Technology Orientation in the Banking Sector

Loubna Sijer Daghman[#1], Basem Ghadeer Ghadeer[*2]
[#]*Ph.D. student, department of Business Administrative, *Professor Assistant , Department of Business Administrative , Tishreen University-Latakia Syria*

Abstract

This study aimed at investigating the modified role of the attitudes of customers of the studied banks on the relationship between their technology orientation and performance. For this purpose we distributed personal managed questionnaire to soft sample of bank's customers to measure their attitudes, that we tested their moderating role on the relationship between bank's technology orientation and performance which both in turn were measured by a questionnaire distributed to bank's managers according to the comprehensive inventory method. Then we used SPSS to analyze statistically the valid (233)-(244) questionnaires retrieved from the customers and managers, with percentages of response equal (92%)-(84%). In the results we found out good degree of technology orientation and a good positive correlation with performance when there are encouraging customer attitudes that are high confidence to deal with the local bank and futuristic intentions to use its traditional and electronic services, but This depends on the Bank's ability to build a good reputation and a more professional service marketing . Hence we suggested that local banks should follow the interests and trends of their customers in order to improve electronic and traditional banking services. In the end, we presented ideas on additional research.

Keywords - *E-Banking services, Technology Orientation ,Customer Attitudes, TAM, UTAT, Bank's performance.*

I. INTRODUCTION

Information technology is today one of the most important factor of the success or failure of any institution to occupy a large and important position at all levels and areas of business, because of the important information provided to the institution as it is now a major resource of the institution, But in the developing countries like Syria (Abbas, and Arbish, 2010, p 191) the more spending on the purchase of hardware and software The more the rate of return on investment has declined because the purchase systems are very expensive and the bank has to spend huge amounts in sophisticated banking systems and in addition to the risks that the bank may face as a result of this matter and therefore the return will not appear in short periods and this is the characteristic of capital investment Where the volume of spending on such investments is large and the risks are high and the return does not appear directly in the short term. However, there is a range of benefits that ICTs make to banks and their customers in case they know how to properly manage them to achieve the best delivery of services to customers and the greatest profits for banks.

When we conducted intensive field visits to the banks in question to find out how they were affected by these trends, we found a clear lack of interest in the concept of technology orientation and the importance of customer attitudes towards the use of banking services. Most managers stressed a lack of confidence in dealing with customers. In return to Literature of customer attitude we found It is difficult to make use of the research carried out in both developed and developing countries. It is difficult to generalize the results because they are related to the banking environment, which is always characterized by privacy, even on a city-wide basis. It stems from the privacy of customers, their preferences and their level of awareness of services and their culture. The confidence of the local community in the cities of Latakia and Jablah and their attitudes to the use of both electronic and traditional banking services and their preferences are not clear to us at all and need to be measured and scrutinized. Therefore, the researchers summarized the research questions of the current study as follows:

What is the degree to which banks in Latakia and Jablah approach technology?

Does the technology orientation in the studied banks affect the marketing and financial performance in the studied banks by the impact of certain customers' attitudes towards electronic and traditional banking services?

A. Importance of research and its objectives

The technology orientation has become a major feature of the development in the field of banking, and is no wonder that researchers should compete to investigate the customers' acceptance of modern technology in the provision of banking services, and this study is important in practical terms because the study environment is new for the application of information and communication technology in banks in The cities of Latakia and Jablah , and in Syria we noted that some private banks began to apply the Electronic channels of services delivery to local customers recently. In theoretical view point The current research documents the technology orientation applied in the

local branches of private/state Commercial banks, which benefits them all if managers acquaint of with it in the modification of behaviours and policies of serving methods, planning new services, and reach new markets, that can gain the interests of both parties banks and customers, knowing that this study is the first to our knowledge in the local Banking sector of Latakia and Jablah cities in Syria.

Measuring the degree to which technology orientation is applied in banks in the Local banks' approach is an important issue that is not applied by any previous study to our knowledge.

So we can say that the focus of this study was on the relationship between technology orientation and bank performance in the light of customers attitudes towards traditional/electronical bank services. Therefore, the current research aims at investigating the moderating role of the attitudes of studied banks' customers on the relationship between their technology orientation and performance.

II. LITERATURE REVIEW

present study's view considers technology orientation necessary in the developing world regardless of costs because its outputs or impact will not appear directly but will need many years (Abbas, Arbish, 2010), and an investment opportunity for the studied banks must be invested during the next few years to ensure continuity in good performance in the long term. So Technology orientation therefore is the main independent variable in the banking industry according to the current study, which is not clearly defined in terms of tools and culture associated with practices in banks. But it has been neglected at the level of local banks, where the cost of investment in information and communication technology in developing countries appears to be an important obstacle in the way of banks to adopt technology as one of its trends and it seems that electronic banking is a burden and not a favourite for the local customers in many countries (Lüneborg, and Nielsen, 2003) where e-banking is a convenience tool for the client (Machogu, and Okiko, 2015). Some studies (Lüneborg, Nielsen, 2003) stressed the need to create an appropriate mix of traditional technology and banking services to help customers accept banking services. Technology here is a tool to facilitate the provision of services to providers through technological attraction, but other studies have emphasized the need for total transformation to E-banks (Chirouf, and virtue, 2010) and therefore cancelled the physical presence of the bank and making it more difficult. To resolve this confusion and answer it definitively we needed to conduct the current study in a local area especially when we found it how difficult is to circulate the results even at the level of the same country! (Al-Somali, and Cligg, 2008, p 138).

I. SEARCH TERMS AND PROCEDURAL DEFINITIONS

The current search contains a set of terms and keywords, they were chosen and reviewed in suitable way to study's needs as possible as could be:

A. Electronic Banking Service

Kotler and Armstrong, 2010, p67 defined the service as an activity or utility provided by a party to another party, which was originally intangible and did not entail any ownership. Services related to traditional (physical) banks are used as an aid to electronic banking performance (Dong, et.al, 2011). Therefore, the present study values customer confidence in traditional banking.

Electronic banking is defined as the use of banking through the Internet, providing a wider range of potential benefits to financial institutions because of the ease of use of technology (Yiu, Grant, & Edgar, 2007; Adwani, 2001).

Today, we can find in the literature many concepts to identify online banking, namely electronic banking, online banking and electronic banking. With online banking, customers can conduct a wide range of transactions electronically, such as writing checks, paying bills, transferring money, printing data, and inquiring about account balances through websites.

B. Electronic distribution channels for banking

The most important electronic distribution channels for banking services can be identified from the beginning of the nineties until 2008 (Calisir, Gumussoy, 2008, p217) are:

1. ATM: Automated teller machines.
2. Electronic Funds Transfer at Point of Sales (EFTPOS).
3 - smart card and electronic checks, credit cards
4. Call centres
5- Mobile Banking, Internet banking. And Wireless
6. Application Protocol (WAP) protocols.
3 - Bank centres located in stores.

And according to the same study (Calisir, Gumussoy, 2008, p216) the most important areas of services to customers in all types of electronic distribution channels are available online are:

1. Information services
2. Money transfer and electronic payment services.
3. Investment services in: (shares, bonds, cooperative funds).
4. Currency exchange services.

In this study, we focused on the three main types of electronic channels: ATM, Internet banking and mobile banking. In our opinion, these channels help to increase the geographical spread of banks without the need for very expensive investments in the buildings and equipment required in the case of traditional branches.

C. Using Electronic Distribution Channels and Banking Technology in Syrian Banks

The Syrian banking market did not know all kinds of electronic banking services at once, but started with ATM services, which started in 2008 (Khatib, Nasser, 2014, p. 138) with 106 branches owned by the Syrian private banking sector and 190 owned By public banks. The following table shows the arrangement of electronic distribution channels most commonly used by Syrian banks in general till 2014 (Khatib, Nasser, 2014, p 147):

TABLE 1 Distribution channels of electronic banking services in Syria

Channel type distribution	percentage
ATMs	38%
Online	36%
By telephone	20%
Point of sale	8%

Source: (Khatib, Nasser, 2014, p. 147)

D. E-marketing

Over the past few years, Social Connect has played a key role in e-marketing, so that Facebook itself is a global e-marketing strategy for Taiwanese hotels (Hsu, 2012). Although the adoption of technology by the banking industry around the world in many developed countries has reached a high level, it is moving slowly in some developing countries, including India (Aagarwl, Rastogi, and Mehrotra, 2009 and Toufaily, et.al, 2013) and also in Syria if not worse because of the current crisis, but there is still possiblility to get big deals from banking sector cause no one doesn't have a smart phone among young, and nevertheless there is poverty and low incomes but there still is a need to banking.

In addition, The term e-banks, which are banks or financial institutions that are based on electronic platforms, is now widely deployed and all recent advances in ICT are used to provide e-banking services with absolute security (Ghandour, 2003).

In fact, The term e-banking, or Internet banking, is a sophisticated and comprehensive concept for remote banking, home banking or online banking (i.e., financial service in every place) over the Internet. If not every website of a particular bank is an electronic bank, The Informational Communicative website provides information on its programs, products, and banking services. The interactive or contact website through which applications can be filled out, forms, or amendments to online accounts (Yakhlef, 2001).

It is worthy of mentioning that in last couple of years the common say in Syrian banking sector of " we offer the same package of services, why to compete each other", became a false statement after International Islamic Bank of Syria launched the mobile phone banking service by the end of 2017. This has opened the way for a fierce competition to start. Competition begins by seriously thinking about settling the information technology and the expert human resource within the private banks, then public ones are in the way.

E. Technology Orientation

Today, in many industries, information technology enables some business domains to distinguish themselves from their competitors (Hamidi, and Safabakhsh, 2011, p365). Information technology has contributed to increasing the probability of success of online marketing by increasing the possibility of advertising new and current services at any time and everywhere. It has contributed to connecting the ground to some and thus increasing the user segment. Especially those that are developing their own systems so that these systems are an effective competitive weapon, especially in environments characterized by technological and programmatic development. This applies to marketing information systems, and accounting.

The technology-oriented organization (Gotteland, Boule, 2006, P172) has defined: "an organization that uses its technological knowledge to build technical solutions to respond and meet the new needs of users".

The technology has taken the place of mankind in performance, it takes role of paying and withdrawing money on behalf of customers in banks and the role of security and control, and the role of the analyst of information and decision-making for all banking operations, and no institution is able to perform its functions properly without the use of technology and this has undoubtedly improved the effectiveness and efficiency of office managers in banks.

Technology Orientation according to (Ghadeer, Daghman, 2016) (Punwassi, 2005, Gottleand, and Boule ', 2006, Opara, et.al, 2010) Means: the optimal use of automated databases by teams trained in the use of technology, uses the data collected about the customer effectively, and seeks to achieve tangible value through the electronic marketing of banking services, Between the client parties and the bank. Finally we can state that Technology Orientation Means the optimal use of automated databases by teams trained in the use of technology, uses the data collected about the customer effectively, and seeks to achieve tangible value through the electronic marketing of banking services, Between the client parties and the bank. (Ghadeer, Daghman, 2016) (Punwassi, 2005, Gottleand, and Boule ', 2006, Opara, et.al, 2010). According to previous argument, we've put the primary perception of the first hypothesis H1 which reports that:

H1."The studied banks do not apply high technology orientation"

F. " Banking Customers' Attitudes":

according to Accenture (2018), (p26), leading banks are globally aware of the risk of change in customer behaviour and the consequent change in their market share. They therefore focus on the best ways to attract new customers and constantly look for ways to invest in retaining their existing customers. The bet on their business is to hit the desired goal of their customer strategies. Therefore, winning banks seek to create trends rather than follow them. The use of technological channels to access banking, which has significantly increased the number of banking transactions and profits of banks. Most customers worldwide tend to use social media, internet banking, mobile and tablet, and any technological channel available to receive support during and after receiving the banking service. Therefore, online communication is one of the most important means for the customer to interact with his bank. Moreover, Triandis, 1979, explained that the customer's position paints perceptions about the usability of electronic banking services, adaptive characteristics, e-bank features, risk and privacy, and personal preferences. We similarly have taken into account both the personal preferences and disposition of the transaction, trust and electronic features of the bank.

G. Technology Acceptance Model (TAM)

It was initially proposed by Davis (1989), a theoretical model to explain users' acceptance of new information technology (IT). Accordingly, the intent of a client's behaviour that results in real behaviour is influenced by his / her own standards and attitude, and the position (JA-shul Gu, et.al, 2009) is a section that measures the tangible benefit and another measures the perceived ease of use by the client to explain the client's acceptance of information technology (Ajzen and Fishbein, 1980). The perceived benefit (Davis, 1989) is defined as "the probability of someone accepting specific software and applications to achieve an increase in the performance of their work within the context of an organization". Meaningful ease of use is defined as the degree to which a potential user expects the target system to be effortless. "These characteristics affect the intent of an individual's behaviour, which in turn affects his or her tendency to use or not to use information technology.

H. Unified Theory of acceptance and use of technology UTAUT

A model developed from the previous model TAM, based on four structures (Al-Jabri, and Sohail, 2012, P 379) serve as determinants of behavioral intentions and behavior of use: (1) expected performance, (2) expected effort, Social impact, and (4) facilitating conditions. In addition, UTAUT also assumes the role of four key client variables: gender, age, experience, and volunteerism. Since its inception in 2003, researchers have been increasingly testing UTAUT to explain technology adoption. It has been tested and applied to various techniques, such as bulletin boards on the Internet (Marcewka, 2007 Liu Kostiwa), instant messaging (CP Lin & Anol, 2008) and web-based learning (Vygatish, .al, 2011). During the translation and study of UTAT, TAM models, we noted the following observations:

- Most of the studies that used the models mentioned in deviating and measuring the attitudes of customers and intentions of their behavior were in the context of electronic distribution of banking services via mobile banking in the first place, and Internet banking in the second degree.
- UTAUT and TAM are highly developed and modern models developed and operated in technologically advanced countries such as the United States, North Europe, Canada and Australia.
- Virtual e-banks are deployed over the Internet (Martines, Olivira, and Popovic, 2014) For clients to accept e-services, but many studies in developing countries including Saudi Arabia, Jordan, Malaysia and India have used them in local environments, as they are not developed. (Foon, 2011, Al-Queisi, 2009, AL-Somali, Golami, and Clegg, 2008).

However, each study obtained results quite different from the results of other studies, both in the same country and in different countries, because of the specificity (Alalwan, Dwivedi, and Williams, 2014) of each banking environment Results (Machogu, and Okiko, 2015) due to rapid technological development, changing banking environments around the world, competitive conditions and changing customer attitudes.

- Safety and reliability have been important factors affecting the adoption of online banking (Foon, 2011).
- The best way to increase the use of Internet banking in a country is to better understand users and to investigate their attitudes in detail (Sanli, and Hobikoglum, 2015, P4).
- Most researchers have confirmed that confidence affects the customer's intention to behave (Wang and Benbasat, 2005) but are associated with a set of determinants that restrict this effect (Koufaris, and Hampton, 2004).

I. Bank's Performance

As Opara, (2010) reported bank performance financial means the regulatory and marketing variables that help determine the organization's situation relative to competitors, through its indicators like: market share, cost reduction and retention of customers. Even small banks can maintain their competitive position through the use of modern technology (Johanese 2003). Cost reduction is one of the most important indicators for measuring the performance of organizations (Opara,

2010). The cost of attracting a new customer may exceed five times the cost of retaining an existing customer (Richhiled, and Kenny, 2008). These retention and inequality costs appear to be particularly evident in the service sector. In the line with (Opara, 2010) a key indicator is market share, and good performance is not related to the size of the bank, but to the ability to use the technological capabilities that are best available to reach client segments (Lüneborg, and Nielsen, 2003). Based on the above, we have adopted in this study what Lüneborg (2003) proposed from a qualitative measure of the performance of the bank and that we find it very appropriate and includes market share and profitability and reduce losses. In fact this was the limitation of the current study, as the studied banks vary in their size, the way they work, methods of dealing, business performance, nature of services provided and methods of delivery between Islamic and traditional general/ states banks.

Therefore, we benefited from UTAUT, and TAM partially in understanding and building the measurement of customer attitudes, and technology orientation in proportionally to the current stage of banking development in the local banking market which is still in its first step. **Thus** we could expect our second hypothesis **H2**, which states that:

H2. "There is no significant effect of the customers' attitudes on the relationship between technology orientation and performance in the studied banks".

III.RESEARCH METHODOLOGY AND SAMPLING

A. Sampling

The study includes two study groups:

- community of banking providers: Commercial private/state banks of Latakia and Jablah cities: there are (14) responded banks distributed among (10) private commercial banks, three Islamic, and the Commercial Bank of Syria owned by the state. A questionnaire consisted of 18 questions (10) which measured the variable technology orientation (independent variable) and (8) for performance (independent variable) , it was sent to the banks managers, which included the comprehensive vocabulary of each of the branch managers, department heads and supervisors (Supervisor, Teller heads, Operations Supervisor, and consultants in case they found in all sections. with the knowledge that the designation mentioned vary from bank to bank. It is worth mentioning that due to the small size of the research community which is (52) respondents, we chose the comprehensive inventory method of all 52 items, and responsiveness was from 42 manager and section head..etc in percentage of 80%. They were given a personal questionnaire. Because of the pressure, they could not be retrieved on the same day.
- Community of beneficiaries of banking services are: customers of commercial banks public and private in Latakia and Jablah. We drew a soft sampling method from the customers of the studied banks due to the difficulty in determining the number of customers, community and its size and distribution between the cities of Latakia and Jablah, we distributed 500 questionair inside buildings of banks manually, after 6 month we could retrieve 261, with acceptable responsiveness 52%.

In the Theoretical side of research we depended on data and information available from Arab and foreign sources dealing with the subject of technology orientation, we developed measurements of variables using previous studies, UTAT model, TAM model, in addition to: (Ayed Al Muala, 2013) (Kabaday, 2012) After the change in the pattern and format of the question, and the study of (F.Karimi anche et al., 2004), study (Ga-chul Gu, 2009, Reeti Argarwal, 2009), (Opara, 2010), Claiser, and Gumussoy, 2009), Gottland BouleL, 2006), (Opara, and et.al, 2010), (Machogu, and Okiko, 2015), (E, and Carter, 2018). The practical aspect is a field study through the distribution of the measurement: which was designed to serve the objectives and hypotheses of the study.

B. Statistical tests using SPSS

1) Stability: The results of the questionnaire were re-coded to SPSS and analysed according to the Alfa Cronbach coefficient. To determine whether the value of the parameter is acceptable to the requirements of search, the paragraphs of the questionnaire must be consistent with values equal to or greater than 0.60 (Sekaran, 2010). Table (2) shows the value of the Stability coefficient.

2) Reliability: After the literary review of the studies related to the research variables (technology orientation - the performance of banks - customer attitudes) and a series of other studies on the banking environment, banking work, banking and final field interviews to test the scale and finally consult the academics at "Tishreen University" in Latakia in the field of marketing and management and consult managers in banks studied to be mentioned we adopted the questions after modification and deletion of some of the statements.

Table (2): Stability coefficient of the questionnaire

The name of Item	The number of statments	Alfa cronbakh value
Technology orientation	10	0.861
Marketing Performance	5	0.857
Financial performance	3	0.744
Total Performance	8	0.899
Customer Attitudes	10	0.724

Full statements	28	**0.853**

Source: Prepared based on the results of the statistical study.

It is noted from Table (2) that the values of the alpha-Cronbach reliability factor for the questionnaire were all accepted, ranging from (0.724-0.899), which is a high stability rate acceptable for the purpose of conducting the study

3) Averages of the two samples answers: The following table (3) shows averages of customers and managers answers to the studied variables questions:

TABLE 4 Descriptive Statistics

Items	N	Mean	Std. Deviation
Technology Orientation(Managers)	42	3.7405	0.69705
Customer Attitudes (customers)	233	3.4970	0.64976
Sales Volume(Managers)	42	3.6476	77750.
Profitability(Managers)	42	3.6339	74816.

Source: Prepared by researchers based on the results of the statistical study.

It is noted from Table (4) that the values of the stability coefficient of the questionnaire were all acceptable, ranging from (7240-.8990), which is a high stability and acceptable for the purposes of conducting the study.

4) Testing hypotheses: it began First with descriptive statistics, and t-test for one sample. Second, we executed the "Moderated regression" test (Hayes, and Scharkow, 2013 , Hayes, 2015, p 17), (Hayes, 2017) (Kooper, 2015, p 15) to investigate the Moderating effect of customer Attitudes on the relationship between technology orientation and performance. To test the moderation we used Linear regression as Kooper suggested in one of his lectures (Kooper, 2015, p15), "we first construct a new variable defined as the product of scores on X and Z. This is called an interaction or product term" then we added the interaction to the Linear Regression Model used, as another independent variable in the linear relationship with X" . The following mathematical model (Aiken & West, 1991) (Kooper, 2015) illustrates relationship of independent variables X, Z and Interaction. And represents The basic model of the Moderated Regression equation:

$Y = B0 + B1 X + B2Z + B3 XZ + e.$

If Interaction is significantly different from zero, there is an evidence (Kooper, 2015, p 15) that the variable Z (Customer attitudes) moderates the relationship between the independent variable X which is technology Orientation and The Y-dependent variable (bank performance). Thus, the effect of X on Y depends on the values of the moderated Z variable.

5) Testing First Hypothesis states that: The studied banks do not apply high technology orientation. The hypothesis was tested by weighing the relative weights of the items of the independent variable. And Table (5) shows The means' of technology orientation items which is available in the last paper of this research. We noted from Table (5) that all items in the questionnaire regarding technology orientation are significant where sig = 0.000 is smaller than the level of the user value 0.01. Teller Supervisor, Customer Service Supervisor, Operations Supervisor, and consultants answers are moving towards approval, as the average of Technology Orientation has reached (3.7405) mean, which is significant, this means statistically a good degree of technology orientation. Based on this we reject hypothesis H1, which states that H1: The studied banks do not apply technology to a good degree, and therefore the studied banks apply technology orientation with all its technical and cultural vocabulary, and the human resource used. Noting that technology orientation questions were formulated in a positive direction. In order to confirm the validity of the decision of reject the hypothesis of H1, we calculated the mean of the items related to the technology-oriented variable and compared them to the average of the five-dimensional Likert scale (3), as well as the average X-oriented variable to determine the relative importance of its items in Table number (6) which is located at the last paper. When looking at Table (6), we found that each of the questions (items) received an average of response higher than the mean of the Likert scale 3, but compared to the total mean of technology Orientation X, we found that the means of answers to questions 5-6-7-8- 9, higher than it, and therefore very high relative importance, and notes that the relative importance of most of the questions were close and high (Ghadeer, 2012), (Sheikh Dib, Qassim, Daghman, 2011, p. 125) Note that the highest mean 4.29 was for the seventh question. The sig level of all questions was less than 0.01, which means that all questions were significant and can be analyzed.

6) Testing the second main hypothesis H2:states that: There is no significant effect of the customers' attitudes on the relationship between technology orientation and performance in the studied banks.

TABLE 7 Correlation Coefficient and R Square changes

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change

1	.615[a]	.379	.347	.61223	.379	11.881	2	39	.000
2	.730[b]	.532	.495	.53813	.154	12.480	1	38	.001
a. Predictors: (Constant), Customer Attitudes, Technology Orientation.									
b. Predictors: (Constant), Customer attitudes, Technology Orientation, interaction.									

The table is prepared by researchers based on SPSS outputs

The value of the correlation coefficient in Table was 0.615a, which is significant with the value of Sig = 0.000 and indicates a good positive correlation between X, and Y (Agresti, and Cateri, 2011) In Regression Model 2 After the addition of the modified factor Z to the relationship, we found that Sig = 0.001 <0.05 is significant, and the value of R Square has changed significantly with the presence of modified factor z. This means that customer Attitudes Z have a positive effect on the relationship between technology orientation X and performance Y in the branches of studied banks, with 12% increasing Which is moral, and in our opinion: is an encouraging rate when it comes to the mean of the moderated factor (customer Attitudes) which equal(3.4970).

The analysis of the regression variance was studied in Table (8).

TABLE 8 Regression variances ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.906	2	4.453	11.881	.000[b]
	Residual	14.618	39	.375		
	Total	23.525	41			
2	Regression	12.521	3	4.174	14.412	.000[c]
	Residual	11.004	38	.290		
	Total	23.525	41			
a. Dependent Variable: Bank's Performance						
b. Predictors: (Constant), Customer Orientation ,Technology Orientation						
c. Predictors: (Constant), Customer Orientation, Technology Orientation, interaction						

The table is prepared by researchers based on SPSS outputs

Table (8) shows that sig = 0.000, which is less than the 0.05 level, confirms the rejection of the null hypothesis and the acceptance of the alternative hypothesis. Consequently, there is a significant effect of the change in customer attitudes on the relationship between technology orientation and performance in the branches of the studied banks. In order to measure the degree of this effect, the regression linear coefficients that shows the significance of the Effect of Z which is the customers' Attitudes, was executed as table (9) shows.

TABLE 9 Moderated Regression Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.737	.886		3.089	.004
	Technology	.576	.139	.530	4.155	.000
	Customer Orientation	-.343-	.177	-.247-	-1.941-	.059
2	(Constant)	3.691	.824		4.479	.000
	Technology	.433	.128	.399	3.379	.002
	Customer Orientation	-.447-	.158	-.323-	-2.830-	.007
	interaction	.816	.231	.417	3.533	.001
a. Dependent Variable: Bank's Performance						

The table is prepared by researchers based on SPSS outputs

Of the table (9). When the variable interaction between the modified variable and the independent variable was introduced into the regression model, it was found that the value of it is greater than (0), and Sig was significant and reached 0.001 for the modified variables, and the regression slope value for the technology orientation was positive as B = (576), that means: Technology Orientation affects performance positively when Customers Attitudes are tending to encourage banks to use electronical channels of providing traditional services, and therefore the banks' studied approach to technology increases overall performance if customer Attitudes support this trend.

7) Test the first sub-hypothesis: H2a: It states that: There is no significant effect of the customers' Attitudes on the relationship between technology orientation and marketing performance in the studied banks.

TABLE 10 Correlation Coefficient and R Square changes

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	f1	df2	Sig. F Change
1	.580[a]	.336	.302	.64961	.336	9.867		39	.000
2	.689[b]	.474	.433	.58561	.138	9.990		38	.003
a. Predictors: (Constant), Customer Orientation, Technology Orientation									
b. Predictors: (Constant), Customer Orientation, Technology Orientation , interaction									

The table is prepared by researchers based on SPSS outputs

Table (11) shows that the correlation coefficient value is 0 .580a, which is significant with the value of Sig = 0.000 and indicates a good correlation relationship (Sikaran, 2010) between technology orientation and performance in model 1, when we added the Customers' attitudes as the moderated variable to the regression model, we found out that the coefficient has changed by increasing to about 13%, which is a significant increase in the presence of the modified factor. This means that the Customers' attitudes have a positive effect on the relationship between the technology orientation and the marketing performance in the branches of the studied banks. And this percentage is good In our opinion, there is a beginning of encouraging Attitudes for banks to start developing and investing in the presence of the intention of customers to use their electronic and traditional services.

TABLE 11 Regression variances ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	8.327	2	4.164	9.867	.000[b]
	Residual	16.458	39	.422		
	Total	24.785	41			
2	Regression	11.753	3	3.918	11.424	.000[c]
	Residual	13.032	38	.343		
	Total	24.785	41			
a. Dependent Variable: Marketing Performance						
b. Predictors: (Constant), Customer Attitudes, Technology Orientation						
c. Predictors: (Constant), Customer Attitudes, Technology Orientation ,Interaction,						

Prepared by researchers based on SPSS outputs

Table (11) shows that sig = 0.000, which is less than the 0.05 level, confirms the rejection of the null hypothesis H1a and the acceptance of the alternative hypothesis. Consequently, there is a significant effect of Customers' Attitudes on the relationship between technology orientation and marketing performance (sales volume) in the branches of the studied banks.

TABLE 12 Moderated Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.907	.940		3.093	.004
	Technology	.545	.147	.489	3.708	.001
	Customer attitude	-.356-	.187	-.251-	-1.902-	.065
2	(Constant)	3.837	.897		4.278	.000
	Technolog	.407	.140	.364	2.913	.006
	Customer attitude	-.458-	.172	-.322-	-2.664-	.011
	TeqMM2interactive	.795	.251	.395	3.161	.003
a. Dependent Variable: Marketing Performance						

The table is prepared by researchers depending on the SPSS

The differences in the responses of the sample to the independent variables in the first model were significant in terms of sig = 0.000. This value remained significant when adding the interaction to the regression model 2, and sig = 0.003 means that each increase in the positive Attitudes of customers increase the positive relationship between technology Orientation and the Marketing performance, we could argue that Sales of services in the bank branches studied are higher than competitors, but this depends on 14% of customers' attitudes and perceptions about the use of technology and services provided.

8) Testing the second-sub hypothesis H2b: that states that: There is no significant effect of the customers' Attitudes on the relationship between technology orientation and marketing performance in the studied banks.

TABLE 13 Correlation Coefficient and R Square changes									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.644[a]	.415	.385	.58674	.415	13.832	2	39	.000
2	.762[b]	.581	.548	.50312	.166	15.041	1	38	.000
a. Predictors: (Constant), Customer Attitudes, Technology Orientation									
b. Predictors: (Constant), Customer Attitudes, Technology Orientation, interaction									

The table is prepared by researchers based on SPSS outputs

Table (13) shows that the value of the correlation coefficient was 0.644a, which is significant, as The value of Sig = 0.000 is significant and indicates a good direct correlation between the technology orientation and the financial performance in regression model 1. That the value of the coefficient has been changed upward with the moderated variable (Customer Attitudes) by 17% increasing rate which is significant increase where Sig = 0.000 This means that the variable mentioned have a positive effect on the increase in the relationship between technology orientation and financial performance in the branches of the studied banks. This percentage is attributed to our opinion to the existence of positive attitudes towards dealing with banks and the use of electronic services, although these attitudes are not the level required to adopt the approach to technology, and here we found an important role for banks to do to educate customers on the various services provided. To ascertain the adjusted effect of client trends, we studied the regression line variation analysis .

TABLE 14 Regression variances ANOVAa						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	9.524	2	4.762	13.832	.000[b]
	Residual	13.426	39	.344		
	Total	22.950	41			
2	Regression	13.331	3	4.444	17.555	.000[c]
	Residual	9.619	38	.253		
	Total	22.950	41			
a. Dependent Variable:Y2 Financial Performance						
b. Predictors: (Constant), customer Attitudes, Technology Orientation.						
c. Predictors: (Constant), Customer Attitude, Technology Orientation, interactive.						

The table is prepared by researchers depending on the SPSS

sig = 0.000, which is below the level of morale 0.05, the regression is significant, which confirms the rejection of the null hypothesis H1b and acceptance of the alternative hypothesis and therefore: There is a significant effect of the variable attitudes of customers on the relationship between technology orientation and financial performance. in the branches of the studied banks.

TABLE 15 Moderated Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.566	.849		3.022	.004

TABLE 15 Moderated Regression Coefficients						
	Technology Orientation	.606	.133	.565	4.565	.000
	Customer Orientation	-.329-	.169	-.241-	-1.945-	.059
2	(Constant)	3.546	.771		4.601	.000
	Technology Orientation	.460	.120	.429	3.838	.000
	Customer attitudes	-.436-	.148	-.319-	-2.954-	.005
	Interaction	.838	.216	.433	3.878	.000
a. Dependent Variable: Financial Performance						

The table is prepared by researchers depending on the SPSS outputs

When we introduced the interaction between the moderated variable and the independent variable, we note that the value of Sig = 000 is therefore significant, which means that the technology Orientation increases the ability of banks to reduce the costs of lending to customers by achieving an electronic means of communication with them to ensure the survival of good relations and build the confidence necessary to repay debt , And helps to attract customers who want to deal more with competitors, if their attitudes towards the use of banking and electronic services in particular increased, and supports the technological orientation of the banks studied, and this corresponds to the results (Opara, and et.al, 2010).

C. Hypotheses Test Results:

1. The traditional and private Islamic banks, as well as the Commercial Bank of Syria operating in the cities of Latakia and Jablah, apply technology orientation which affects marketing performance and financial performance.

2 - The attitudes of customers in terms of their positions and preferences for electronic and traditional services, as well as their intention in the future deal with banks studied Moderates the relationship between bank's technology orientation and performance, and this effect goes in a positive direction.

IV. CONCLUSIONS , APPLICATIONS, AND RECOMMENDATIONS

A. Conclusions

The results of the study can be summarized as follows:

1 - The technology Orientation adopting by banks studied was in a good degree, Hence banks in Syria and despite the crisis is still seeking to compete for new customers through the provision of more sophisticated means of delivery of services, which ensures at least diversification in the manner of service delivery and promotion.

2. The adopting of technology orientation in the studied banks affects the overall performance positively, and the Customers' attitudes positively adjust this relationship. It also modifies the relationship between technology orientation and both marketing performance and financial performance.

3. Syrian banks have big chances to achieve higher performance if customers' desires where known! And to attract customers, their intentions should be directed towards E- banking.

B. Recommendations

Based on the results of the theoretical discussion of the previous studies and the TUTA and TAM models based on the results of the hypothesis test, It is necessary to check the factors that make the technology in banks at its best to improve marketing and financial performance, and to follow the local banks more broadly the interests and trends of customers to improve the electronic and traditional banking services, and choose the best and less coasts channels to deliver to the customer with the highest degree of security and reliability, From public and private banks some investments in information technology within the same bank and contribute to the financing of information and communication technology at the level of national infrastructure available from technology, which is a reflection Its positive profitability and expansion in the sectors of new clients in the long term. The expansion of the overall marketing of banking services, and the electronic in particular to develop customer trends towards their use and attract profitable customer segments.

- If the impact of technology orientation in banks studied in the short term is a result of the situation of winning new customers and maintaining the existing, it means a serious opportunity for them to reconsider their technological capabilities, both in terms of means of providing electronic service or in terms of technological development and culture of dealing through technology available on National level.

3 - Administrative applications for research, and proposals for managers:

In our opinion, the best investment in the resources available inside and outside the bank is the approach to technology, which allows to invest the status quo in the external environment of banks where customers accept to buy smart technology regardless of high prices such as mobile phones of all kinds and use the Internet extensively and regardless of Their levels of income. This will not be done without the optimal investment of the internal environment of the bank, which is represented by two aspects: First, the technological equipment of the bank: the automated component and software: the software related to administrative information systems, marketing, accounting, and Customer databases, and electronic bank account management. And second: Human element: Programmer expert in the programming and control and maintenance on the element of automation and software.

C. Future Research

An important factor that has been overlooked and can be remedied by future research which may have a

modified effect on the relationship between technology orientation and performance in banks was demographic characteristics of customers including experience and skills in the use of technology, As well as the size and ownership of the bank. The researchers have stabilized most of these factors and did not take them into account: obsolescence - national infrastructure - costs - weak technological knowledge - resistance to technological development

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TABLE 5 Means' averages of Responses

Q	Sig. (2-tailed)	T	Sample Volume	Mean of Responses	Judgment of the relative importance of the item compared to overall average X 3.7405
1	.000	22.665	42	3.62	High
2	.000	18.500	42	3.52	High
3	.000	18.673	42	3.50	High
4	.000	21.086	42	3.74	Very High
5	.000	37.648	42	4.05	Very High
6	.000	27.762	42	3.76	Very High
7	.000	46.590	42	4.29	Very High
8	.000	21.823	42	3.81	Very High
9	.000	22.251	42	3.81	Very High
10	.000	17.883	42	3.31	Medium

Source: Source: Prepared by researchers based on the results of the statistical study using spss.

Table 6 One- sample statistics
Test value=3

Q	E.N.A	Percent	N.A	%	N	%	A	%	E.A	%	Sig. (2-tailed)	T	sample	Average	decision
1	1	2.4	6	14.3	9	12.4	18	42.9	8	19	.000	22.665	42	3.62	sig
2	3	7.1	8	19	4	9.5	18	42.9	9	21.4	.000	18.500	42	3.52	Sig
3	3	11.9	3	7.1	7	16.7	20	47.6	7	16.7	.000	18.673	42	3.50	Sig
4	5	11.9	0	0	4	9.5	25	59.5	8	19	.000	21.086	42	3.74	Sig
5	0	0	1	2.4	6	14.3	25	59.5	10	23.8	.000	37.648	42	4.05	Sig
6	0	0	3	7.1	13	31.5	17	40.5	9	21.4	.000	27.762	42	3.76	Sig
7	0	0	0	0	3	7.1	24	57.1	15	35.7	.000	46.590	42	4.29	Sig
8	4	9.5	0	0	7	16.7	20	47.6	11	26.2	.000	21.823	42	3.81	Sig
9	2	4.8	3	7.1	9	21.4	15	35.7	13	31	.000	22.251	42	3.81	Sig
10	2	4.8	11	26.2	9	21.4	12	28.6	8	19	.000	17.883	42	3.31	Sig
Total Mean (Technology Orientation) 3.7405															**Sig**
Note: answers are degraded on Likert scale with abbreviations as follows: **E.N.A** means: Extremely not agree, **N.A** means: Not Agree, **N** means Nutral **A** means: Agree, and finally **E.A** means extremely agree. **Sig** in the decision column means**:** Significant															
Source: Prepared by researchers based on the results of the statistical study using SPSS.															

TABLE 16 Statements of Variables' measurement

variable	Statements
X Technology Orientation	**We** use the Internet and social networking sites to manage promotions. Any of our employees can access the bank's databases and information to help them make decisions. **We** are keen to use MIS MIS, marketing MKIS and IT resource planning. **We** are keen to use the latest software packages to manage operations within the bank and customer accounts. **We** use the latest software packages to detect bank frauds that may occur. **The** staff of our bank has a high level of expertise beyond competitors to analyze information resulting from MIS **We** believe in the need to employ local expertise in the field of ICT for programming Management and maintenance of electronic systems to manage our operations. **We** offer various electronic banking services to customers from responding to complaints, providing general information, paying bills, inquiring, consulting, calculating loan payments, remittances, account management, and project management financially. **We** offer at least two e-banking facilities to offer banking services (E-Banking, Mobile Banking, ATMs). **We** run training programs for clients to help them use e-services.
Y1 Marketing Performance	**The** number of our customer has increased at the last two years. **The** number of our customers was bigger than the competitors' during the last two years. **The** volume of our sales of services is superior the competitors'. **We've** got new customers in the last two years. **We've** gained new clients more than our competitors did.
Y2 Financial Performance	**The** profits of our various activities increased in the last year. **We** could reduce the loans' loss in the last two years. **We** could reduce the loans' loss in the last two years more r than our customers did.
Z Customer Attitudes	**You Prefer** to use electronic funds transfer accounts instead of traditional methods. **You Prefer** to deal with employees via mobile or computer instead of direct dealings. **You Tend** to deal with this bank because it is close. **You Tend** to deal with this bank because its employees are nice **You Tend** to deal with this bank because it cares about the quality of its services and products **You Tend** to deal with this bank because its reputation is good. **You Tend** to deal with this bank because it offers electronic services. **You do not** hesitate to seek financial advice from this bank when planning or running a project. **You do not** hesitate to ask for advice from this bank when you are in financial trouble. **You do not** hesitate to ask for advice from this bank when you borrow.