

The Impact of Bills Settlement via Mobile on Banks Performance in Jordan

أثر تسديد الفواتير بالهاتف الخليوي على أداء البنوك في الأردن

Prepared by:

Ameen M.S. Al-Falah

Supervised by:

Dr. Ahmad Al-Sokkar

A Thesis Submitted for the Partial Fulfillment of the Requirement of the Master
Degree in Management Information Systems

Business College

Amman Arab University

June/ 2017





Form (9)

College of Scientific Research and Graduate Studies

Authorization

We, the undersigned, pledge to grant Amman Arab University for discretion in the publication of the academic content of the dissertation, so that the intellectual property rights of Master's thesis be back to the university in accordance with the laws, regulations and instructions relating to intellectual property and patent.

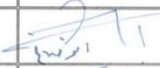
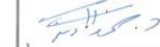

Advisor Name	Student Name
Dr. Ahmad Al-Sukkar	Ameen M.S. Al-Falah
Signature:  Date: ١٥ / ٦ / ٢٠١٧	Signature:  Date: ١٥ / ٦ / ٢٠١٧

شارع الأردن - موبص - هاتف 0040 8064 9827+ ص.ب 2234 عمان 11853 - الأردن
Jordan Street - Mubla - Telephone +982 7 8064 0040 - P.O.Box 2234 Amman 11853 - Jordan
Email: saaga@aaau.edu.jo / Web: www.aaau.edu.jo

Committee Members' Decision

The thesis entitled: "THE IMPACT OF BILLS SETTLEMENT VIA MOBILE ON BANKS PERFORMANCE IN JORDAN" was submitted by the student Ameen M.S. Al-Falah was examined and approved on 7/6/2017.

Committee Members

Name		Signature
Dr. Ahmad Al-Sukkar	Chair/Advisor	
Dr. Samar Al- Tarawneh	Member	
Dr. Faisal Aburub	External/ Member	

Commitment

I commit this study to my God great for giving me the necessary power, health, understanding and energy to finalize my study, and to my parents for their great help, support and inspiration to accomplish this research.

To all, I remain forever grateful

The Impact of Bills Settlement via Mobile on Banks Performance in Jordan

Prepared by

Ameen M.S. Al-Falah

Supervised by

Dr. Ahmad Al-Sokkar

Abstract

The objective of this study is to evaluate and investigate the effect of bills settlement by mobile on performance of banks in Jordan, and to contribute the knowledge and recommend areas to further research in bills settlements via mobile. In addition, to deliver endorsements for banks that will support them to improve policy to regulate powers and guarantee residence in mobile bills settlement systems.

The population of the study represented the customers that use mobile banking service to settle bills.

The sample of this research is suitability sample that included clients dealing with banks in Jordan, and it is specific to commercial banks customers' that settle bills by mobile; In addition, this research was established according to an assessment directed over questionnaires. The indicators were gathered from a sample consisted of 147 persons.

The results showed that banks should keep abreast of what is happening in the mobile bills settlements systems, also banks should contribute to the discussions

and conferences on related developments to ensure clearly definition to potential revenue that could be generated by mobile bills settlements, In addition banks should understand what are the current vendors doing in those places, and determine where they can fit business in the field of mobile bills settlements.

The most important recommendations; Banks should conduct researches on the possibility of bills settlement via mobile packages that are easy to use and developed to meet the demands of various customers and market needs.

أثر تسديد الفواتير بالهاتف الخليوي على أداء البنوك في الأردن

اعداد:

أمين الفلاح

اشراف:

الدكتور أحمد السكر

الملخص

الهدف من هذه الدراسة هو التقييم والتحقيق في أثر تسديد الفواتير بالهاتف الخليوي على أداء البنوك في الأردن، والمساهمة في المعرفة وعمل توصيات في مجالات البحوث المستقبلية عن تسديد الفواتير بالهاتف الخليوي. وأيضاً طرح افصاحات للبنوك المزودة للخدمة لتطوير سياساتها لتنظيم وحاكمية التشريعات والصلاحيات، وضمان استمرارية خدمات أنظمة الدفع عن طريق الهاتف الخليوي.

ويمثل مجتمع الدراسة العملاء الذين يستخدمون الخدمات المصرفية عبر الهاتف الخليوي لتسديد الفواتير أما عينة البحث فهي عينة مناسبة تشمل عملاء يتعاملون مع البنوك في الأردن، وهي خاصة لعملاء البنوك التجارية الذين يقومون بتسديد الفواتير عن طريق الهاتف الخليوي، بالإضافة إلى أن هذا البحث تم تصميمه وفقاً لتقييم موجه عبر الاستبانات. فتم جمع استبانات من عينة مكونة من 147 شخص.

وظهرت عدد من النتائج منها: أنه يتوجب على البنوك مواكبة التطورات على أنظمة تسديد الفواتير بالهاتف الخليوي، وينبغي أن تساهم البنوك في المناقشات والمؤتمرات ذات العلاقة لضمان معرفة الأرباح المحتملة التي من الممكن أن تنتج من تسديد الفواتير بالهاتف الخليوي، وإضافة إلى ذلك يجب على البنوك فهم ماذا يفعل الموردون الحاليون في الأنظمة والمجالات المتعلقة بها. وتحديد أين يمكن أن يكون دور الاعمال مفعلاً بشكل كاف في مجال تسديد الفواتير بالهاتف الخليوي.

ومن أهم التوصيات أن تقوم البنوك بإجراء أبحاث حول إمكانية تسديد الفواتير بالهاتف الخليوي والحزم التي يسهل استخدامها، وتطويرها لتلبية متطلبات مختلف العملاء واحتياجات السوق.

Table of content

Authorization	II
Decision of the Examination Committee	III
Commitment	IV
Abstract	V
المخلص	VII
Table of content	VIII
contents	IX
Chapter 1 General Framework	1
Chapter 2 Theoretical Framework.....	6
Chapter 3 Methodology	33
Chapter 4 Findings, Conclusions and Recommendations.....	35
References.....	40
APPENDICES	43

contents

Subject
Chapter 1 General Framework
1.1 Introduction
1.2 Research Problem
1.3 Research Questions
1.4 Significance of the Study
1.5 Research Hypothesis
1.6 Research Model
1.7 Procedural Definitions
Chapter 2 Theoretical Framework
2.1 Theoretical Framework
2.1.1 Bills settlement via mobile
2.1.2 Banks performance
2.1.3 Work Procedures
2.1.4 Banking Operations
2.1.5 Customers Satisfaction
2.1.6 Banks Profits
2.2 Previous studies

Chapter 3 Methodology
3.1 Study Methodology
3.2 Study Sample
3.3 Study Instruments
3.4 Study Reliability
3.5 Data Collection Method
3.6 Measurement Tools
3.7 Analysis Results
Chapter 4 Findings ,Conclusions and Recommendations
4.1 Findings
4.2 Conclusions
4.3 Recommendations
4.4 Limitations of the Study
4.5 Suggestions for further Studies
REFERENCE
APPENDICES

Chapter 1

General Framework

1.1 Introduction

Banks are becoming more active participants in mobile payment services, and the majority of banks worldwide have recognized that having a mobile finance approach is now a commercial essential.

Mobile payment services have become a mean for banks to benefit through sustaining customers' faith in them to gain profit and upgrade their monetary position. The roll out of those services has generated lots of interest among numerous players within the monetary sector. This provides a chance and poses a challenge to the banks, In addition mobile bank services transformed behavior of people for transferring money and offer a wide-ranging variation of services (Thibaut Loilier, 2013).

The use of mobile phones has replaced ordinary telephones over the past fifteen years. As devices, mobile phones continue to be equipped with functions that exceed those of the telephone. Those new services open chances to merchants and suppliers.

As a result of the advancement within the mobile technologies and also the increase usage of smart phones, mobile phones typically are known as a candidate technique for payment and a superb successor of the payment cards considering the actual fact that individuals can tend to hold their mobile devices everyplace not like their wallets. (Abanmi, 2015)

1.2 Research Problem

Commercial Banks in Jordan seek to have a competitive position in market, through establishing a robust relation with customers by providing new products and services with good quality and high secure, so banks should invest and reload their information technology to present a services to get confidence and satisfaction that customer aspires through bills settlement via mobile.

This study is concerned which understanding the impact of bills settlement via mobile on banks performance in Jordan, so this study is trying to answer the following question:

What is the impact of bills settlement via mobile on banks performance?

What is the impact of bills settlement via mobile on work procedures?

What is the impact of bills settlement via mobile on banking operations time?

What is the impact of bills settlement via mobile on customer's satisfaction?

What is the impact of bills settlement via mobile on banks' profits?

1.3 Research Questions

Main Question:

What is the impact of bills settlement via mobile on banks performance?

Sub Questions:

What is the impact of bills settlement via mobile on work procedures?

What is the impact of bills settlement via mobile on banking operations time?

What is the impact of bills settlement via mobile on customer's satisfaction?

What is the impact of bills settlement via mobile on banks' profits?

1.4 Significance of the Study

This research is essential to the banks management, by advising the monetary result of bills settlement via mobile on the act of their banks. Also through the results of this study, the controlling is going to be able to strategize on the way to notice most advantages from bills settlement via mobile. From different aspect, this study can provide knowledge to academicians and students for further researches, and help them to extend studies in non-financial organizations.

1.5 Research Hypothesis

H0.1: There is no significant impact of bills settlement via mobile on banks performance at ($\alpha \leq 0.05$) significant level.

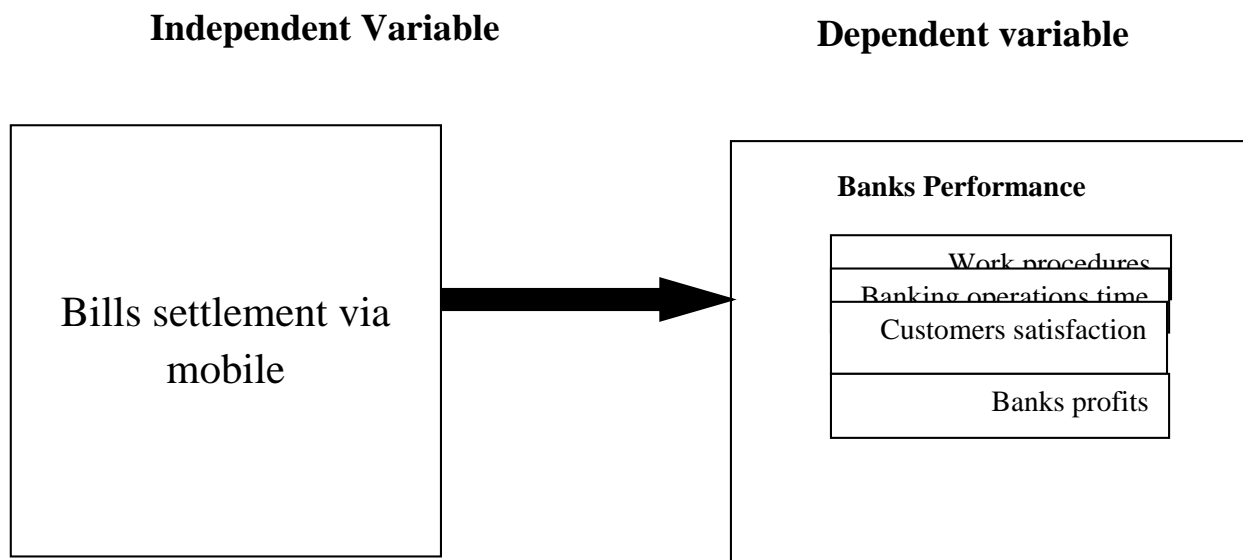
Ho1.1 There is no significant impact of bills settlement via mobile on work procedures at ($\alpha \leq 0.05$) significant level.

Ho1.2 There is no significant impact of bills settlement via mobile on banking operations time at ($\alpha \leq 0.05$) significant level.

Ho1.3 There is no significant impact of bills settlement via mobile on customer satisfaction at ($\alpha \leq 0.05$) significant level.

Ho1.4 There is no significant impact of bills settlement via mobile on bank profits at ($\alpha \leq 0.05$) significant level.

1.6 Research Model



The Model (independent and dependent variables) was adopted according to previous studies and references mentioned on this research as below:

The independent variable “Bills settlement via mobile “was adopted after studying RACHAEL 2013 research.

The dependent main variable and sub variables were adopted after studying :

(Heba and Shafiq , 2014) “The Impact of Mobile Banking on Enhancing Customers’ E-Satisfaction: An Empirical Study on Commercial Banks in Jordan”

(Vindhya KT, 2015): “A conceptual research on impact of immediate mobile payment system/interbank mobile payment system (IMPS) on the upliftment of banking transactions in India”

(Minh, 2016) “The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector”

(AlShatti, 2016) "Performance of the Commercial Banks the Case of Jordan"

(Melnic, 2016) "Techniques for measuring customers' satisfaction in Banks".

(Alkhatib and Harsheh, 2012) "Financial Performance of Palestinian Commercial Banks"

(Sharma, 2016) "EVALUATING BANKS PERFORMANCE USING KEY FINANCIAL INDICATORS – A QUANTITATIVE MODELING OF RUSSIAN BANKS".

1.7 Procedural Definitions

Bills Settlement via Mobile

It is the bills settlement performed through mobile. As a substitute of cash settlement, checks, or electronic cards, a customer can use the mobile to pay for many kinds of invoices.

Banks performance

Defined as the results of banks procedures and operations in monetary terms. Also, measure how well banks can use business and customer satisfaction to generate profits.

Chapter 2

Theoretical Framework

2.1 Theoretical Framework

2.1.1 Bills settlement via mobile

The study states that data safety is important to the success of electronic financial services and their operations. No data transfer in the electronic payment methods should be exposed to intervention by unapproved users. Hence, used data should be protected and guarantee privacy, reliability, and validity. In addition, the safety of operations used in electronic services should satisfy the needs of the policies and procedures.

The second supervisory concerns about having disappointment at specific foundation, which could not only effect great wounded for that foundation, but also might issue a common shortage in trust for automated banking and mobile finance, and this will result in potential threat. If banks miss producing safe, correct suitable services on a reliable origin, their status is at threat. In addition, organism readiness and truth, openings of information privacy and other problems to safety on actions may hurt bank's standing.

The danger could increase in banks that depend internally on automated channels ("so-called branchless or virtual banks") or in banks that depend mainly on automatic supply channels, more than for traditional "brick and mortar" groups. For all finance applications, there is no general risk from mobile banking providing the contribution of essential groups halts to be small and the amount of mobile settlements stay small.

The growth of novel automated distributed channels like internet and portable devices made financial institutions increase on the third event of service suppliers. Also the better that bank depend on subcontracting, the more dependence on security and accuracy of separate banks, hence financial applications developed on the third event of service suppliers, which are not share of a structured business. This will grant strategy producers with contest of assessment access to non-financial knowledge enterprises from a side, and avoid huge extension of banks rules and controls on the other side. This become more complicated when expertise companies are controlled by various supervisors.

Increasing confidence on subcontracting may increase significantly to bank's effective threat. Subcontracting not only produces additional threat, it may also affect the data and system reliability and accessibility. Guiding carefulness, guaranteeing the competence of contracts leading electronic banking,

Increasing suitable emergency plans, and observing the continuing capability of third event facilities that become a portion of banks risk controlling. The vision stated that banks should continue discovering methods of enhancing the non-face-to-face techniques to make sure that data expected from client concern to that person. In addition to that, banks should provide several banking products types.

(Lawack-Davids, 2012 page 326)

Mobile payment is changes the people who use and transform, the people and institutions that set out to adoptive financial inclusion and, possibly, the model of financial inclusion itself. Already new issues are coming to the fore: automated money rules for nonbanks; tiered Know Your Customer guidelines for registering clients without conventional forms of proof of identity; technological interoperability for new services, devices and platforms

. It was only in November 2010 that the Bill and Melinda Gates Foundation's Financial Services for the Poor unit announced its new paradigm for promoting global savings – a paradigm.

This article has suggested that the iterative response to developments 'on the ground' and in the globally dispersed network that now makes up the mobile money space. New revenue streams will undoubtedly flow from mobile payment systems. Nevertheless, focusing solely on this fact misses all of the other important things that are going on as mobile money systems and services are created and deployed.

Meanwhile, structures created in or for the rising world are serving as models for reimagining money, finance and payment in the developed world.

(Tescher, 2009).

In the wake of the financial crisis, people in the global North are decidedly becoming less banked. In addition, quite possibly, less relevant, as some of the projects being fostered around mobile money involve Indian, Chinese, Malaysian and Gulf capital. Experimentations 'out there' are on the verge of being re-imported 'back' to the North right at a time when money and finance themselves are, because of the financial crisis, newly open for discussion.

Poor people have always been innovators, have always repurposed consumer goods like cell phones from the developed North, and have already been engaged in dialogical relationships with global markets. In the domain of money and payments. The researcher suggests that things get more interesting. What is coming into being are not models for the delivery of a product to an underserved market, or models of small-scale entrepreneurship in the manner of microfinance, or even models of cooperative or sustainable production of new goods or services for trade. With mobile transfer, customers are possibly set in wave of new media of exchange, means of payment and supplies of wealth and probably methods of value. Just imagine what could happen as

individual mobile money service providers try to lock in their consumers, and those consumers start taking advantage of – for example – the foreign exchange spread afforded by different network operators in trans-boundary contexts, swapping out SIM cards and going back and forth into multiple currencies of mobile money, airtime, national currencies, social obligations, cattle and whatever else they have at their disposal.

Again, airtime is archetypal. With airtime, there is no friction in the ostensible juxtaposition between the good and the people consuming it. Returning to Appadurai's 'social life of things,' airtime – like time itself – is social life. In addition, money, not just consumption, is a communicative act. The indeterminacy between airtime and money holds promise for new enactments of each and new socialites through which people and things together channel them both. For the 'producer' of airtime as currency – the person who purchases airtime minutes from a vendor, with the intention of transmitting them to another as money – airtime can function as both exchange and use: it is potential currency, and it is potential time. It is also potentially a specific kind of time: the time of talk, of relationality, obligation or duty. This may represent a potential democratization of money: 'financial inclusion' in the best sense of the term.

(Maurer, 2011 page 600)

Permanent technological industry and competence between financial groups endorsed extending broader collection of banking products and amenities for retailing and extensive banking clients. Those include old-style events like retrieving business information, gaining credits and primary accounts, as well as new merchandises and services like electronical accounts payments facilities, accounts aggregations and b2b markets exchanges. Mobile funding's and mobile disbursements are the latest technological innovations in banking sector. The needs in technology for the endowment of services with necessary retreat and nature of transactions provide extra risks in banks and any other new meetings for banking supervisors.

(Lawack-Davids, 2012 page 318)

The findings of this article have implications for industry participants and policymakers. First, mobile payment technologies and applications that gain wide adoption will likely be ones that let merchants easily integrate mobile payments with other parts of the consumer shopping experience. These enhancements may include digital coupon redemption, self-checkout with mobile payments, and pre-order and payment before item pickup. Designing flexible mobile payment and commerce applications can be achieved by collaboration among industry participants. Second, mitigating uncertainty about customer data ownership, data security, and consumer privacy is a necessary step toward mobile payment acceptance by merchants as well as adoption by consumers. A viable solution could be setting standards including effective enforcement—for ownership and security of customer data and consumer privacy, which could be achieved by the industry alone or may require government involvement.

(Hayashi and Bradford, 2014 page 26)

Payment applications are serious to the actual operations of banking structures in country and worldwide. If disbursement system is inadequately secure in contrast to risks (such as credit, fluidness and payment risks, interruption in system) could produce further troubles among applicants, or generate troubles in the financial marketplaces or cross the economy. This event referred to “systemic risk”. Major requirement for a steady and secure payment application should work in a well-defined allowed location, also set out the privileges and responsibilities for each party elaborate in producing payment through the system.

(Lawack-Davids, 2012 page 321)

Mobile expenses quiet stay principally a developing technology, looking to fill the gap between the intended possible and common usage.

(Rodrigues, 2014 page 13389)

Departure in mobile disbursement concerned with preventing misuse and removing fraud caused by illegal users. In case of direct admission to bank account via mobile phone, a high level of security is essential. Simple internal security ethics include the separation of duties and the admission control

Standard. Some of core security performs be made up of of appropriately designed firewalls, robust encryption expertise and validation methods, password rules and principles, recovery preparations and efficient virus skimming tools.

(Lawack-Davids, 2012 page 325)

The outcomes prove the broad variety of essentials that possibly will have a strong effect overall practice and on the significance intention of portable payments. Bearing in mind recognition elements nevertheless of those user practice elements may be useful to form expansive worth intention of mobile expenses, but it cascades shortly in the empathy of the actual world fundamentals that may affect the observation of assessment.

(Rodrigues, 2014 page 13411)

Mobile payment edges track modest ideas where the client first detects himself toward the dealer by providing mobile number or by occupation of the dealer. The dealer forward the payment and client information to the payment facility supplier. The facility supplier immediately grants the payment facts to the payer for approval

and upon verification registers the operation. The relationship is close between the client and the payment supplier can take place over short messages. The funded value collected by debit from the payers account and indorsed to the beneficiary account. However, the practice of these applications quiet restricted.

(Lawack-Davids, 2012 page 320)

The outcomes in relative to the observed amount of mobile payment have definite the significance of achievement other than just allowing payment relations over technology. The capability towards link tickets and price cut vouchers directly into the payment procedure were extremely esteemed and clearly observed as a distinguishing part that might lead to people receipt of those systems. Also clearly detected that this elasticity is originated with a charge in the difficulty of processes and rational loads for users in disbursement circumstances. The additional elasticity leads to a numerous of additional facilities linked to expenses are concurrently one of the robust facts and one of the largest encounters in communication design. A simple payment process may become very difficult for customers when many types of vouchers become portion of the payment process.

(Rodrigues, 2014 page 13411)

“Mobile payments” state the endowment of disbursement services through the practice of portable devices, generally automated money transfer between customers’ accounts transmissions. A mobile payment might also denote to the process of two events trading financial amount by means of a mobile in profit for merchandises and facilities.

Portable change is a practice of automated money and refers to facilities that link clients commercially through mobile phones. Mobile change permits any portable mobile subscriber to credit amount into their mobile account, directing amount via phone to a new portable subscriber, and permits the beneficiary to return amount into cash simply and inexpensively. In this way, portable money can be used for both money transmissions and portable payments.

(Lawack-Davids, 2012 page 319)

Both clients and suppliers presented the usage of the technology. Although cannot generalize to recognition of the technology in real world daily use, people exposed to the new potentials offered by portable payments and eager to trial regarding how they can practice truthful disbursement circumstances. The original eagerness that people can prove that handling expectations is vital. First imitations should be toughly absorbed on fast generating a sense of sureness, knowledge and additional worth of technology that delivers the basis for continuous use and successive examination of more advanced structures. Planning for developing observes and not permitting people mean concentrating at the beginning on simple events that limited in regards to technological potentials are more harmless and fewer probable to dissatisfy and motivate consumers away. (Rodrigues, 2014 page 13412).

2.1.2 Banks performance

There is a presence of competition between commercial banks especially at the credits features, despite of growing in credits, and this is due to the increased volume of available deposits.

This requires that the commercial banks should apply certain banking policies to enable them to face the competitiveness challenges of other banks work at the same market by modifying the operating, financing, and investing costs in order to increase profitability, and work hard to appeal the least costly deposits and to re-invest more efficiently and effectively in a successful investments.

Those results insure that there is a need for the monetary authorities to take the lead in developing the applied rules and principles which control the banks extension in the local marketplace, to reduce the negative impact of the concentration on the banks effectiveness and to inspire the spirit of competition among them, which in turn reduces the power among these banks and lastly to help them in increasing the competitiveness among them, in order to enhance profitability of the commercial banks.

(AlShatti, 2016, page 56)

However, many signs of competition between banks usually used in economic works, they do not contribute much to our facts on bank performance. At the same time, it has been recognized that with the help of appropriate indicators, we could make a good deal of progress towards a better understanding of competition. The appropriate signs contain sufficient information on competition to function reliably as descriptive variables in a model where competition plays a main role. Finally, the analysis also exposed that some existing expert ideas on the relative competitiveness of countries need to be thoroughly revised. Application of several signs to banks has consistently shown that there is a good deal for development on competition and effectiveness in banks.

(Alkhatib and Harsheh, 2012 page 179)

Capital enhances the performance of all sizes of banks during banking crises. Second, during normal times and market crises, capital helps only small banks unambiguously in all performance dimensions; it helps medium and large banks improve only profitability during market crises and only market share during normal times. Our survival and market share findings are

Generally robust, and our profitability results are less so.

(Berger and Bouwman, 2011 page 27)

Effectiveness: is concept wide used in management area, because management nature looks to well use and organize available resources in order to achieve organization objectives on the best way, and efficiency in its nature focus on what causes positive impacts expected.

(Kadhim, 2014 page 80)

Financial performance demonstrates the effective use of resources and the ability to make a profit. It is an important point of view for stakeholders (depositors, creditors, shareholders, state, and managers). For depositors, it shows them the profitability generated for their deposited funds. For creditors, it shows them the ability of the bank to meet the commitments to them.

Financial performance indicates the ability of the bank to pay the tax. For shareholders, the financial performance indicates the return on their invested funds. For managers, financial performance indicates the benefit of their effort and human capital invested.

(Aymen, 2013 page 47)

A growth in the total properties and total credit services leads to an increase in the banks success, while growth in the banks total deposits leads to a decline in the banks success. The rights of some bankers that there is an extra cash in their banks reserves resulting from the increased amount of unused deposits, since the banks are not sufficient talented to reinvest credits in a gainful .

(AlShatti, 2016 page 56)

Banks should concentrate seriously on new developments in banking sector, and should increase abilities and skills of employees works in new technologies in dealing with customers especially electronic services adopted by international banks

(Kadhim, 2014 page 173)

The wealth is significant in investment processes, on the other hand, financial performance proves the ability of the banks to make high incomes and aspect the general surprises.

In addition, there is a positive and significant impact of capital in return of assets of banks in Tunisia through the period of 2000-2009.

(Aymen, 2013 page 53)

In assessing the effect of the competition of the Jordanian commercial banks from the side of banks profitability, the results show that there is a significant positive impact of the banks competitiveness by their total assets, and total credit facilities, and a negative impact in terms of deposits on the banks profitability of those banks.

(AlShatti, 2016 page 55)

Performance assessment for business achievement is a result of globalization and increasing competition in business sector. In general, assessment of performance is significant for strategic decisions.

(Akhisar, 2016)

Since the financial crisis of 2008, is based on performance management has been one of the important indicator to determine the financial health of banks and financial institutions.

(Sharma, 2016)

Measurement of banking sector simultaneously contribute to being in competition as an early warning indicator. Banks could not replicate the failures revealed in the past and make foresight and strategies by analyzing their performance.

(Akhisar, 2016)

The banking sector in Jordan distributed into three types of banks, namely:

1. The commercial banks.
2. The Islamic banks.
3. The foreign banks in Jordan.

(AlShatti, 2016 page 48)

Efficiency: is general concept, which includes ability to use skills and knowledge in new shapes within professional frames. In addition, it includes work organizing, planning, creation, and ability to deal with unusual activities.

(Kadhim, 2014 page 80)

The ultimate goal of bank performance measure refers to the bank's ability to make profit in terms of sustainable profitability. The performance evaluation of banks has important results for its owners, creditors, investors, supervisors and stakeholders since it determines banks' capabilities to compete in the sector.

2.1.3 Work Procedures

A bank crisis is the one obvious signal of agency failure that may move principals to modify an agency's mandate, operating procedures, delegation rules, or even to dismantle it.

(Rosas, 2014 page 675)

While many consumers are attracted to the convenience and speed of

Online banking, it is important to remember its potential risk of fraud. In

The United States, banks are not liable for losses if they followed

"Commercially reasonable" security procedures to verify the transaction.

However, courts have only litigated the “commercial reasonableness” of Online banking security procedures a few times to date, and the costs of Relying solely on judicial discretion are too high.

2.1.4 Banking Operations

(Tang, 2015 page 351)

People go to the bank for financial operation or go to the supermarket to meet daily needs and so on. All of these services and others are widely used depending on developments in information technology; the importance of services in our lives is increasing every day. On the other hand, in the service industry, the performance indicators are very important such as productivity, quality, efficiency, customer satisfaction. However, measurement of performance in service businesses because of the characteristics of services is not very easy.

(Guler, 2014 page 1109)

In using TCO to think about an imaginary consumer’s ability to purchase and use a mobile phone, industry analysts treat the client as a firm, a profit seeking and profit-making enterprise, who is weighing the costs and benefits of adding a new piece of machinery to its operation.

(Maurer, 2012 page 589)

For competitive survival, companies are focusing on areas in their operations that might give them an edge over their competitors.

2.1.5 Customers Satisfaction

Customer satisfaction became one of the most vital impartial, which any bank seeking for a long-term relationship with customer considers as the highest importance.

(Minh, 2016 page 105)

The main worry in banks today, is to recuperate and keep client trust.

Clients essential concern is that banks are seeing their greatest welfares. Clients are looking for easy and practice made facts. They need to better realize their financial position and to control it. They need to know both the profits, as well as the threats. Clients need to work with banks that worried about them and about their private objectives.

Nonetheless, good-looking deal of banks is not the main goal of success if not supported by a greater facility nation that create distinguished difference in the marketplace. Many financial institutions are steadily assessing how they delicacy clients, classifying the factors modeling pleasure, and altering processes and advertising as a result. Intelligent groups extent client satisfaction frequently because it is main cause to customer holding.

(Melnic, 2016 page 23)

It could be fully believed these days that rigorous competitiveness in terms of both quantity and quality makes it very hard for a bank to distinguish itself from its competitors.

(Minh, 2016 page 103)

The variations in the finance system that is noticeable through the assistance of the lawmaking, in addition to the appearance of new tools and augmented competition have been directed to major changes in customer behavior, giving better elasticity, allowing modifications faster for services, and banking products.

Banks policy improved in anxieties around preserving connection through existing clients in order to increase faithfulness, and this could be done after severe study to understand behavior.

Also in previous years, due to the radical variations that happened in financial and banking sector, groups are apparent through people by means of many negative actions in the marketplace, however without the banks, economy cannot exist. In developed marketplace, categorized by flood, the development cannot be realized by appealing new clients, but by concentrating on the actual clients and by supporting the business relations with them.

The association among facility quality, customer satisfaction, and customer faithfulness is difficult and contributes new experiential sign of these interrelationships.

(Minh, 2016 page 110)

Fruitful actors in the financial amenities deliver distinguished goods and facilities to satisfy the requests of their clients and attain a great level of confidence from them, growing slide and getting private data.

Specialists in economic analyses marketplace tendencies and abstract vital evidence that help banks develop plans and commercial goods and services that are better looking and more competitive for clients.

(Melnic, 2016 page 24)

Customer associated events such as the customer's awareness of facility worth and customer satisfaction should be the main goals for a firm business policy. In other words, organizations ought to track a customer-leaning policy to handle the meetings in business currently since this can increase customer retaining and, therefore, help the organization reduce the charge of marketing, improve and steady incomes, and familiarize in a timely and suitable way to changes in customers' outlines or favorites. In addition, systematic observing and assessment of the customer-related events can help managers to provide the goods/facilities which consumers value the most and thus invite new customers.

(Minh, 2016 page 111)

Effective banks carefully support client satisfaction and loyalty, in international business the clients are positioned at highest. Following are front people who encounter, assist, and placate them, under them are the mid supervisors, whose work to support the forefront persons so they can assist consumers well, and at the base is the high management, whose work is to employ and support mid managers, unlike the old-style establishments with the president at the top, management in the mid, and forefront persons and consumers at the bottom.

(Melnic, 2016 page 24)

The necessity for supervisors to view their establishments as a complete system containing a lot of modules and, more significantly, managers should put their efforts into the duty of linking all these modules together to assist a common objective. Managers can use theoretical outlines such as the balanced Scorecard as a position point for beginning to link all the events in the organizations.

(Minh, 2016 page 111)

Various groups over the world are methodically evaluating how well they can pleasure consumers, classifying the aspects of affecting satisfaction, and altering processes and advertising results. Intelligent banks extent consumer fulfillment frequently as it is key to consumer retaining. A greatly fulfilled consumer generally stops faithful longer, purchases extra products and services, meetings positively with others, gives fewer care to compete trademarks and less delicate price to help new consumers in dealings that may become repetitive.

(Melnic, 2016 page 26)

Consumer satisfaction is confirmed as partially arbitrating the relationship between facility quality and customer faithfulness, which highlights the role of consumer satisfaction as a fundamental basis for achieving consumer faithfulness.

(Minh, 2016 page 111)

A gainful Consumer is a person or corporation that over a period of earnings profits stream above satisfactory quantity of establishment's charge stream for enticing, vending, and helping that consumer. Vendors can measure consumer productivity separately, through marketplace sector, or through channel.

Various corporations amount consumer pleasure, but only few measure consumer productivity.

Banks statement remains a difficult task, because each consumer uses dissimilar banking facilities and the dealings are registered in different components. Nonetheless, the amount of lossmaking consumers in their client database devises banks that have prospered in relating consumer industries.

In addition, it is not sufficient to invite novel consumers, because banks should retain and rise their commerce. Moreover, many banks agonize from high consumer roil or defection. Accumulation consumers here is like tallying water to a leaky container.

To decrease defection percentage, banks should:

1. Describe and assess its retaining ratio.
2. Differentiate the reasons of client abrasion and classify those that can be achieved well.
3. Match the missing client's period value to the expenditures of decreasing the defection rate.

Given that the cost to depress defection is less than the misplaced profit, banks will expend money to attempt to hold the client.

Client effectiveness study and the promoting chimney aid vendors select how to accomplish collections of consumers that differ in truthfulness, efficiency, threat, and other features.

(Melnic, 2016 page 29)

The relation between excellent business procedures that result in a high facility quality in the banking region with client fulfillment and client faithfulness. This discovery proposes that if managers can direct and bring into line all the business procedures in their bank towards creating a client awareness of higher facility quality, clients tend to be more pleased and their faithfulness increases. However, in order to improve business procedures, managers should also take in consideration to align other significant aspects in their establishments, such as human resources or worker pleasure.

(Minh, 2016 page 112)

Periodic studies can trace clients' whole fulfilment directly and inquire extra questions to measure repurchase target, prospect to indorse the corporation and product to others, and explicit feature or advantage insights likely to be associated to consumer fulfillment.

Banks also appoint unknown clients to position as prospective consumers and tale on robust and weak facts practiced in the communication with the banks or the participants.

Gorgeous banks progress are valued by shining strategies as following:

- Decreasing the degree of client defection. Choosing and teaching staffs to have knowledge and to friendly rise prospect that clients' shop inquiries will be answered pleasingly.

- Increasing the stability of the client correlation. The additional involved with the establishment, the extra a client is to stick around.
- Enhancing the development of each client through “share of wallet” and upselling.

Deals from existing clients can be increased with new presents and chances.

- Creating small revenue clients gainful. To avoid dismissing them, vendors can as a substitute encourage lossmaking clients purchase extra or fee higher amounts.
- Focusing irregular work on great income clients. The best gainful clients tin to be preserved in special way.

On behalf of client positioned banks, client pleasure is an objective and advertising mean. Banks essential to be anxious with their client pleasure level because the internet lets clients quickly extent both good and bad influence to the other clients.

(Melnic, 2016 page 31)

Increasingly strong competitive and essential changes in the business environment currently are driving organizations to instrument a client-motivated approach, which increases the importance of client related concepts such as client satisfaction, facility quality, and client faithfulness in explaining a company’s performance. In particular, they are essential for attractiveness in businesses where the connections are complex and clients are closely involved in the decision-making procedure, such as the banking sector.

2.1.6 Banks Profits

Bankers and financial analysts have higher anxieties that smaller public banks need to raise higher to be successful. Today, banks face new and higher expenses to implement difficult new rules, especially those presented after the 2007 to 2009 financial crisis, and move to new electronic banking approaches.

(Regehr, 2016, page 49)

Success depends on the features of both separate banks and the marketplaces in which they run.

(Regehr, 2016 page 49)

There are important measure economies in banking, especially for the smallest public banks. However, this is not only a post crisis sensation. Small public banks have showed important measure economies. While, the smallest banks can benefit expressively from growing, the advantages of development become increasingly smaller until they are drained. For most midsized public banks, the growth in returns relative to size is shy; these banks would need large growths in size to realize expressively higher returns. The relationship between size and success remains unchanged between the pre-crisis and post-crisis growths. In other words, we find the post-crisis commercial and adjusting environment has not excessively pretentious the size-profitability relationship for small public banks.

(Regehr, 2016 page 64)

The drop in success during the post-crisis rescue cannot be recognized to mass or any alteration in the scope success link. Rather, changes in financial and economic circumstances dropped post-crisis success without moving its sympathy to size. Factors other than size, such as large changes in banking marketplace redundancy degrees between the pre-crisis and post-crisis growths, can account for the lower success of public banks in the post-crisis rescue.

(Regehr, 2016, page 64)

Promising marketplace results and changes also increase revenues. In attaining higher profitability, lesser variations in bank and marketplace factors are same to big variations in size. Therefore, banks need not raise larger to be successful: commercial approaches and local financial growth are no fewer important in defining bank profitability than size.

2.2 Previous studies

(Mutua Rachael, 2013): “Effects of mobile banking on the financial performance of commercial banks in Kenya “

The target of the research was to focus on the outcome of mobile banking, and this tolerated to the management in commercial banks, tolerated to policy makers to help improving policy directions according to regulations and economic growth, and tolerated to finance students in order to help build the knowledge on this field.

The study implement descriptive approach on residents of 6 mobile phone suppliers and on 43 banks.

The outcomes display that as the periodic worth motivated through mobile banking increases, the productivity of profitmaking banks rise. In addition, mobile banking influences the monetary act of commercial banks that it helps decrease needless charge, rise productivity and increases on service supply to customers. In addition, the conclusion was that there is a weak optimistic relation between mobile banking and act of profitmaking banks.

The recommendations of this research that the decision makers should consider mobile payments in their formulation of policies.

(Stephen Mago, 2014): “The Impact of Mobile Banking on Financial Inclusion in Zimbabwe: A Case for Masvingo Province”

The key goal of the research is to estimate the impact of mobile banking as a commercial addition strategy. The sub-goals of the research are to discover out if mobile banking products meet the requirements of the exposed groups in expressions of suitability and availability.

The researcher conclude that causing and receiving cash is that the most well liked performance followed by shopping for of broadcast. This imitates the real point that mobile banking is satisfying a spot that breathing for an extended period and has taken a definite perform that has historically, existed the domain of banks keeping of the general disbursement method. The small financial gain those who historically are downgraded to the sector will currently get pleasure from a similar carrier of monetary facilities over mobile banking. The mobile system is certainly ideal for the remote areas if it is simply reachable, inexpensive, and appropriate and a quicker suggests that of causing and getting cash. Monetary action is accumulated within the country areas and so commercial process.

This study is similar to the study that is analyzes the effect of mobile on financial institutes.

(ALSamydai, 2014): “The factors influencing customer usage of mobile banking”.

The objective of the study is to detect and examine the motivating and impeding factors and their influence on the use of mobile banking facilities.

The study model was developed, which has conceptualized the focal constructs, that is the factors influencing using the Mobile banking services, from other side this current research has utilized data sources necessary to conduct the study, and statistic techniques were used including sample test, descriptive analysis, and frequency analysis.

The results found that the Perceived Usefulness takes optimistic effect on approach, intention and usage of mobile banking services.

This study is different from the study that it is oriented to customer usage not to banks.

(Heba and Shafiq, 2014) “The Impact of Mobile Banking on Enhancing Customers’ E-Satisfaction: An Empirical Study on Commercial Banks in Jordan”

The objective of the study to discover the power of Mobile Investment facilities (retreat, confidentiality, responsibility, straightforward steering, effectiveness, convenience, elasticity) in increasing clients’ satisfaction. In addition, in administering references in higher supervision for Jordan financial institutions in order to focus on mobile facilities to reinforce the shoppers satisfaction.

The methodology analysis approach was the quantitative knowledge analysed exploitation applied math strategies by exploitation SPSS code applied math package in analysing the information obtained.

The study outcomes showed that there is an applied math important impact of the extents of mobile banking services (consistency, flexibility, privacy, availability, ease navigation, productivity, and security) on the client satisfaction. Which the privacy is that the most significant dimension because of client concern to try to their banking relations and exploitation mobile banking presentation in private region.

This study is different from the study that it is analyzing customer satisfaction and behavior.

(Vindhya KT, 2015): “A conceptual research on impact of immediate mobile payment system/interbank mobile payment system (IMPS) on the upliftment of banking transactions in India”

The objective of the research is to know the extent of mobile instruments usage by the customers as a station for retrieving their banks accounts and pay funds. In addition, to focus on the impact of IMPS on increasing banking transactions. Moreover, to study how mobile payment has made payment simpler.

To understand the fulfillment of the aim of Reserve Bank of India (RBI) in electrification of retail payments.

The present study is based on descriptive study, which includes secondary data. The secondary data is based on RBI Annual Reports, National Payment Corporation of India's Publications and reports, newspaper and magazines.

The findings of the research as below:

IMPS have a greater impact on increasing the banking transactions particularly inter-bank fund transfer.

The usage of IMPS has increased drastically for a year from 2013-14.

The era is moving towards electrification in payment system.

The goal of RBI and NPCI towards payment system is being fulfilled more through mobile payment transaction.

IMPS is linked for merchant payment also, which made mobile transactions increasing.

This study different from our study that it is oriented to banking transactions not to the overall performance.

(Kathuo S., 2015): "Effect of mobile banking on the financial performance of banking institutions in Kenya".

This study for the effect of mobile on cash act of banking institutions in the Republic of Kenya's banking business. The most certain objectives to verify the impact of banking transactions via the mobile phone and the volume of mobile investment products and cash presentation of profitable banks.

The methodology of analysis used descriptive survey method. This includes the compilation of the pattern and quantitative evidence labeling the kinds of qualitative facts. Benefits of the descriptive style is that it will lead to access to data that may be wont to define variables & constants theory, which may be additional investigation.

Results that may inflate the amount of banking transactions via mobile phone dramatically over the past five years since the start of banking. Therefore, it concludes that the banks, which got a positive banking service somewhat oversized inflation to reach their client, and thereby improving the performance of money.

Recommendations that banks must reduce the fees incurred by the customer teamwork, and reduce the time needed to complete the work of the team and improve the level of banking services via the mobile phone and thus encourage them to use services mobile banking sector. This can rise the volume of relations and thereby improve the show of money to commercial banks.

The study also attracts additional recommendations that every one of the commercial banks should give mobile banking several midwife to investigate. However, the study indorses attention should be the right to be taken to make sure that the services provide customers enough confidence, security remains their awareness of banking products.

(Abanmi, A., 2015): "Mobile Payment in Saudi Arabia"

This study focus in the application of mobile payment specifically designed for the Saudi market, in the first success factors of payment solutions are quite different on a global scale and expected solutions to mobile as well as technologies in the review methodology abuse applications, the second step was to learn the current payment Arabia systems and the system of the total payment in the country, therefore, the third step review of payment solutions for mobile ultra-famous within the market to take advantage of their expertise and high-profile models.

The main objectives understands mobile payment technologies. A review of scientific literature on the spot most prominent drivers implement the application of mobile payment. Review samples of international applications for mobile payment applications. Understanding of the technical preparation of the payments at the local level.

The goal was that the participant is suggested in the framework of the nursing field for the application of mobile payment that apply to the Saudi market. To achieve this objective, it conducted a comprehensive review of the literature (SLR) supports the systematic literature review in the software system engineering. Search provide transparent read to implement this payment mobile at the global level, and even specialize in the original payment system and finally a proposal for the application of mobile payment in Saudi Arabia, which take into thought the technical challenges known within the literature review Moreover, because the original infrastructure and rules to ensure the implementation of the swish service locally.

The methodology was to undertake a review of the literature detailed methodology in the field of mobile payments as part of the third quarter. A systematic review of the literature identifies the status of mobile payment applications and adaptations round the world to carry a lot of information regarding drivers and barriers to tailor mobile payment. Queries analysis will be self-directed and answered by reviewing the literature systematically put Moreover, since the projected frame.

As the results of literature review, in depth analysis of the information going to synthesize the information gathered and verified to be aware of most of the challenges of mobile payment solutions it includes close to where the answer to those anticipated challenges in the frame. In information gathering and analysis, a full understanding of forced offline technologies are expected to be realized on it will be adopted with those answers or change to help achieve our goal of finding a reasonable solution for the mobile payment market Arabia.

The results that the key success factors known in the SLR like the factors used to assist in the expected major area frame. These factors serve as non-functional necessities to make sure to overcome the challenges faced by different applications on a global scale. The SLR results mainly success factors touching implementation of mobile payment applications as well as the latest technologies expected from a completely different applications throughout the world. In addition, a complete study of the Saudi plan payment to confirm the investment in current and future surrounding areas with the correct application of the market performed.

Chapter 3

Methodology

3.1 Study Methodology

Study Population

The population of the study represents the clients that use mobile to settle bills.

3.2 Study Sample

The sample of this research is suitability sample that include clients dealing with banks in Jordan, and it is exclusive to commercial banks customers' that settle bills by mobile.

3.3 Study Instruments

The survey was established and distributed to gather data from the sample of the research, it contain three parts of questions; The first part is about demographic and personal questions like gender, age ,education, and experience. The second part to specify if the study population are bank clients and use the settlement service. The third part is about bills settlement via mobile, which includes six portions and was covered by 25 questions as follow:

Bills settlement via Mobile nine questions

Banks performance 6 questions

Customer's satisfaction 4 questions

Banks Profits 2 questions

Work Procedures 2 questions

Banking operations Time 2 questions

3.4 Study Reliability

A Questionnaire was sent to 200 person from four Jordanian banks and from employees and students at Amman Arab University and Petra University; and the answered questionnaires were received from 147 persons, hence this sample of 147 persons used and reliability assurance computed using Cronbach's alpha.

3.5 Data Collection Method

Main data gathered using the questionnaire distributed to four Jordanian banks (Housing Bank, Aqari Bank, Jordan Bank and Jordan Kuwaiti bank) and from employees and students at Amman Arab University and Petra University.

3.6 Measurement Tools

Likert five scale applied to the questionnaire. The study variables structured from never to always and which takes the weights from one to five.

3.7 Analysis Results

Reliability: Appendix 1 contain reliability tool using Cronbach's Alpha calculation for 147 questionnaire used sample and enter the analysis.

Regression: Appendix1 contain simple regression statistical method that has been used, and the results were appeared that all Significant below is zero (less than 0.05) and this means that significant and approve that there is significant impact on our dependent variables from the independent variable.

Chapter 4

Findings, Conclusions and Recommendations

4.1 Findings of this research

From my judgment, banks should follow up what is happening in the mobile bills settlements systems, and contribute to the discussions and conferences on related developments to ensure clearly definition to potential revenue that could be generated by mobile bills settlements.

On other side, banks should understand what the current vendors are doing in those places, and determine where they can fit business in the field of mobile payment.

Also producing a mobile existence across the buying markets, because personal mobile devices different from PCs, they log the location, personality and remoteness, so they can direct you. They are linked to the world through multiple stations and will adjust the way in perform many of the daily actions in the short future period.

Customer training is key to client acceptance for bills settlements via mobile, and banks are well positioned to educate customers about the benefits of such services. The big amount of behavioral data about their customers , which can be leveraged to great advantage by marketing communications programs that appeal to important customers have told them flexibility , convenience, availability , and the ability to respond , serving banks.

Bills settlements via mobile applications are competing for customer attention with all the other applications on the market. It is important to provide the best customer experience, in terms of usability, functionality, and of course, comfort. Bills settlements via mobile application that is both useful and attractively designed with ease of use in mind can go a long way toward a positive feedback and user adoption. It is an essential element in any user application development experience. Regardless of whether you are designing a new Apple product or mobile application, it is necessary to test any new application interface and functionality on a large scale with real users to ensure the highest likelihood of user acceptance in production. Can make a good experience for the user the difference between a smash hit and a resounding failure, and between customer loyalty and loss of customers.

The findings of this research are useful to the bills settlement via mobile providers who may use them to provide greater support and enhance customers' convenience to use the technology.

4.2 Conclusions

The research used variables that are relevant to the use of bills settlement via mobile that show that work procedure, banking operations time, customers satisfaction and banks' profits factors are all positively correlated with the banks performance to use the bills settlement via mobile.

Further, there is evidence in this research that all the constructs had a significant impact on the intention to use the bills settlement via mobile services. This implies that those operators who use the bills settlement via mobile also acknowledge the existence of all the perceived constructs in the study and positively identify with the bills settlement via mobile usage.

It can be concluded that bills settlement via mobile services have added confidently to the performance of banks. Suitability and consistency to pay steered to increased customers fulfillment and loyalty in spite of technical problems that sometimes become disappointing for customers.

The results contribute to the existing literature in several ways. First, is in relation to factors that cause micro businesses to adopt bills settlement via mobile services. The results show that perceived convenience had influence on the intention to use the bills settlement via mobile services. Secondly, perceived support from the bills settlement via mobile services provider influences the intention to use. Thirdly, perceived support from the bills settlement via mobile provider had an impact on the perceived convenience. From a practical point of view, this would be consistent because the services become convenient to the user if they are adequately supported by the provider. Majority of the micro business operators who completed the survey questionnaire strongly agree that accessibility of the bills settlement via mobile is easy.

4.3 Recommendations

Banks should conduct researches on the possibility of bills settlement via mobile packages that are easy to use and developed to meet the demands of various customers and capture market outlets, which did not specify the competitors and thus increase market share primary to improved banks performance. Training should be provided for free and updated training for the staff of the banks and, if possible for customers to provide them with the skills in the field of changing technology. Banks should now top of the center in the short-term banking institutions to deepen the strategic plans and other financial services, and to ensure the inclusion of attracting and gambled under this is a huge market that the focus remains a priority for the mobile service providers pay. If possible should be targeted at banks employ many factors mobile.

4.4 Limitations of the Study

The measures used may keep on varying from one year to another subject to the prevailing condition. For example, the financial performance of commercial banks was subject to the total assets owned by commercial banks. In addition, changes in the macroeconomic environment could have

Affected the profitability of commercial banks e.g. the post-election violence, which slowed down economic development.

Another limitation for the study included that bills settlement via mobile is new concept and people not used to use it, in addition that this such services implemented and announced to clients before two years only, so this short period which bills settlement via mobile has been in existence could not give a long trend for analysis.

The research may be restricted on the bills settlement via mobile on banks only. However, its results will be helpful to other industries. The conclusions from this research may, therefore, not be exposed to generality unless matches can be identified in other businesses.

Also observed difficulty for some clients to answer the questionnaire because it is in English.

4.5 Suggestions for further Studies

The study suggests that further research should be conducted on the relationship between bills settlement via mobile and performance for non-bank industries.

The study further recommends that another study to be conducted on the relationship between bills settlements via mobile and customer's culture.

A detailed analysis for all the different viewpoints of the proposed solution including information, development, deployment and functional viewpoints could be considered as an extension of this work in order to have more detailed understanding of the overall architectural framework of all system components. Those detailed viewpoints will address other critical concerns such as security and performance.

This study concentrates on bills settlement via mobile while the previous studies were about mobile payments as common services, therefore, further researches should be implemented on bills settlement via mobile.

References

- Abanmi, A. (2015). Mobile Payment in Saudi Arabia, Princess Sultan University.
- Akhisar, I. (2016). The Role of Grouping Ratios on Commercial Bank Performance. Faculty of Economics and Administrative Sciences, Kırklareli University, Turkey.
- Alkhatib, A. (2012). Financial Performance of Palestinian Commercial Banks. Finance college, Birzeit University Palestine.
- Alsamydai, M., Jasim, S., Galib Y., Husam, M., Alnaimi, D., Mousa D., & Ihab, A. (2014) .The factors influencing customer usage of mobile banking, International journal of business management & research, Vo. 4, Issue 2, Apr 2014 pp 63-78.
- Alshatti, A. (2014). Performance of the Commercial Banks: The Case of Jordan. Department of Finance and Banking, Philadelphia University, Jordan.
- Asfour, H., & Shafiq, H. (2014). The Impact of Mobile Banking on Enhancing Customers' E-Satisfaction: An Empirical Study on Commercial Banks in Jordan, International Business Research; Vo. 7, No. 10, 2014.
- Aymen, M. (2013). Impact of capital on financial performance of banks: The case of Tunisia . Banks and Bank Systems, Volume 8, Issue 4, 2013.
- Berger, N. (2011). How Does Capital Affect Bank Performance During Financial Crises? University of South Carolina, Wharton Financial Institutions Center, and CentER – Tilburg University

Guler, M. (2014). E-Service Quality Of Internet Based Banking Using Combined Fuzzy Ahp And Fuzzy Topsis. Technical Gazette Technical Gazette 23, 4(2016), 1109-1116. ISSN 1330-3651 (Print), ISSN 1848-6339 (Online) DOI: 10.17559/TV-20140801181553.

Hayashi, F & Bradford, T. (2014). Mobile Payments: Merchants' Perspectives. Article is on the bank's website at www.KansasCityFed.org.

Jordana, J & Rosas, G. (2014). When do autonomous banking regulators promote stability? European Journal of Political Research 53: 672–691, 2014.

Kadhim, S. (2014). the Effect of Cash Liquidity in Banks Performance Level. St Clements University.

Lawak-D. (2012). the Legal and Regulatory Framework of Mobile Banking and Mobile Payments in South Africa. Faculty of Law, Nelson Mandela Metropolitan University.

Mago, S. (2015). The Impact of Mobile Banking on Financial Inclusion In Zimbabwe: A Case for Masvingo Province, Mediterranean Journal of Social Sciences, Vol 5 No 9, May 2014.

Maurer, B. (2012). Mobile Money: Communication, Consumption and Change in the Payments Space. Journal of Development Studies, Vol. 48, No. 5, 589–604, May 2012.

Melnic, E. (2016). Techniques for measuring customers' satisfaction in Banks. Transilvania University of Braşov Series V: Economic Sciences • Vol. 9 (58) No. 1 – 2016.

Minh, N. (2016). The Relationship between Service Quality, Customer Satisfaction and Customer Loyalty: An Investigation in Vietnamese Retail Banking Sector. Journal of Competitiveness. Vol. 8, Issue 2, pp. 103 - 116, June 2016.

Munyoki, K. (2015). Effect of mobile banking on the financial performance of banking institutions in Kenya , The Strategic Journal of Business and Change Management , Vol. 2 (98), pp 1440 – 1457, Oct 30, 2015.

Mutua, R. (2013). Effects of mobile banking on the financial performance of commercial banks in Kenya, School of Business, University of Nairobi

Righer, K. (2016). Has the Relationship between Bank Size and Profitability Changed? Article is on the bank's website at www.KansasCityFed.org.

Rodrigues, H. (2014). MobiPag: Integrated Mobile Payment, Ticketing and Couponing Solution Based on NFC. Sensors 2014, 14, 13389-13415; doi: 10.3390/s140813389.

Sharma, S., Shebalkov, M., & Yukhanaev, A. (2016). Evaluating Banks Performance Using Key Financial Indicators – A Quantitative Modeling Of Russian Banks. The Journal of Developing Areas Volume 50 No. 1 winter 2016.

Tang, L. (2015). Increasing the role of agency deference in curbing online banking fraud. University of Illinois.

Thibaut, L. (2013). Impact of Mobile Payments on the Financial Services Sector. Market Research.

Vindhya, K. (2015). A conceptual research on impact of immediate mobile payment system/interbank mobile payment system (IMPS) on the upliftment of banking transactions in India, International Journal of Applied Research 2015; 1(13): 709-711.

APPENDICES

Appendix 1: Reliability and Regression Analysis.

Regarding Reliability

To describe reliability: Alpha value

The below table contain reliability tool ثبات الاداة using Cronbach's Alpha calculation:

Variables	Cronbach's Alpha	Number of Items
a1 a2 a3	.687	3
B1 b2	.735	2
C1 c2 c3 c4 c5 c6 c7 c8 c9	.835	9
D1 d2 d3 d4 d5 d6	.936	6
E1 e2 e3 e4	.932	4
F1 f2	.909	2
G1 g2	.916	2
H1 h2	.845	2
Total	.953	30

Frequency: to describe sample

147 used sample and enter the analysis

Sample characteristics (خصائص العينة)

Gender

	Frequency	Percent
Male	88	59.9
Female	59	40.1
Total	147	100.0

Age

	Frequency	Percent
< 25	25	17.0
>=25 and	74	50.3
>=34 and	27	18.4
>=45	21	14.3
Total	147	100.0

Education Qualification

	Frequency	Percent
Tawjihi or Less	2	1.4
Diploma	12	8.2
B.Sc	95	64.6
Master	31	21.1
Doctorah	7	4.8
Total	147	100.0

Experience

	Frequency	Percent
< 5 Years	53	36.1
>= 5 and < 10	39	26.5
>= 10 and < 15	21	14.3
>= 15 Years	34	23.1
Total	147	100.0

Do you have bank account?

	Frequency	Percent
Yes	143	97.3
No	4	2.7
Total	147	100.0

Do you settle your bills via mobile applications?

	Frequency	Percent
Yes	62	42.2
No	85	57.8
Total	147	100.0

* Are you currently using Online Bill settlement service?

	Frequency	Percent
Yes	63	42.9
No	84	57.1
Total	147	100.0

* How often do you use your Online Banking?

	Frequency	Percent
Daily	25	17.0
Weekly	25	17.0
Monthly	34	23.1
Less than once per month	32	21.8
Never	31	21.1
Total	147	100.0

* How often do you balance your Checking and/or Savings

	Frequency	Percent
Daily	19	12.9
Weekly	25	17.0
Monthly	32	21.8
Rarely	35	23.8
Never	36	24.5
Total	147	100.0

Descriptive Analysis:

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
c1	1471	5	3.50	1.036	
c2	1471	5	3.21	1.234	
c3	1471	5	3.16	1.032	
c4	1471	5	3.31	1.474	
c5	1471	5	3.12	1.364	
c6	1471	5	3.21	1.212	
c7	1471	5	3.74	1.222	
c8	1471	5	3.61	1.095	
c9	1471	5	3.38	1.161	
Bills settlement via mobile	1471	1.00	5.00	3.3605	.79483
d1	1471	5	3.27	1.274	
d2	1471	5	3.65	1.180	
d3	1471	5	3.52	1.224	
d4	1471	5	3.39	1.279	
d5	1471	5	3.56	1.255	
d6	1471	5	3.42	1.298	
Banks performance	1471	1.00	5.00	3.4694	1.09047
e1	1471	5	3.50	1.161	
e2	1471	5	3.58	1.140	
e3	1471	5	3.65	1.151	
e4	1471	5	3.59	1.238	
Customers satisfaction	1471	1.00	5.00	3.5799	1.06870
f1	1471	5	3.39	1.023	
f2	1471	5	3.25	1.065	
Banks profits	1471	1.00	5.00	3.3197	.99991
g1	1471	5	3.38	1.062	
g2	1471	5	3.46	1.081	
work procedures	1471	1.00	5.00	3.4184	1.02877
h1	1471	5	3.49	1.094	
h2	1471	5	3.49	1.207	
Banking operations time	1471	1.00	5.00	3.4898	1.09399

Regression

Simple regression statistical method has been used, and the results were appeared that all Significants below is zero (less than 0.05) and this means that significant and approve that there is significant impact on our dependent variables from the independent variable.

H0.1: There is no significant impact of bills settlement via mobile on banks performance at ($\alpha \leq 0.05$) significance level.

Coefficients^a

Model	Unstandardized		Standardized	t	Sig.
	B	Std. Error	Beta		
bills settlement via	.858	.089	.625	9.644	.000

a. Dependent Variable: Banks performance

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	67.841	1	67.841	93.002	.000a
Residual	105.771	145	.729		
Total	173.612	146			

a. Predictors: (Constant), Bills settlement via mobile

b. Dependent Variable: Banks performance

Model Summary

Model	R	R Square
dimension0	1	.625a

a. Predictors: (Constant), Bills settlement via mobile

Ho1.3 There is no significant impact of bills settlement via mobile on customer satisfaction at ($\alpha \leq 0.05$) significance level.

Coefficientsa

Model	Unstandardized		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
bills settlement via	.984	.076	.732	12.941	.000

a. Dependent Variable: Customers satisfaction

ANOVA^b

Model	Sum of	df	Mean	F	Sig.
Regression	89.369	1	89.369	167.466	.000a
Residual	77.380	145	.534		
Total	166.748	146			

a. Predictors: (Constant), Bills settlement via mobile

b. Dependent Variable: Customers satisfaction

Model Summary

Model	R	R Square
dimension0	1	.732a

a. Predictors: (Constant), Bills settlement via mobile

Ho1.1 There is no significant impact of bills settlement via mobile on work procedures at ($\alpha \leq 0.05$) significance level.

Coefficientsa

Model	Unstandardized		Standardized	t	Sig.
	B	Std. Error	Beta		
bills	.729	.089	.563	8.213	.000

a. Dependent Variable: work procedures

ANOVA^b

Model	Sum of Squares	df	Mean	F	Sig.
Regression	49.063	1	49.063	67.459	.000a
Residual	105.458	145	.727		
Total	154.520	146			

a. Predictors: (Constant), Bills settlement via mobile

b. Dependent Variable: work procedures

Model Summary

Model	R	R Square
dimension0	.563a	.318

a. Predictors: (Constant), Bills settlement via mobile

Ho1.4 There is no significant impact of bills settlement via mobile on bank profits at ($\alpha \leq 0.05$) significance level.

Coefficients^a

Model	Unstandardized		Standardized	t	Sig.
	B	Std. Error	Beta		
bills	.637	.090	.506	7.065	.000

a. Dependent Variable: Banks profits

ANOVA^b

Model	Sum of Squares	df	Mean	F	Sig.
Regression	37.384	1	37.384	49.919	.000a
Residual	108.589	145	.749		
Total	145.973	146			

a. Predictors: (Constant), Bills settlement via mobile

b. Dependent Variable: Banks profits

Model Summary

Model	R	R Square
dimension0	1	.506a

a. Predictors: (Constant), Bills settlement via mobile

Ho1.2 There is no significant impact of bills settlement via mobile on banking operations time at ($\alpha \leq 0.05$) significance level.

Coefficientsa

Model	Unstandardized		Standardized	t	Sig.
	B	Std. Error	Beta		
bills	.752	.096	.546	7.857	.000

a. Dependent Variable: Banking operations time

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	52.178	1	52.178	61.734	.000a
Residual	122.556	145	.845		
Total	174.735	146			

a. Predictors: (Constant), Bills settlement via mobile

b. Dependent Variable: Banking operations time

Model Summary

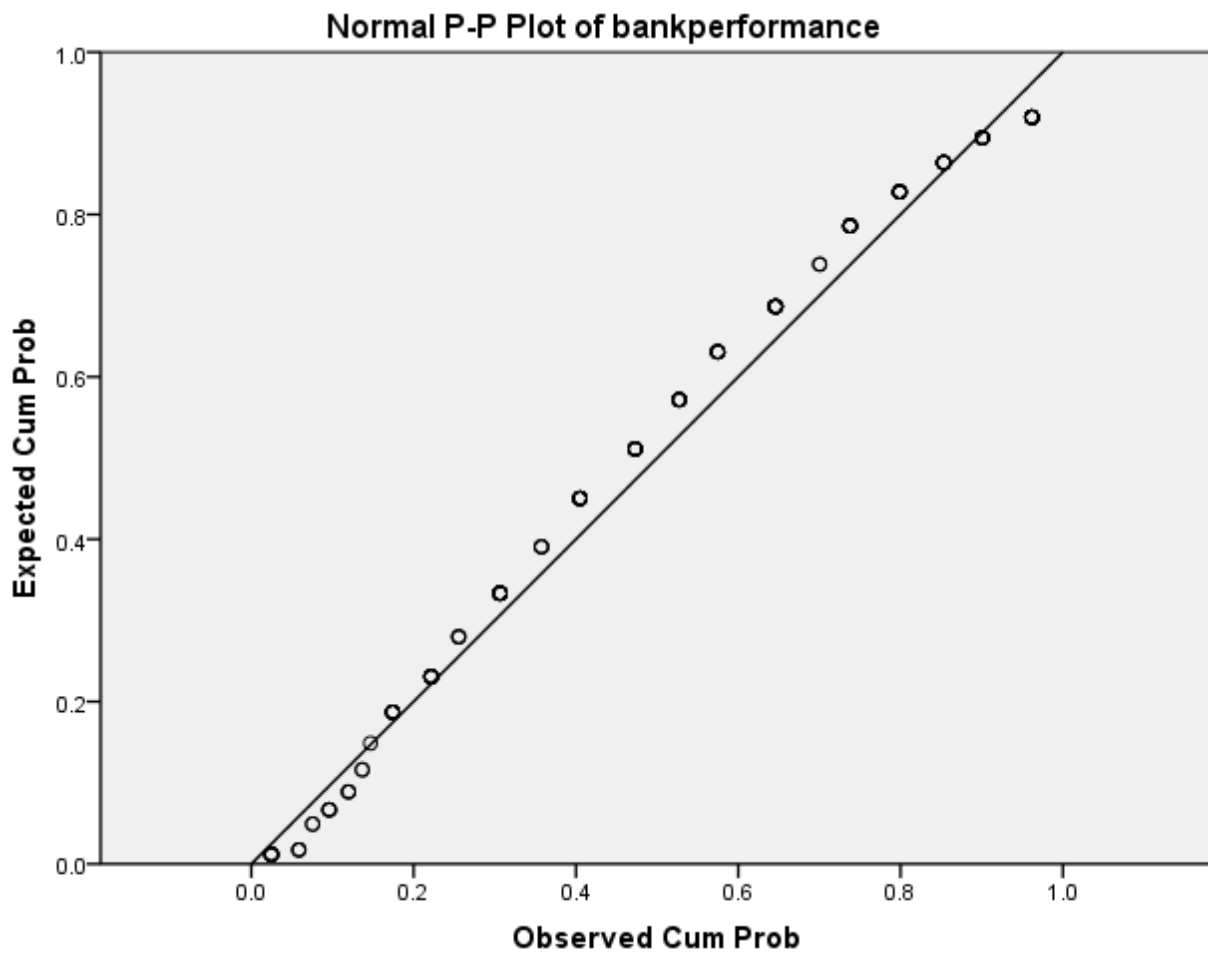
Model		R	R Square
dimension0	1	.546a	.299

a. Predictors: (Constant), Bills settlement via mobile

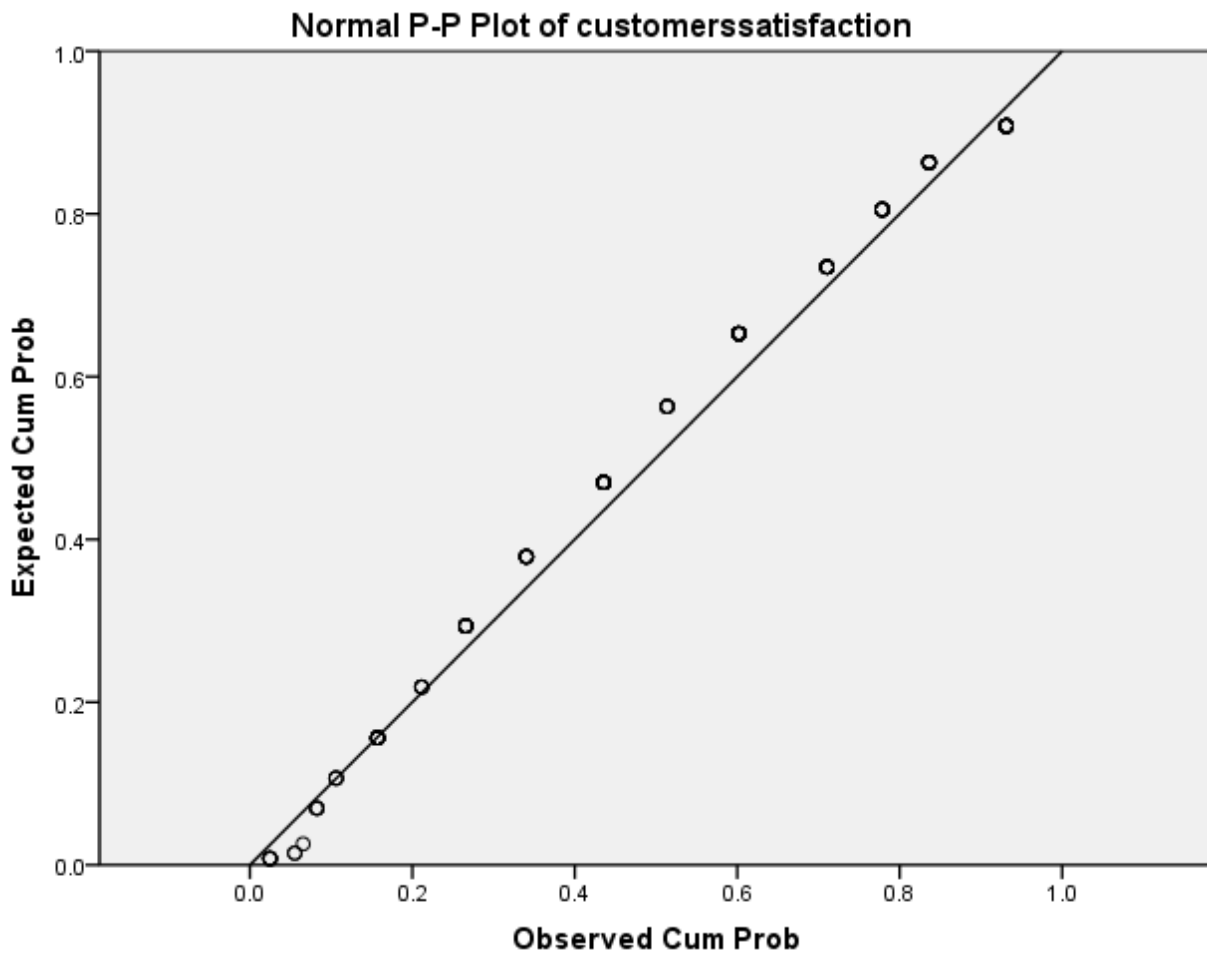
PLOT

The analysis results prove that each dependent variable subjected to normal distribution according to Normal P-P Plot as below

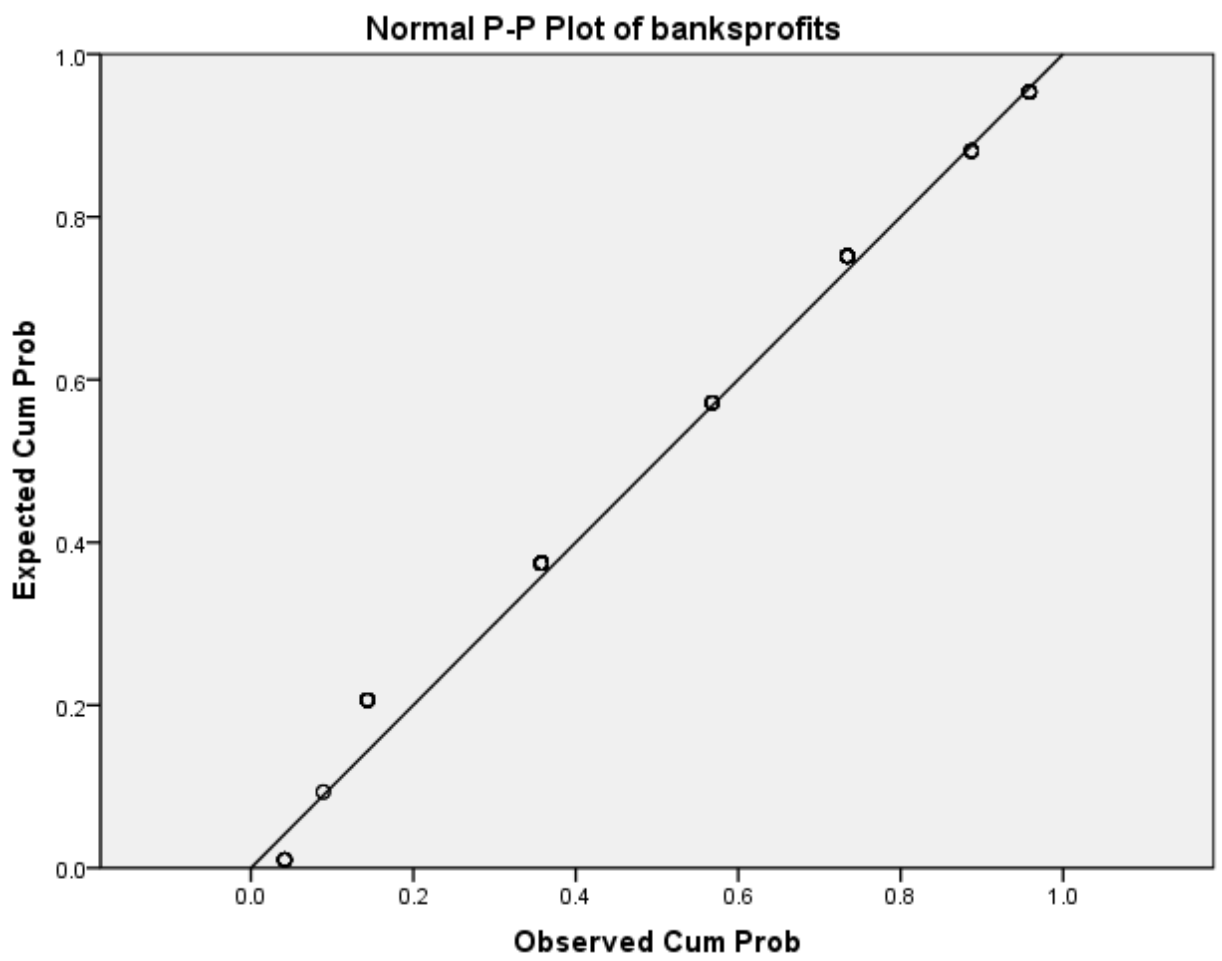
Banks performance



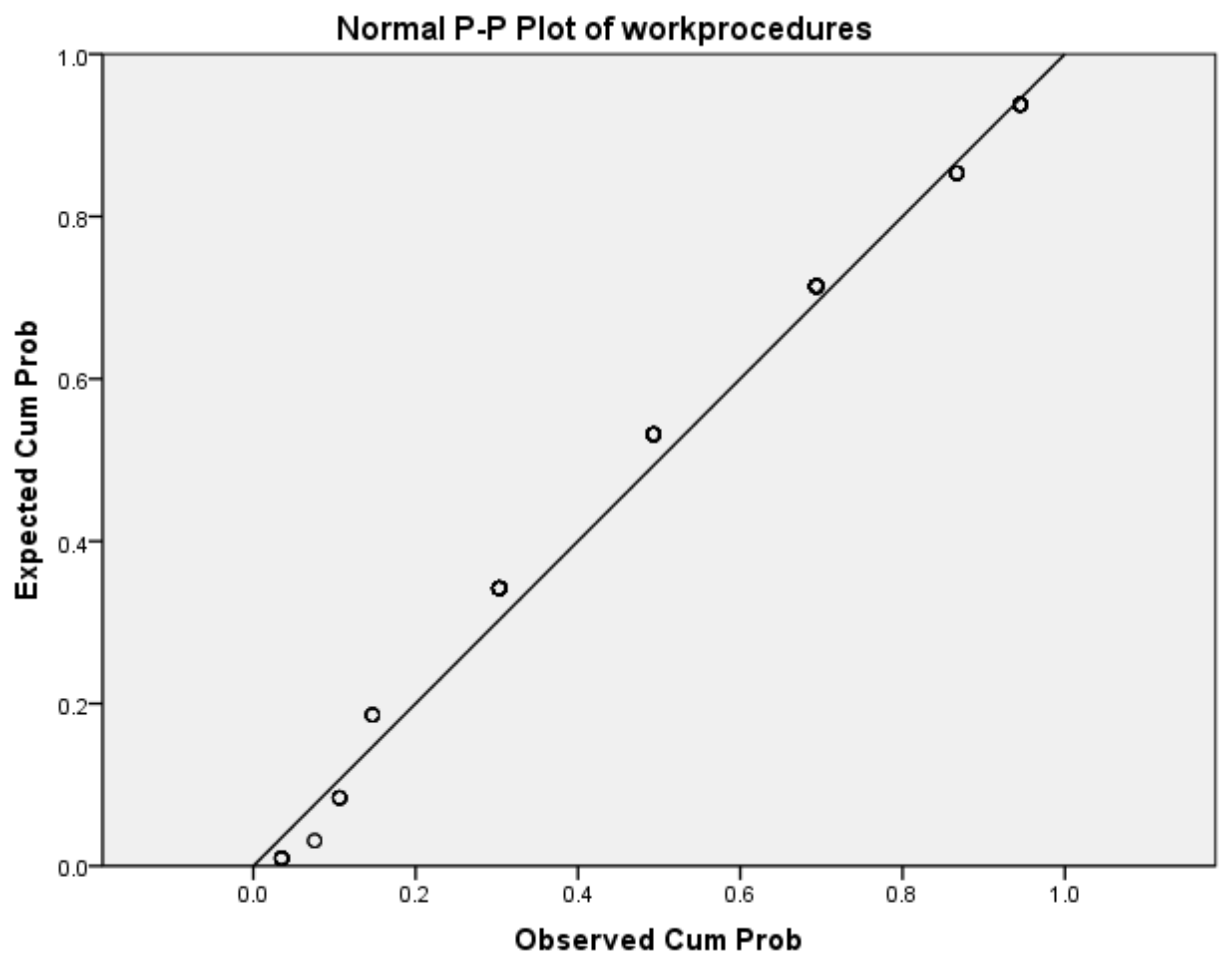
Customers satisfaction



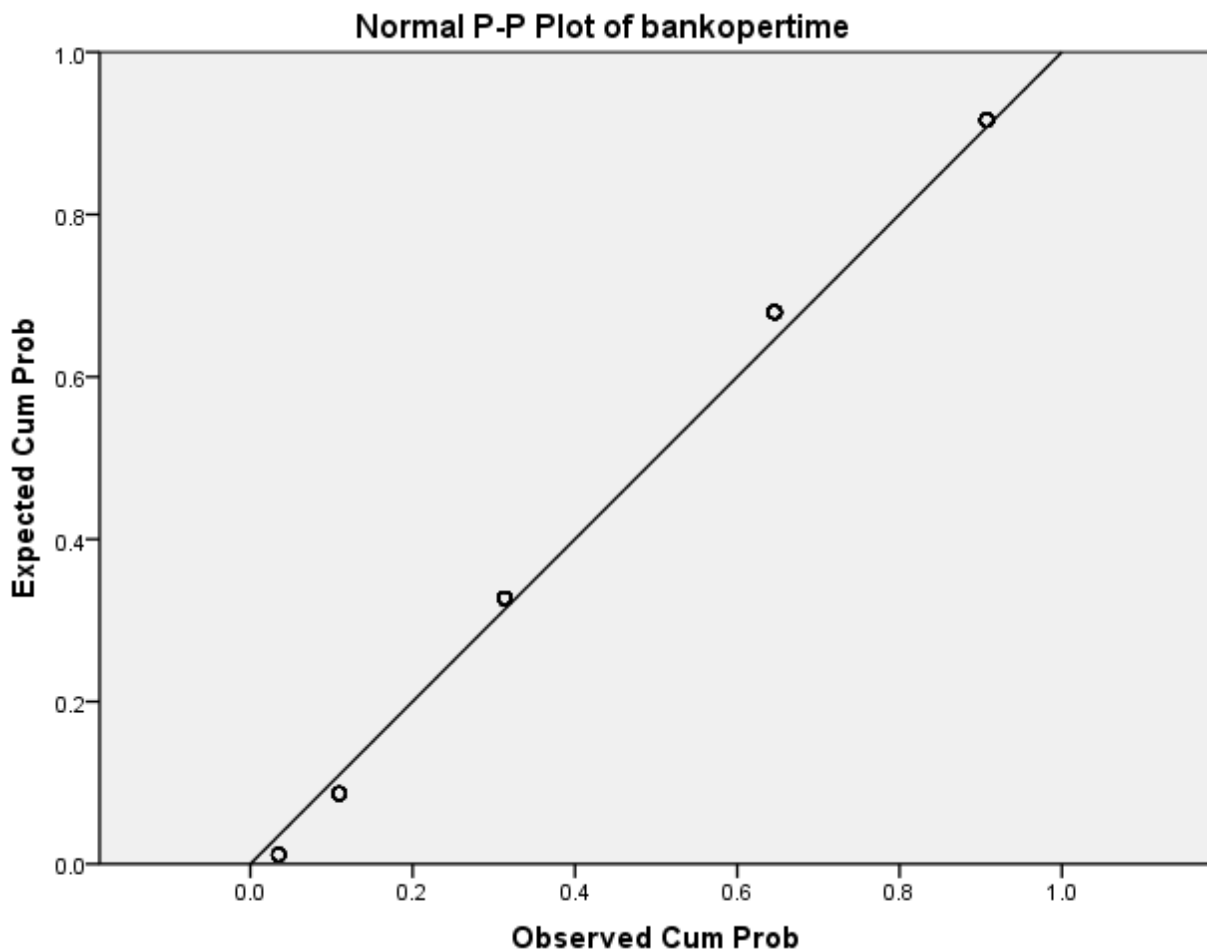
Banks profits



Work procedures



Banking operations time



Appendix 2: Survey Questionnaire

Do you have bank account?

Yes

No

Do you settle your bills via mobile applications?

Yes

No

Top of Form

* Are you currently using Online Bill settlement service?

Yes

No

* How often do you use your Online Banking?

Daily

Weekly

Monthly

Less than once per month

Never

* How often do you balance your Checking and/or Savings accounts?

Daily

Weekly

Monthly

Rarely

Never

Part 1: Bills settlement via Mobile

Serial	Question	Never	Almost never	Sometimes	Almost always	Always
1	I pay my bills when they arrive.					
2	I wait to pay my bills until they are due.					
3	I utilize overdraft protection.					
4	I perform balance checks, account transaction, payments, etc. via my mobile phone.					
5	I receive automatic settlements reminders when my payment is due.					
6	I inquire my bills settlement history; see who I paid, the date and the amount.					
7	New technology is changing the banking industry.					

8	Mobile bills settlement impact on the efficiency and business growth.					
9	Business authority within the international mobile payment exchange obviously outline the potential revenue that might be generated by mobile bills settlement services.					

Part 2: Banks performance

Serial	Question	Never	Almost never	Sometimes	Almost always	Always
1	Mobile bills settlement impact on banks performance.					
2	Banks control their strengths and assure their place in the mobile payment systems.					
3	Various mobile payment services impact the performance of the banks.					
4	accessibility to mobile payment services impact the performance of the banks.					

5	the efficiency and proficiency of mobile payment services impact the performance of the banks.					
6	There is significant impact of mobile payment on banks performance.					

Part 3: Customers satisfaction

Serial	Question	Never	Almost never	Sometimes	Almost always	Always
1	mobile bills payment impact customers satisfaction.					
2	mobile bills payment applications are competing for consumer attention with all the other applications on the market .					
3	mobile banking services affect the behavior of customers in transfer money.					
4	There is significant impact of mobile payment on customer satisfaction.					

Part 4: Banks Profits

Serial	Question	Never	Almost never	Sometimes	Almost always	Always
1	Mobile payment impact banks' profits.					
2	There is significant impact of mobile payment on bank profits.					

Part 5 : Work Procedures

Serial	Question	Never	Almost never	Sometimes	Almost always	Always
1	Mobile payment impact banks work procedures.					
2	There is significant impact of mobile payment on banks work procedures.					

Part 6: Banking operations Time

Serial	Question	Never	Almost never	Sometimes	Almost always	Always
1	Mobile bills payment impact banking operations time.					
2	There is significant impact of mobile payment on banking services time.					