  for quick-response and  $\beta = 0.19$

for competence. Also, it can be noticed the existent of a moral impact with a statistically significant difference when comparing T – value calculated for each value, which is less than 0.05. That said, war refute the Zero – based hypothesis and accept the alternate hypothesis.

**The second minor Hypothesis:** there is no statistically significant impact for the quality of plastic, magnetic and electronic cards services for the domains (confidentiality, quick – responses, and competence) on the future – purchase behavior of the customers.

Table 5 points to the presence of a moral impact for the quality of plastic, electronic magnetic cards services along with domains of confident totality, quick response, and competence) on the customers future – purchase behavior, based on the test  $f = 22.06$  and a value of  $\text{Sig} = 000$  that accompanist, a value which is less than the statistical indication at 0.05.

Further, the quality of plastic, electronic magnetic service with their domains explain a percent of  $R^2 = 0.52$ . of the change in the future – purchase behavior of the customer. It further influences it with a value of  $\beta = 0.24$  for confidentiality,  $\beta = 0.63$  for quick response and  $\beta = 0.13$  for competence. Also, there was a moral impact of a statistically significant indication when comparing the calculated value of T – test, which is less than 0.05. Bawd on this, were refute the Zero – based hypothesis and accept the alternate hypothesis.

**Confidentiality:** this refers to the privacy of the data about the customers and the lack of risks and any concerns related to the official and secret data of the customers concerning the banking services.

- Quick Response: Refers to the availability of the banking services that satisfies the financial and credit card needs at any time theory needs, promptly and all times.
- Competence: it points to the capability of the banking management to fulfill the customers' banking needs easily, competently and in a brief manner.

**Customer's satisfaction:** is that feeling that reveals for the customer happiness or lack of happiness that results when comparing the performance of the product with the customer's expectations (Kotler, 2003).

Customer's purchase behavior: is the manner a customer's present when he seeks to use or buy a good or services. It also refers to the Ideas and experiences their customers expect will fulfill his needs and desires, based an his current purchase potential (Kotler, 2009) Al – Jibory also defined it as a group of wishes, tendencies and preferences that were turned into a real demand towards a good or a service (Al-Jibori, 2012).

#### 5.4. Study Results

- Results revealed that there is a positive, moral relationship between the quality of the plastic, electronic magnetic cards services with domains of confidentiality, quick responses, and competence and customers' satisfaction and their adaptation for a future purchase behavior for those services, with a variable of 0.53.

- There is a moral relationship between the learn of the quality of the plastic, electronic magnetic cards services with domains of confidentiality Quick responses, and competence and customer's satisfaction, with a coefficient variable of 0.63, thus indicating a high level of satisfaction for the customer due to using the plastic, electronic magnetic cards that are, from his point of view, characterized with high level of confidentiality and privacy regarding his data, and that these cards fulfill all his needs easily and competently.
- The study also concluded that there is a strong relationship between the quality of the plastic, electronic magnetic cards services and the future- purchasing behavior for the customer with a co-efficient of 0.52, thus pointing to a high level of confidentiality, quick-response and competence which characterize the services offered by the plastic, and electronic cards, hence making him adopt such goods and services in the future.

## 6. RECOMMENDATIONS

Based on the previous results, the researcher recommends the following:

- Banks must always update their electronic banking services, or the E-banking services, and should know their applicability level at banks in an attempt to vary and update their E-banking services provided for customers.
- There should be a necessity to conduct more related studies, especially with regard to customer's needs, which is based on studying their financial and credit-card needs so as to fulfill them and therefore help them adapt these services in the future.
- Broadening the scope of the present study to include as many customers and banks as possible to generalize the results of the impact of E-banking services on the future-purchase behavior for customers.
- Studying other independent variables which were not previously tackled such as, commitment, dependability, and communication, as new domains for the study.

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**Table-1.** Describing and evaluating the quality of the plastic, electronic magnetic services with domains of confidentiality, quick-responses, and Competence.

No	Items	Means	Standard deviation	Rank	Level of significance
1	There are no risks in using the plastic, electronic magnetic cards	3.81	0.95	3	High
2	Dealing with the plastic electronic magnetic cards provides customers with more privacy and confidentiality	3.95	0.87	1	High
3.	Dealing with the plastic electronic magnetic cards reduces customers concerns and fears regarding their data security	3.85	0.78	2	High
4.	The plastic, electronic magnetic cards disallows administrative corruption during providing the traditional E-banking services	3.79	0.92	4	High
5.	There are clear laws to protect dealing with the plastic electronic magnetic cards	3.57	0.86	5	High
Arithmetic means and the standard deviation for the domain of confidentiality		3.79	0.93		High
6.	There are 24-hour services for the plastic electronic magnetic cards	3.97	0.82	1	High
7.	the plastic electronic magnetic cards contribute to performing the banking services promptly	3.92	0.89	2	High
					<i>Continue</i>

8.	Dealing with the plastic, electronic and magnetic cards fulfils all my banking needs	3.68	0.83	5	High
9.	the plastic, electronic magnetic cards services are available any time I need them	3.75	0.91	4	High
10.	Using the plastic, electronic magnetic cards doesn't require lots of effort	3.89	0.77	3	High
The Arithmetic means and the standard deviation for the domain of quick response		3.84	0.97		High
11.	Dealing with the plastic, electronic magnetic cards help save waiting-time during the transaction	3.87	0.72	2	High
12.	the plastic, electronic magnetic cards help afford money for customers at any time	3.76	0.75	4	High
13.	the plastic, electronic magnetic cards help afford the time needed during the banking transaction	3.82	0.94	3	High
14.	The plastic, electronic magnetic cards help afford effectively meets all my banking needs.	3.72	0.87	5	High
15.	the plastic, electronic magnetic cards help facilitate the banking transaction	3.96	0.71	1	High
The Arithmetic means and the standard deviation for the domain of Competence		3.83	0.84		High
The Arithmetic means and the standard deviation for the domains of the plastic, electronic magnetic cards		3.82	0.85		High

Table-2. Describing and evaluating customer's satisfaction and his future-Purchase Behavior

No	Items	Means	Standard deviation	Rank	Level of significance
1.	I feel much relief to take a decision to deal with the plastic, electronic magnetic cards	3.92	0.82	1	High
2.	I see that using the plastic, electronic magnetic cards is a wise decision	3.76	0.81	5	High
3.	Providing short term loans through using the plastic, electronic magnetic cards makes me more satisfied	3.81	0.76	4	High
4.	the plastic, electronic magnetic cards fulfills all my expectations	3.86	0.92	2	High
5.	I feel proud for dealing with the plastic, electronic magnetic cards.	3.84	0.73	3	High
The arithmetic means and the standard deviation for the domain of satisfaction		3.84	0.88		High
6.	I never hesitated to use with the plastic, electronic magnetic cards again.	3.67	0.73	4	High
7.					Continue

8.	I prefer t use with the plastic, electronic magnetic cards in the future to fulfill my needs	3.69	0.69	3	High
9.	Dealing with the plastic, electronic magnetic cards makes me special in front of my friends	3.86	0.83	2	High
10	I will keep using the plastic, electronic magnetic cards	3.65	0.97	5	High
11	I advise all my friends to deal with the plastic, electronic magnetic cards	3.95	0.88	1	High
Arithmetic means and standard deviation for customer's future purchase		3.76	0.89		High
Arithmetic means and standard deviation for customer's satisfaction and his future purchase behavior		3.80	0.78		high

**Table-3.** Results for the impact of the quality of the plastic, electronic magnetic services with domains of confidentiality, quick-responses, and Competence on customer's satisfaction and his future purchase behavior.

Independent variable	F Value	R <sup>2</sup>	DF	Sig	Descending coefficient				
					Dep. Var	$\beta$	Standard fault	T Value	Sig
customer's satisfaction and his future purchase behavior	28.59	0.53	36.27	0.000	the quality of the plastic, electronic magnetic services with the three domains	0.41	0.046	15.73	0.000

**Table-4.** Results for the impact of the quality of the plastic, electronic magnetic services with domains of confidentiality, quick-responses, and Competence on customer's satisfaction.

Independent variable	F Value	R <sup>2</sup>	DF	Sig	Descending coefficient				
					Dep. Var	$\beta$	Standard fault	T Value	Sig
customer's satisfaction and his future purchase behavior	67.49	0.63	61.05	0.000	Confidentiality	0.43	0.066	21.93	0.026
					Quick response	0.51	0.051	11.07	0.003
					competence	0.19	0.039	35.67	0.000

**Table-5.** Test Results for the impact of the quality of the plastic, electronic magnetic services with domains of confidentiality, quick-responses, and Competence on customer's future-purchase behavior.

Independent variable	F Value	R <sup>2</sup>	DF	Sig	Descending coefficient				
					Dep. Var	$\beta$	Standard fault	T Value	Sig
customer's future purchase behavior	22.06	0.52	102.3	0.000	Confidentiality	0.24	0.075	19.84	0.000
					Quick response	0.63	0.037	27.15	0.016
					competence	0.13	0.069	13.20	.034

Dear male respondent/Female respondent

The researcher is conducting a study about the impact of the quality of the plastic, electronic magnetic services on customer's services and customer's future-purchase behaviour. Kindly tick (  $\sqrt{\quad}$  ) inside the proper square of the lickert scale adjacent to each of the items. Thanking your cooperation to make this study successful.

No	Variables	Strongly agree	Agree	Neutral	disagree	Extremely disagree
1	There are no risks in using the plastic, electronic magnetic cards					
2	Dealing with the plastic electronic magnetic cards provides customers with more privacy and confidentiality					
3.	Dealing with the plastic electronic magnetic cards reduces customers concerns and fears regarding their data security					
4.	The plastic, electronic magnetic cards disallows administrative corruption during providing the traditional E-banking services					
5.	There are clear laws to protect dealing with the plastic electronic magnetic cards					
Quick Response						
6.	There are 24-hour services for the plastic electronic magnetic cards					
7.	the plastic electronic magnetic cards contribute to performing the banking services promptly					
8.	Dealing with the plastic, electronic and magnetic cards fulfils all my banking needs					
9.	the plastic, electronic magnetic cards services are available any time I need them					
10.	Using the plastic, electronic magnetic cards doesn't require lots of effort					
Continue						



Competence						
11.	Dealing with the plastic, electronic magnetic cards help save waiting-time during the transaction					
12.	the plastic, electronic magnetic cards help afford money for customers at any time					
13.	the plastic, electronic magnetic cards help afford the time needed during the banking transaction					
14.	the plastic, electronic magnetic cards help afford effectively meets all my banking needs.					
15.	the plastic, electronic magnetic cards help facilitate the banking transaction					
16.	I feel much relief to take a decision to deal with the plastic, electronic magnetic cards					
17.	I see that using the plastic, electronic magnetic cards is a wise decision					
18.	Providing short term loans through using the plastic, electronic magnetic cards makes me more satisfied					
19.	the plastic, electronic magnetic cards fulfills all my expectations					
20.	I feel proud for dealing with the plastic, electronic magnetic cards.					
21.	I never hesitated to use with the plastic, electronic magnetic cards again.					
22.	I prefer t use with the plastic, electronic magnetic cards in the future to fulfill my needs					
23.	Dealing with the plastic, electronic magnetic cards makes me special in front of my friends					
24.	I will keep using the plastic, electronic magnetic cards					
25.	I advise all my friends to deal with the plastic, electronic magnetic cards					

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