

The role of electronic banking services in increasing competitiveness

A field study on 11 private banks in Syria

Nour Ahmad Albawab *

*Postgraduate Student -Banking and insurance Department- Faculty of Economics-Damascus University

Abstract:

The development of banks and their success in providing electronic services necessitates enhancing competitiveness and creating competitive advantages. This is vital for facing and overcoming challenges by expanding the scope of competition, moving to broader environments, and meeting customer desires, while taking into account continuous development and change. Based on the importance of electronic banking services and their prominent role in achieving the competitive objectives of banks, numerous studies have focused on examining the role of electronic banking services in increasing competitiveness.

This research aims to investigate the role of electronic banking services in enhancing the competitiveness of private banks in Syria during the year 2024. To achieve the objectives of the study; the descriptive analytical approach was adopted, as the research community was represented by employees in traditional private banks in 2024, whose number was estimated at (1500) employees, the study was conducted on a random sample of employees in private banks in Syria, numbering (11), The sample size of (296) was distributed to the studied community and the researcher successfully obtained (290) forms that were suitable for analysis .

The results of the statistical analysis indicated a statistically significant effect at the significance level ($\alpha < 0.05$) of providing banking services to enhance the competitiveness of banks .This was achieved through the use of the World Wide Web, mobile phones, and ATMs to improve the competitiveness of private banks in Syria.

The study also recommended enhancing customer experience by improving Electronic Banking Services. This can be achieved by providing convenient and fast methods for customers to access their accounts and conduct transactions effortlessly. Additionally, the availability of services around the clock enhances customer satisfaction, which in turn increases competitiveness. Furthermore, it is essential to bolster security and protection by upgrading electronic systems with modern security technologies such as two-factor authentication (2FA) and encryption techniques.

Keywords: E-banking, competitiveness, competitive advantages, private banks in Syria.

GENERAL FRAMEWORK OF THE STUDY

INTRODUCTION:

Banks are the backbone of economic life in various countries, playing a crucial role in economic development. Successful banks possess a competitive edge in providing quality services and outstanding banking performance.¹

Banking services play a crucial role in the marketing processes of banks and the interactions between the bank and its market. All decisions concerning distribution, and promotion are primarily driven by the service itself. To enhance the effectiveness of this process, it is essential to introduce new services that customers can trust and rely on. Consequently, bank officials encounter numerous decisions and challenges when developing and designing service policies. The primary objective is to ensure these services align with customer needs, which is vital for

¹The young man, F.K(n.d.). Electronic banking services and their impact on the performance of the Iraqi banking system. University of Al-Qadisiyah, College of Administration and Economics, p. 3.

differentiating themselves from competitors. Particularly, successful services lead to significant sales opportunities and increased autonomy in pricing, distribution, and promotion.²

The swift advancement of technology today is regarded as one of the key methods for enhancing banking services by offering new, innovative, and efficient banking services that can address the significant challenges and competition within this sector, which is vital for economic development. This development is essential for ensuring that banks remain competitive and uphold their role in the economy. Continuous progress must focus on meeting and satisfying the banking needs of customers.³

The concept of competitive advantage holds a significant place in management and business economics. Where Competitive advantage represents an important strategic element that helps capitalize on opportunities and provides a fundamental and real opportunity for an organization to achieve continuous progress compared to its competitors. Competitiveness is the driving force that enhances an organization's position through the profitable returns it generates.⁴

1. Previous studies:

1-1 A study (Miloud et al., 2022) entitled:

The role of electronic banking services in achieving competitive advantage - a case study of the National Bank of Algeria, Maghnia Agency, Tlemcen Province.

This study aims to identify the role of electronic banking services in achieving competitive advantage within the National Bank of Algeria, Maghnia Agency. The study relied on the use of a questionnaire to collect information and data and analyze them using a statistical analysis program SPSS. The study concluded that there is a statistically significant impact of electronic banking services on achieving competitive advantage at the National Bank of Algeria.

1-2 A study (Ahmed, 2023) entitled the role of banking services quality in enhancing competitive advantage - a survey study of the opinions of a sample of managers in a number of commercial banks in the city of Dohuk.

The study aimed to identify the role of banking services quality in enhancing competitive advantage - a survey study of the opinions of a sample of managers in a number of commercial banks in Duhok city. The study relied on the use of the descriptive analytical approach, and the questionnaire was used as a tool to collect data for the study sample, where the study sample amounted to 114 individuals. The study concluded that there is a relationship between the presence of banking services quality dimensions and competitive advantage, and that the most influential dimension in the quality dimensions is the tangibility dimension in commercial banks in Duhok Governorate. Explanation of the result

1-3 A study (Younis et al., 2023) entitled: The role of modern banking services in supporting the competitive advantage of a sample of private banks in the city of Erbil, a survey study.

The study aimed to identify the role of modern banking services in supporting competitive advantage in its five dimensions.

The study relied on the use of the descriptive analytical approach. The study was applied to a sample of 15 banks, 110 questionnaires were distributed, and the two programs (SPSS, and the program Easy Fit) to analyze data.

The study found a positive and direct relationship between modern banking services and supporting competitive advantage.

1-4 study (Karaki, 2023) Titled:

The Role of E-Banking Services in Achieving Competitive Advantage - Foreign Banks in Jordan.

² Intoxicated, F. A. (2023). The role of banking services quality in enhancing competitive advantage: a survey study of the opinions of a sample of managers in a number of commercial banks in the city of Duhok, Near East University, Institute of Graduate Studies, College of Economics and Administrative Sciences, Department of Finance and Banking, p. 21.

³ Abdul Kareem, A. Elkhaldi, A. Arfawi, M. (2023). The Impact Of Electronic Banking Services On Customer Satisfaction: The Case Of Iraqi Banks. International journal of professional business review. P:3.

⁴ Kassabah, E. A. (2014). The Impact of Business Ethics in the Competitive Advantage in the Cellular Communication Companies Operating in Jordan", European, Scientific Journal. P: 101.

Goal Study to learn about the role of electronic banking services in Y Achieving competitive advantage. The study used the descriptive and analytical approach and the study targeted senior management—directors, executives, and department heads at foreign commercial banks in Jordan. The sample method was applied, Randomness of data collection was adopted, and various statistical methods were used to test the hypotheses, such as simple and multiple regression. The study results revealed an impact of ATM services. Toy, and the servants at Mobile banking, e-banking, e-credit, and SMS services It is possible competitive advantage And

1-5 study (Dhoke, 2023) titled:

Role of E-Banking Service with Customer Perception and Satisfaction in Ongoing Scenario

the study aimed to examine customers' perceptions of the selected banks' e-banking services and to examine the level of customer satisfaction with the banks' e-banking services. The questionnaire was distributed to a sample that included 220 respondents to measure customer satisfaction regarding the adoption of technology enabled self-banking services using survey methodology and it was done using a rating technique to determine the level of customer satisfaction with banks' electronic banking services. The study concluded that Consumer satisfaction is high as customer expectations for e-banking services are very high and competition is fierce with little variety in the types of services offered. There for E-Banks have realized the critical nature of customer satisfaction in online banking.

1-6 study (Abdul Kareem et al, 2023) titled:

The Impact of E-Banking Services on Customer Satisfaction: A Case Study of Iraqi Banks

Goal study to clarify the impact of electronic banking on customer satisfaction; And it was distinguished by being one of the There are few studies, that attempt to analyze the impact of e-banking practices on the relationship, between banks and their customers as well to determine. the level of services provided and the most important factors customers rely on to judge the quality of these banking services. The study relied on the descriptive analytical approach, where included 165 Iraqi bank customers. A five-point Likert scale was used to evaluate each item in the questionnaire and The results of the statistical analysis of the data showed a significant relationship between e-banking services and customer satisfaction, measured by all indicators affecting the tangible quality of these services, including reliability, responsiveness, security, and empathy. E-banking services also have a significant positive impact on customer satisfaction.

2. PROBLEM OF THE STUDY:

Because of the rapid development in the field of information and communications technology, a major revolution has occurred in the field of services, especially electronic banking services provided by banks to customers. These services have begun to develop and become more precise and complex in their uses, to provide the maximum number of services in a market open to fierce competition at all levels. This has led to widespread reliance on advanced technologies. Consequently, electronic services have become a necessity to achieve increased competitiveness. Electronic exchange services have contributed to creating broad horizons for customers to obtain more services in easy and fast ways, despite the influence of the trust factor on many customers. However, this has not prevented the continued development to increase the provision of services with the required quality, in light of the increased competition witnessed in the banking sector, as banks seek to attract the largest number of customers to strengthen their competitive position in the market. Based on this, the research problem can be expressed in the following **Main Question:**

What is the role of electronic banking services in achieving increased competitiveness?

The following sub-questions branch off from the main question:

- What is the role of ATMs in increasing competitiveness among banks?
- Has mobile banking increased competitiveness?
- How does providing online banking services contribute to increasing competitiveness?

3. MODEL OF STUDY:

Independent Variables:

- 1- Provision of banking services via the World Wide Web
- 2- Provision of mobile banking services
3. Usage of ATMs

dependent: Competitiveness of banks

4. OBJECTIVES OF THE STUDY:

This research aims to:

- Define the concept of both electronic banking and increasing competitiveness.
- Defining the characteristics of electronic banking services.
- Determine the extent to which electronic banking services affect competitiveness.
- Studying the extent to which ATMs, mobile phones and the Internet affect competitiveness.

5. IMPORTANCE OF THE STUDY:

The theoretical importance of this research stems from its expansion of theoretical understanding of the role of electronic banking services in enhancing competitiveness. This research enriches the existing literature and adds new insights that can serve as the basis for future studies, helping to analyze the impact of electronic banking services on enhancing competitiveness. The applied importance of this research also stems from its ability to enable banks to understand how electronic banking services can be provided, thereby increasing their competitiveness. It also helps institutions develop their operating mechanisms based on electronic services. The results of the study can also be used to improve and develop bank operations.

6. HYPOTHESES OF THE STUDY:

To answer the research problem, the following main hypothesis was formulated:

There is a statistically significant relationship at the significance level ($\alpha < 0.05$) indicates the impact of electronic banking services on enhancing the competitiveness of banks.

The following sub-hypotheses branch off from the main hypothesis:

PH1: There is a statistically significant relationship at the significance level ($\alpha < 0.05$) indicates the impact of providing online banking services on increasing the competitiveness of banks.

PH2: There is a statistically significant relationship at the significance level ($\alpha < 0.05$) indicates the impact of providing mobile banking services on increasing the competitiveness of banks.

PH3: There is a statistically significant relationship at the significance level ($\alpha < 0.05$) indicates the impact of using ATMs on increasing the competitiveness of banks.

7. METHODOLOGY OF THE STUDY:

This research is based on the descriptive approach and the analytical method, due to their suitability for the nature and goals of the study. It relies on a descriptive study of concepts and analysis by collecting relevant information, depending on a group of sources such as books, research papers, reports, and scientific magazines. The gathered information is then analyzed to present a set of results and a range of recommendations in light of the findings obtained.

8. LIMITS OF THE STUDY :

- Spatial limits: The Syrian Arab Republic - Traditional private banks operating in Syria.
- Time limits: The study was conducted in the year 2024.

PART ONE- THEORETICAL FRAMEWORK

First: Electronic banking services

1. The concept of electronic banking services and their features:

Electronic banking institutions provide a range of modern services, which have become increasingly widespread in recent times due to the successes achieved in this field. The concept of electronic banking services refers to banks offering innovative banking services, or through electronic communication networks, where access is

limited to participants in accordance with the membership conditions set by the banks, through one of the network ports as a means of communication for customers.⁵

Banking services are those that meet customer with expectations. Customers benefit from the banking services provided to them while being aware of the benefits they receive because of receiving the service. From the customer's perspective, good service is one that is consistent with and matches their expectations. E-banking is defined as the provision of banking services and products through electronic and communications networks directly to customers.⁶

The use of electronic banking services is widely occurring as a distribution channel. Financial services are becoming increasingly popular due to rapid advances in information and communications technology and intensely competitive banking markets. Electronic banking services also offer numerous benefits that add value to customer satisfaction, including improved service quality, while also enabling banks to gain a competitive advantage over other competitors.⁷

And Electronic banking is one of The most advanced level of modern banking thought has been reached, coinciding with the development of information and communications technology. Interest in the phenomenon of electronic banking in the literature of management thought, in general, and in banking management thought, in particular, is relatively recent. However, researchers have spared no effort in removing the ambiguity and defining its concept and advantages.⁸

Electronic banking services are also known as intangible products that offer a range of benefits to beneficiaries, resulting from the use of human or automated efforts. These benefits do not result in the possession of a tangible physical item.⁹It is the degree to which a website facilitates the marketing purchasing; and delivery of products or services efficiently and effectively.¹⁰

Banking services are essentially intangible, relatively ephemeral activities and events, representing an activity or performance that occurs through a process of purposeful interaction aimed at meeting and satisfying customers' expectations.¹¹

E-banking services are also changing the way bank customer's conduct banking transactions, eliminating the need to visit the bank to conduct banking activities.¹²Banking service is about meeting customer requirements and studying the ability to identify these requirements.¹³

So-called smart banks have emerged, offering smart banking services that meet the needs of their customers by tailoring offers to each client based on their needs and expectations, leveraging the technological breakthroughs

⁵ Musa,A.Scientist, A. (2020). E-Banking Services: Between Challenges and Requirements for Success. Journal of Business Administration and Economic Studies. Volume 6, Issue 2, p. 446.

⁶ Eze, C. Hyginus, V., Nnenna, U. (2024). Unveiling The Dynamics Of E-Banking: A Comprehensive Analysis Of Strategic Choices, Service Quality And Customer Satisfaction. [Kampala International University](#). P: 4.

⁷ Evelina, B. (2015). -Banking As A Tool For Competition Advantage In Albania, European Journal Of Economics And Business Studies, Vol.3 Nr. 11,SSN 2411-9571 (Print) ,ISSN 2411-4073 (Online) ,Faculty Of Economy, University Of Vlora "Ismail Qemali.

⁸In A Jar,Q.(2022). Electronic Exchange And Its Role In Achieving Banking Competitiveness, University Of Kasdi Merbah. Ouargla, Algeria, Faculty Of Economics, Business And Management Sciences, Department Of Financial And Accounting Sciences. Algeria. P. 3.

⁹Shahada,H. (2022). Electronic Banking Operations_Electronic Banking, New Developments In Banking Operations From Legal And Economic Perspectives. Beirut. Part One. Al-Halabi Legal Publications. P. 193.

¹⁰ Nguyen, L. Chanu, O. (2018). MESURE LA QUALITE DE SERVICE D'UN SITE E-MARCHAND: ÉTAT DES ECHELLES DE MESURE AND PERSPECTIVES DE RECHER. Strasbourg, France: Association Française Du Marketing. Ffhal-01812214f .P: 12.

¹¹Al-Zoubi,Sthe Chastewith(2023), The Impact Of Electronic Banking Services On The Profitability Of Commercial Banks: An Applied Study On Jordanian Commercial Banks, Arab Journal Of Management, Vol. 43, No. 3, P. 254.

¹²The Rawash,H.N.,Mohammed Al-Tal,R.M. The Age,P.A.. (2020). Determinants Of The Use Of Electronic Banking Services In Jordan From The Customers' Perspective, International Journal Of Economics And Business, Vol. 3, P. 78.

¹³ Omar, B. (2020). The Quality Of Electronic Banking Services As A Gateway To Building Competitive Advantages For Algerian Banks. Journal Of Economic Studies. P: 399.

of the fourth generation of the technological revolution. Agents' bank accounts have been linked to numerous online stores, and communication with banks is facilitated through websites without the need to visit bank branches. It is expected that many services will be linked to smart watches, just as they have been to phones.¹⁴

From the above definitions, we conclude that electronic banking services include the provision of various banking services based on the use of the latest information technology techniques, utilizing a set of electronic tools such as automated teller machines, mobile phones, and other tools. These tools allow customers to benefit from these tools at any time, at a good speed, at a lower cost, and without expending significant effort within the limits of service availability within banks.

Electronic banking services have the following features:

- Hide paper transaction documents.
- Opening up opportunities for small banks.
- Ability to deliver services electronically.
- Speed in changing the governing rules.

The distinctive features of banking services are summarized as (lack of a private identity, intangibility, a personally oriented marketing system, integration of production and distribution, geographical spread, and multiplicity and diversity of banking services).¹⁵

The dimensions of banking services quality are focused on specific standards and specifications (reliability, responsiveness, security, care, empathy, and tangible elements).¹⁶

2. Objectives of electronic banking services:

The goal of providing electronic banking services is to offer customers a range of banking services that are comprehensive, cost-effective, and faster, thereby enabling them to achieve better competitiveness and remain in the market. The most important of these goals is the transition to electronic channels to provide specialized consultations and accurate information in banking, financial, and commercial activities, and to open up and manage business and investment opportunities. Furthermore, electronic banking services are a means to achieve the following:¹⁷

- Strengthening the share in the banking market.
- Reduce costs.
- Expanding its activities within and outside the national borders.
- Providing information about the services provided by banks, without providing online banking services.
- Customers can access banking and non-banking services anywhere, anytime.

Customer needs and expectations are the basis upon which the quality of banking services is measured. Therefore, good banking service, from the customer's perspective, represents a service that meets and conforms to their needs.¹⁸ Indicators for measuring the quality of banking services from the beneficiaries' perspective are determined by (complaints index, procedures, and effort expended).¹⁹

3. The importance of electronic banking services

The importance of electronic banking services can be explained through the following:²⁰

- The development of communications technology has a reciprocal effect. As this technology develops, electronic banking services develop.

¹⁴Hostile,S(2021), The Evolution Of Smart Banks In The Era Of The Digital Economy. Union Of Arab Banks. Studies, Research And Reports, Issue 488.8uabonline.Org/Ar

¹⁵ enough,m.y. (2017). Marketing exchange. Algeria: a wrapping up documents, p. 99.

¹⁶high,for. (2021). the impact of the quality of banking and electronic services on the competitive advantage in some banks in the state of Constantine. Journal of financial, accounting and administrative studies, volume 8, issue 3, p. 594.

¹⁷ shahada,h. (2022). Electronic banking operations electronic banking, new developments in banking operations from legal and economic perspectives. Beirut. Part one. al-halabi legal publications. p. 237.

¹⁸ qader, b. a. (2017). Service quality as a driver for enhancing banks' competitiveness. North African economics magazine. p: 257.

¹⁹ saada, e., al-bahi, s. (2020). the role of marketing innovation in improving the quality of banking service. Algeria. p:20.

²⁰ Abdul Kareem, a. Elkhaldi, a. arfawi, m. (2023). The impact of electronic banking services on customer satisfaction: the case of Iraqi banks. International journal of professional business review. p:6.

- For The expansion in the volume and quality of electronic banking services leads to increased competition among banks and, consequently, increased bank profitability due to the lower cost of electronic services compared to traditional services.
- One of the foundations of electronic service is the Appreciate Remotely, without direct contact between the service providers and the beneficiaries.
- It is done providing electronic services in an easy, fast and flexible manner what Achieve customer satisfaction and increase from the confidence in dealing with the bank.

4. Electronic banking services:

With the development of information and communications technology, electronic banking tools have evolved, and several electronic banking channels have emerged, including:

4-1 ATMs:

ATMs are among the most widespread electronic banking methods, as they play an important role in distributing banking products, which banks provide in most branches, in order to reduce work pressure, avoid administrative procedures, and meet customers' financial needs, during holidays and after working hours. The ATM is known, as ATM It is a system that allows customers and cardholders to access their bank accounts at any time, whether during official working hours or other holidays and vacations, 24 hours a day.²¹

It distinguishes two types of ATMs:²²

- **Automated teller machine (ABD):** An automated machine allows the customer to withdraw an amount of money using an electronic card without having to go to a branch.
- **Automated teller machine (BAG):** A more versatile and complex automated teller machine. In addition to cash withdrawal services, it offers other services, such as accepting deposits, requesting checks, and transferring funds from one account to another. All of these automated teller machines are connected; to the bank's main computer.

4-2 Telephone banking services:

Smartphone banking services include smartphone-banking applications, which are applications and software found on mobile devices that enable banking transactions to be conducted; electronically through mobile communications and the use of mobile phones. Mobile SMS is a new technology that allows customers to track all banking transactions on their personal accounts first by receiving a text message from the bank on their mobile phone informing them of the nature of the transaction within minutes of the transaction being conducted.²³

4-3 Internet:

Online banking allows customers to conduct financial transactions by accessing the banking institution's website, anytime, anywhere. These transactions include checking account balances, paying bills electronically, settling credit card bills, purchasing and selling forms, and loan transactions, among others.²⁴

4-4 Electronic Points of Sale:

It is a group of machines that are widely used in commercial, and service establishments of various types and activities. Customers can use plastic cards or smart cards to make payments by debiting their accounts electronically by swiping the card through these machines, which are electronically connected to the bank's computers.

4-5 Electronic card service:

21 Mohammed, Th. S, begging, MAkkawi, paternal uncle. (2018). The Role of Electronic Banking Services in Achieving Competitive Advantage for Private Banks: An Applied Study at the Iraqi Middle East Investment Bank. University of Diyala, College of Administration and Economics. p. 31.

22 Miloud, and. badge, for. (2022). The Role of E-Banking Services in Achieving Competitive Advantage - A Case Study of the National Bank of Algeria, Maghnia Agency, Tlemcen Province: Journal of Economics and Business Administration. Majdal 6, No. 1, pp. 267-283. Algeria. p. 271.

²³ Mohammed, Th. SA beggar MAkkawi, paternal uncle. (2018). The Role of Electronic Banking Services in Achieving Competitive Advantage for Private Banks: An Applied Study at the Iraqi Middle East Investment Bank. University of Diyala, College of Administration and Economics. p. 31.

²⁴ Miloud, and badge for (2022). The Role of E-Banking Services in Achieving Competitive Advantage - A Case Study of the National Bank of Algeria, Maghnia Agency, Tlemcen Province: Journal of Economics and Business Administration. Volume 6, Issue 1. pp. 267-283. Algeria. p. 271.

It is a prepaid card with stored financial value. It can be used to pay online, and can also be used to pay at traditional points of sale.²⁵

Second: Competitiveness

1. The concept of competitiveness and its importance:

Competition is a complex, dynamic, and multifaceted concept, particularly in the banking sector. This is due to the sector's unique nature, as banks provide services through the production of loans and deposits. Banks also act as linkages between depositors and borrowers.²⁶

Competitiveness is the unique skill, resource, or technology that enables an organization to generate benefits and value for customers that exceed those offered by competitors. This distinguishes the organization from the perspective of customers, who accept difference and distinction, thus providing them with greater value and benefits that surpass what other competitors offer. Competitiveness is also defined as an organization's distinction, its attainment of a unique position, and the delivery of one or more products in a manner that achieves the highest profitability. Competitiveness refers to the ability to excel and distinguish itself in one of the organization's aspects or activities, in a manner that maximizes profits and enables it to benefit from available resources.²⁷ Some see an organization's competitiveness reflects its ability to influence and impose its presence in new markets.²⁸ So an organization that is able to provide products or services that meet or exceed customer expectations is considered to have a competitive advantage. Porter asserted that competitive advantage arises from the value that an organization provides.²⁹

Bank competitiveness is the situation that enables a bank to deal with various banking markets and the elements of the surrounding environment in a better way than its competitors do. In other words, competitive advantage expresses the extent of a bank's ability to perform in a way that its competitors are unable to do.³⁰

A company's competitive advantage is built on a number of distinct capabilities. Those in charge must be well versed in these capabilities and potentials and invest in them to achieve a competitive advantage. The external dimension is that there is no competitive advantage without the ability to restrain external parties and deal with them on the firm foundations of strength, control, and stability.³¹

The importance of competitiveness lies in providing a suitable competitive environment for efficient allocation and utilization of resources and encouraging innovation and creativity. This contributes to improving the organization's competitive position, raising production levels, enhancing performance, and improving the standard of living for consumers by lowering prices and costs and improving product quality. Competitiveness also helps eliminate the most significant obstacles facing organizations, such as the narrowness of the local market, which prevents them from benefiting from economies of scale. A defining characteristic of economic activities in our contemporary world is the obsession with competition, and organizations have begun to shift their focus toward competitiveness as a guiding model for development.³²

25 Mohammed, . SA beggar MAkkawi, paternal uncle. (2018). The Role of Electronic Banking Services in Achieving Competitive Advantage for Private Banks: An Applied Study at the Iraqi Middle East Investment Bank. University of Diyala, College of Administration and Economics. p. 32.

26 Begimkulov, E. (2023). Competitiveness in Banking Sector: A Systematic Literature Review, *Marketing & Marketing* 56(4). P: 47.

27 Sharif, A. Muhyiddin, millimeter. (2021). Enhancing the competitiveness of small and medium-sized enterprises as a mechanism to activate their development role "A study of a sample of small and medium-sized enterprises." University of Blida, Algeria.

28 Lachaal, L. (2012). La Competitive: Concepts, Definitions and Application. <http://ressources.Org/ompdfe57/01600240.pdf>, last visited avril 2012. P: 29.

29 Atyat, ZA, Bassam, A. Mahamah, M.H., LoZi, B. (2023). The Role of Banking Services in Achieving Competitive Advantage Banks in Jordan. AL Hussein Bin Talal University. P: 365.

30 Bashir, A. (2012), the Role of the Knowledge Economy in Achieving the Competitive Advantage of Banks, University of Algiers, Faculty of Economics.

31 Mustafa, Z.M (2023), The Role of Marketing Electronic Banking Services in Achieving Competitive Advantage in Sudanese Banks, Arab Journal of Scientific Publishing, Sixth Edition, Issue 54, p. 276.

32 Sherif, A. Muhyiddin, m.. (2021). Enhancing the competitiveness of small and medium-sized enterprises as a mechanism to activate their development role "A study of a sample of small and medium-sized enterprises." University of Blida, Algeria.

Achieving competitive advantage is linked to two basic dimensions: the organization's ability to excel and achieve perceived value for the customer. The dimensions of competitive advantage focus on quality, cost, flexibility, and delivery.³³

Competitiveness aims to outperform competitors and depends on providing products that satisfy customers. For And win its loyalty, so that the elements of competitiveness are focused on quality, innovation, price, and timeliness.³⁴

Characteristics of competitive advantage for any organization to have competitive ability, it must have a set of characteristics to be considered a competitive advantage. The most important of these characteristics are:³⁵

- Competitive advantage is relative, not absolute, i.e. it is achieved by comparing with competing companies.
- A competitive advantage must achieve superiority and superiority over competitors.
- Competitive advantage comes from within the company and creates value for it.
- Competitive advantage is reflected in the efficiency of a company's performance of its activities, in the value it provides to customers, or in both.
- Competitive advantage is achieved over a long period and does not disappear quickly once it is developed.

The importance of competitiveness stems from the fact that it provides a suitable competitive environment for achieving efficient resource allocation, and utilization encouraging creativity and innovation, which leads to improving the competitive position of the organization, enhancing the level of production, raising the level of performance, and improving the standard of living of consumers by reducing costs and prices and improving product quality.³⁶

2. Bank competitiveness criteria:

There are several criteria for a bank's competitiveness, which are considered indicators of the quality of management and control. The most prominent of these criteria can be identified as follows:³⁷

- The extent of adoption of the Total Quality Management approach and concept.
- The importance of paying attention to continuous training for employees, and the size of the allocations that are allocated.
- Interest in banking development research.
- Marketing orientation, identifying customer needs and desires, and adopting them as a basis for designing banking objectives, strategies, and performance data, as well as banking services, and adapting to the changes in customer desires and needs.
- Instill and develop team spirit at all levels within the bank.
- Providing qualified banking human resources.
- Using the latest banking industrial technology techniques.
- The bank's market share and its percentage of the total market share of the banking system.
- Ability to deal with local and global environmental variables.

The competitive advantage of banks can be visualized in measurable financial or non-financial dimensions through the elements of the competitive advantage of banks, which are (quality of service, administrative effectiveness, creativity and the introduction of innovations in electronic marketing to confront crises that may occur).³⁸

³³ Basyouni, Marwa Jumaa Abdel-Ghani, (2019), The relative contribution of organizational dexterity in predicting the competitive advantage of civil society organizations, Journal of the Faculty of Social Work for Social Studies and Research, Fayoum University, Issue 19, p. 721.

³⁴ hopelessness, S. (2021). Competitiveness and competitive advantage in business organizations. Journal of Development Research and Studies. Volume 8, Issue 1, p. 233.

³⁵ The dervishmillimeter. (2013). Best practices and their role in enhancing competitive advantage: A comparative study of a group of industrial companies. University of Aleppo, Faculty of Economics, Department of Business Administration. p. 66.

³⁶ Sherif, A. Muhyiddin, M. (d.t.), Enhancing the competitiveness of small and medium enterprises as a mechanism to activate their development role, "A study of a sample of small and medium enterprises", Al Ain University Journal of Business and Law, p. 4.

³⁷ Horwood, C. Sanghani, N. Peare. T. (2024). Competitiveness of European financial services. Luxembourg for Finance. L-1468 Luxembourg-Kirchberg.

³⁸ Kasasbah, E. A, H. Yoshifumi, and N. Idris. (2017). Factors Influencing Competitive Advantage in Banking Sector: A Systematic Literature Review, research journal of business management. Volume: 11 | Issue: 2 | Page No. p. 69.

3. Strategies for achieving competitiveness:

Competitive strategies are defined as an integrated set of actions that lead to achieving a continuous and sustainable advantage over competitors. This strategy is defined by three main components: (the method of competition, the competitive arena, and the basis of competition).

In 1980, Porter established three general strategies that enable the organization to deal with competing organizations. He also developed a practical framework that enables the organization to gain competitive advantage, namely (innovation, quality excellence, and cost leadership), which can be summarized as follows:

3-1 Cost Leadership Strategy: This strategy focuses on minimizing costs without compromising productivity, based on the concept of expertise and optimal utilization of the organization's available resources. Low costs give the organization a defensive edge against competitors. This strategy also aims to increase revenues and reduce costs to be low compared to existing organizations in the market.³⁹

Low costs are the primary competitive criterion sought by many competitively superior institutions. The institution strives to make its products and services cost-effective by adopting a number of cost-reduction methods and strategies. Cost-reduction is a crucial factor in the survival, continuity, and success of an educational institution, strengthening its competitive position by providing services at a lower cost compared to competitors.⁴⁰

3-2 Excellence Strategy:

According to this strategy; the organization differentiates its products from other competing products, so that this option is based on the organization's ability to meet the needs and desires of customers in a unique way. by providing creative products of high quality; by adding new forms to the existing product line, provided that the existing products in the production lines are not abandoned. One of the most important areas of excellence in organizations is excellence (excellence based on technical superiority - excellence based on quality - distinction based on providing greater support services to the consumer - based on providing a product with greater value for the amount paid).⁴¹

3-3 Focus Strategy:

A focus strategy involves offering a high-quality product to a specific customer group, organization, or narrow market. This strategy focuses on either price or product. This strategy is based on selecting a competitive niche and identifying the skills and resources needed to meet organizational requirements for each strategic option.

The company targets In this strategy A segment or segments of customers with specific features or characteristics that the customer segment values..⁴²

Competitiveness relies on more than one strategy, such as differentiation, focus, or comprehensive cost leadership. This leads to achieving lasting and sustainable competitive advantages in reducing service costs and improving the quality of products and services. Competitiveness creates added value by relying on the value chain of the main and dominant activities within the sector in which the organization operates.⁴³

4. Types of banking competition:

Banking competition intensified in the early 1980s with the emergence of financial and banking derivatives, and with investment companies entering into competition with banks. Banking competition now takes on several forms:⁴⁴

1. **Competition between banking institutions** the list of commercial banks, whether in the local or international market, is based primarily on competition in order to expand and attract the largest number of clients.

39 Han, Y. (2024). Strategic Cost Control and Management in Corporations. [Advances in Economics Management and Political Sciences](#) 109(1):49-55

40 Obiniozie, R. O. (2016). Effect of Management Control System and Strategy on Performance of Minority Owned Business. Dissertation Submitted in Partial Fulfillment of Requirements for the degree of Doctor of Philosophy Management. Walden University. P: 22.

41 Sadler, F. (2008). *Strategic Management*. Translated by: Alaa Ahmed. Cairo: Arab Nile Group. Egypt, p. 296.

42 Lee, C, Weiss, M, Karim, S. (2021). Competing Both Ways: How Combining Porter's Low-Cost and Focus Strategies Hurts Firm Performance. [Strategic Management Journal](#) 42(153). P:2.

43 Messenger, millimeter. Mohammed, H.A.. (2022). The Impact of Banking Services on Achieving Competitive Advantage - A Case Study of Omdurman National Bank during the Period 2017-2021 AD. *Journal of Economic, Administrative and Legal Sciences*. Volume 6, Issue 14.p. 28-33.

44 Borzenko, O. Hlazova, A. (2021). Digital Competition in Different Sectors of the Economy. 16th Prof. Vlas Gronskas International Scientific Conference Kaunas: Vilnius University Kaunas Facult. P:15.

ب. **Competition between banking and non-banking financial institutions** With the entry of insurance companies, securities firms, and other financial intermediaries, competition has emerged in the market, and they have begun to offer a variety of services closely related to banking business. Banks have had to adapt themselves to a more integrated approach and method.

ت. **Competition between banking and non-financial financial institutions:** Many non-financial institutions in developed countries have begun to enter the banking market and create competition, such as retail companies that offer payment card services.

5. Competitive methods and strategies in the banking sector:

There are many means of competition within the banking sector, the most prominent of which are:⁴⁵

1. **Compete by price:** this may involve the level of interest rates, costs of collecting ,transferring banking operations and deposit management commissions.

2. **Non-price competition:** It lies in the strategies and mechanisms followed by the bank to develop banking services and create a competitive advantage among banks (service development strategy, market penetration strategy, diversification strategy).

Third: The role of electronic banking services in increasing competitiveness

1. The relationship between electronic banking and competitive advantage:

In a business environment characterized by rapid technological development and intense competition, sustaining a competitive advantage has become a challenging task. Using e-banking to achieve a competitive advantage requires developing other uses of information technology to gain additional competitive advantages and maintain an edge over competitors. The impact of e-banking on competitiveness is determined by the following:⁴⁶

- **Impact on the quality of banking services:** Providing superior service and implementing e-banking is one of the most effective ways to grow your business.
- **Impact on costs:** Electronic channels are a means of providing all banking services at a lower cost, according to numerous studies that have confirmed the lower costs of performing banking services using electronic tools compared to traditional methods.
- **Impact on customer response:** This means offering multiple services simultaneously, according to a specific pattern that satisfies customers' needs and desires for banking services, without the hassle of traveling to the bank building, standing in queues, or applying on business days or during official business hours.
- **Impact on delivery time:** Time is a competitive advantage in both production and service management. Reaching customers in the shortest possible time is a competitive advantage. Reducing the customer service cycle time and the time required to deliver new services is achieved through the provision of electronic banking services.
- **Impact on creativity and development:** Electronic banking helps banks innovate, excel, and gain an edge over competitors in the business sector. This is achieved by utilizing modern administrative and technological methods, including employee retraining and motivation.

2. The impact of electronic exchange services on the bank's competitive position:

confirmed many studies have shown the impact of electronic banking services on achieving The competitive advantage in the banking sector, and stressed the need to provide electronic services at low prices to the customer.⁴⁷ In addition to the use of electronic banking and customer satisfaction, as electronic banking has enabled customers to monitor the movement of their accounts, it is therefore necessary to develop the systems that your Technology for banks.⁴⁸

⁴⁵ Qasimi, M., Majani, G. (2018). Developing and diversifying banking services as an approach to increasing competitiveness in commercial banks. Ziane Achour University, Djelfa. Journal of Law and Humanities. Economic Issue.

⁴⁶ Mohammed, Th. S., Shahada, M. Akkawi, A. M. (2018). The Role of Electronic Banking Services in Achieving Competitive Advantage for Private Banks: An Applied Study at the Iraqi Middle East Investment Bank. University of Diyala. College of Administration and Economics. p. 10.

⁴⁷ HASAN, O. and TALAL, B. (2012). the impact of banking on achieving competitive advantage for Jordanian banks, Interdisciplinary journal of contemporary research in business. P:42.

⁴⁸ Tilahun, W. (2016). the impact of electronic banking on customers, satisfaction in Ethiopian Banking Industry, journal of Business & Financial Affairs GONDAR CITY. P:32.

Banks can rely on electronic banking to strengthen their competitive position by relying on the following elements:⁴⁹

- **Attracting new customers:** E-services expand the customer base and diversify markets between the local and international levels.
- **Widely distributed:** Electronic banking services are distinguished from traditional banking services by their widespread use.
- **Market control:** Modern technology has made it easier to enter markets and compete with competitors, by facilitating quick access to information about any market using a modern and advanced communications network.
- **Impact on operational efficiency:** Efficiency leads to substantial improvements in bank operations, thereby achieving a competitive advantage through electronic banking. Goods and services can be offered globally, 24/7, creating new markets for customers and reducing construction, paperwork, and promotional costs, as well as effective communication with other banks and customers wherever they are.
- **Achieving long-term profitability:** Employing electronic banking leads to higher profit rates in the long term, due to:
 - a) Lower cost of electronic banking compared to traditional services.
 - b) Increased profitability of the banking customer segment due to the relatively lower pricing of their accounts compared to traditional banking customers.

The widespread use of e-banking as a distribution channel for financial services is due to rapid advances in information and communication technology and intensely competitive banking markets. E-banking offers many benefits that add value to customer satisfaction in terms of better quality of service offerings, while at the same time enabling banks to gain a competitive advantage over other competitors.⁵⁰

PART TWO - PRACTICAL SECTION

2-1- Methodology and Type of Study:

This research is based on the descriptive approach and the analytical method, due to their suitability for the nature and goals of the study then to present a set of results and a range of recommendations in light of the findings obtained.

2-2- Sources of study:

To achieve the aim of the study, The role of electronic banking services in increasing competitiveness The researcher relied in this study on Descriptive approach: The descriptive approach is one of the most widely used approaches in studying social and human phenomena, and it is appropriate for the phenomenon that is the subject of the research. The researcher used two main sources of information:

Secondary sources: the researcher headed to form the theoretical framework by reviewing secondary data sources, which are represented in relevant Arabic and foreign books and references, periodicals, articles, research and previous studies that addressed the research topic and reading on the Internet.

Primary sources: to address the analytical aspects of the research topic, the researcher collected primary data through a questionnaire as the main research tool, specifically designed for this purpose using a five-point Likert scale. Ethical considerations related to data collection were taken into account, indicating that responses to the questionnaire items would be kept completely confidential and that none of the information would be used for any purposes other than scientific research. The data were analyzed using the SPSS statistical analysis program to verify the validity of the hypotheses.

The researcher used the methods The following statistic:

- Percentages, frequency distributions (descriptive study) and relative weight.
- Single sample test T TEST.
- Simple linear regression of sub-hypotheses.

49 Mohammed, Th. S., Shahada, R. M., Akkawi, A. M. (2018). The Role of Electronic Banking Services in Achieving Competitive Advantage for Private Banks: An Applied Study at the Iraqi Middle East Investment Bank. University of Diyala. College of Administration and Economics. pp. 10-11.

⁵⁰ Evelina, B. (2015).,E-Banking as a Tool for Competition Advantage in Albania, European Journal of Economics and Business Studies, Vol.3 Nr. 11,ISSN 2411-9571 (Print) ,ISSN 2411-4073 (online) ,Faculty of Economics, University of Vlora "Ismail Qemali", Albania. P: 22.

- Multiple linear regression for the main hypothesis.

The researcher conducted the study. Statistics for the study's phrases and axes and answering the questions after determining the degree of measurement for the opinions of the study sample

2-3- Study community and sample:

The study community comprises employees working in 11 traditional private banks in Syria in 2024, whose number was estimated at (1500) employees.

while study sample was conducted on a random sample of employees in (11) traditional private banks in Syria, after the application of the sampling law.(Stephen Thompson's equation)

Where we get the corresponding sample size (296) distributed over the studied community and the researcher was able to obtain (290) Analyzable form.

$$n = \frac{N \times p(1-p)}{\left[\frac{d^2}{z^2} + p(1-p) \right]}$$

Data collection tools:

-Questions:

It was completed Develop a questionnaire specific to the study objectives, consisting of the following axes:

Number of items	Study dimensions
7	ATM
4	Mobile banking
7	Online banking
5	Competitive advantage

The confidential characteristics of the respondents' answers regarding the data were presented. properties and the study:

Table No.(1) The relative distribution of the identifying data of the study sample.

		Count	Column N %
Sex	male	150	51.7%
	feminine	140	48.3%
	Total	290	100.0%
Academic level	University leave	228	78.6%
	PhD	7	2.4%
	Master's	55	19.0%
	Total	290	100.0%
years' service	11 - 15 years	113	39.0%
	6 - 10 years	50	17.2%
	Less than five years	34	11.7%
	More than 15 years	93	32.1%
	Total	290	100.0%

Source: Program Outputs SPSS Prepared by the researcher

Table (1) above shows the distribution of the study sample in terms of academic level as follows: 78.6% university degree, 19.0% postgraduate studies, and 2.4% doctorate. In terms of years of experience, we find 11.7% less than five years, 17.2% from 6-10 years, and 32.1% 15 years or more. In terms of gender, we find 48.3% females and 51.7% males.

Validity and reliability of the instrument used:

The researcher conducted a test the tool used to determine the extent of its reliability in expressing the results of the study, using what does it Meany:

Authenticity of the tool used:

- Tool stability:

The researcher used Cronbach's Alpha Coefficient Method; this is to determine the degree of internal consistency of the paragraphs. In order to identify the stability of the tool used, and the degree of reliance on its contents, the following table displays the results of the stability of the tool used.

The Table (2) Cronbach's alpha coefficient value for the study variables

Study dimensions	Number of items	Alpha Cronbach
ATM	7	0.623
Mobile banking	4	0.687
Online banking	7	0.796
Competitive advantage	5	0.761

Source: Program Output SPSS Prepared by the researcher

From the results shown in Table No. (2) The value of the Cronbach-alpha coefficient for the responses of the study sample individuals is greater than the minimum acceptable limit, which is (60%), which indicates a good and high stability coefficient, and confirms the quality of the tool used and the degree of its reliability as the basic tool in the study.

1- Internal consistency validity:

Internal consistency validity means “the extent to which each statement of the scale is consistent with the axis to which this statement belongs. The internal consistency of the scale was calculated by calculating the correlation coefficient between each statement of the scale’s domains and the total score of the axis itself. The results were as follows:

Table (3) The correlation coefficient between each statement of the (ATM) axis, Mobile banking) and overall score

Mobile banking		ATM		
.474**	QB1	.764**	Correlation	QA1
0.000		0.000	Sig. (2-tailed)	
.817**	QB2	.708**	Correlation	QA2
0.000		0.000	Sig. (2-tailed)	
.764**	QB3	.674**	Correlation	QA3
0.000		0.000	Sig. (2-tailed)	
.785**	QB4	0.104	Correlation	QA4
0.000		0.445	Sig. (2-tailed)	
		.534**	Correlation	QA5
		0.000	Sig. (2-tailed)	
		.548**	Correlation	QA6
		0.000	Sig. (2-tailed)	

Source: Program Outputs SPSS Prepared by the researcher

The table shows (3) that the correlation coefficient is statistically significant between each statement of the axis (ATM, Mobile banking).

Table (4) the correlation coefficient between each statement of the axis (Online banking, Competitive advantage) and the total score

Competitive advantage		Online banking		
.863**	QD1	.658**	Correlation	QC1
0.000		0.000	Sig. (2-tailed)	
.816**	QD2	.679**	Correlation	QC2
0.000		0.000	Sig. (2-tailed)	
.698**	QD3	.671**	Correlation	QC3
0.000		0.000	Sig. (2-tailed)	
.627**	QD4	.745**	Correlation	QC4
0.000		0.000	Sig. (2-tailed)	
.533**	QD5	.590**	Correlation	QC5
0.000		0.000	Sig. (2-tailed)	
		.714**	Correlation	QC6
		0.000	Sig. (2-tailed)	
		.646**	Correlation	QC7
		0.000	Sig. (2-tailed)	

Source: Program Outputs SPSS Prepared by the researcher

The table shows (4) that the correlation coefficient is statistically significant between each statement of the axis. (Online banking, Competitive advantage).

Study questions**1- What level? Evaluation of effectiveness the role of electronic banking services in increasing competitiveness According to opinions Study sample.**

To know the level Evaluation and Accreditation(Electronic banking services), it was measured through a set of dimensions (ATM, Mobile banking,(Internet banking) which consists of statements that highlight the level of this evaluation by extracting the arithmetic means, standard deviation, relative importance and level of importance of the statements, as follows:

1- ATM

Table (5)Statistical functions for evaluating the level of ATM

	Average Arithmetic	Standard deviation	the weight Relative %	ranking	sig
ATMs reduce queues at the bank	4.39	0.67	88	1	0.000
When using an ATM, you feel safe and secure.	4.26	0.67	85	3	0.000
ATM withdrawals save me a lot of time in my life.	4.26	0.72	85	4	0.000
The amount allowed in case of withdrawal via ATM is very sufficient.	3.28	0.89	66	7	0.000
The bank provides the bank card (debit card) in a standard package, which helps attract new customers and retain existing customers.	4.08	0.71	82	6	0.000
ATMs are constantly working and do not suffer from the problem of repeated malfunctions.	4.16	0.68	83	5	0.000
The geographical distribution of ATMs helps facilitate the provision of service to customers.	4.24	0.62	85	2	0.000
ATM	4.1	0.37	82		0.000

Source: Program Outputs SPSS Prepared by the researcher

The general arithmetic mean of the sample members' estimates as a whole for all statements related; to the independent variable (**ATM**) as one of (**Electronic banking services**); It has reached (4.10) out of 5 points; and the relative importance of agreement with this evaluation was (82%). which corresponds to the evaluation level Rely on **ATM** to a degree high and the total standard deviation from the arithmetic mean was (0.37) only; which indicates that the answers are close and that they converge around the arithmetic mean; and that this evaluation is of a degree of (High) Statistically significant

2- Banking By mobile phone

Table (6) Statistical functions for evaluating the level of Banking By mobile phone

	Average Arithmetic	Standard deviation	the weight Relative %	ranki ng	sig
The bank uses mobile phones as a tool to introduce banking services and market its new products.	4.29	0.63	86	1	0.000
The list of movements is sent to the customer's account via mobile phone.	4.12	0.72	82	3	0.000
There is marketing of the bank's programs via SMS. The bank's marketing programs (sms) via text messages	4	0.88	80	4	0.000
(SMS) Short text messages allow for enhanced communication with customers.	4.14	0.79	83	2	0.000
Mobile banking	4.14	0.54	83		0.000

Source: Program Outputs SPSS Prepared by the researcher.

The general arithmetic mean of the sample members' estimates as a whole for all statements related to the independent variable (**Mobile banking**) as one of (**Electronic banking services**). It has reached (4.14) out of 5 points; and the relative importance of agreement with this evaluation was (83%) which corresponds to the evaluation level Rely on **Mobile banking**. To a degree High And The total standard deviation from the arithmetic mean was (0.54) only; which indicates that the answers are close and that they converge around the arithmetic mean, and that this evaluation is of a degree of (High) Statistically significant

3- Online banking

Table (7) Statistical functions for evaluating the level of Banking By mobile phone

	Average Arithmetic	Standard deviation	the weight Relative %	ranki ng	sig
The bank's website is an informational website that provides general information about the bank and its services.	4.27	0.65	85	1	0.000
The bank's website is a communication site that allows the customer to make suggestions or fill out applications or forms online.	4.18	0.76	84	4	0.000
The bank's website is an exchange site that allows the customer to access and manage his accounts remotely.	4.23	0.7	85	2	0.000
The bank's website is designed in a clear way; making it easy for customers to use.	4.23	0.61	85	3	0.000
The bank's website has adequate security systems, which makes customers feel safe.	4.11	0.6	82	6	0.000
Dealing with the bank through the Internet makes the customer feel comfortable and reassured.	4.17	0.72	83	5	0.000
The bank's quick response to customer inquiries through the intranet keeps customers	4.14	0.81	83	5	0.000
Online banking	4.19	0.48	84		0.000

The general arithmetic mean of the sample members' estimates as a whole for all statements related to the independent variable (**Online banking**) as one of (**Electronic banking services**). It has reached (4.19) out of 5 points; and the relative importance of agreement with this evaluation was (84%). which corresponds to the evaluation level Rely on **Online banking** to a degree High; and The total standard deviation from the arithmetic mean was (0.48) only; which indicates that the answers are close and that they converge around the arithmetic mean; and that this evaluation is of a degree of (High) Statistically significant.

2- What level? Evaluation of effectiveness Feature Competitiveness According to opinions Study sample?

To know the level Evaluation and Accreditation (Feature Competitiveness), it was measured by a set of From the Phrases highlight the level of this evaluation by extracting the arithmetic means, standard deviation, relative importance and level of importance of the phrases, as follows:

Table (8) Statistical functions for evaluating the level of **Feature Competitiveness**

	Average Arithmetic	Standard deviation	the weight Relative %	ranking	sig
The bank seeks to reduce the costs of its products without compromising the quality of the product.	4	0.86	80	4	0.000
The company is keen on research and development to update its production processes to achieve the best performance.	3.98	0.91	80	3	0.000
The bank responds to customers' suggestions and needs to improve and develop the quality of its products.	4.05	0.69	81	2	0.000
The bank's products and services compete with other competing banks in terms of quality.	3.87	0.71	77	5	0.000
The bank is keen to apply quality standards in all its activities.	4.18	0.79	84	1	0.000
Competitive advantage	4.02	0.53	80		0.000

The general arithmetic mean of the sample members' estimates as a whole for all statements related to the independent variable (**Competitive advantage**); it has reached (4.02) out of 5 points, and the relative importance of agreement with this evaluation was (80%); which corresponds to the evaluation level Rely on **Competitive advantage** to a degree High and the total standard deviation from the arithmetic mean was (0.53) only. which indicates that the answers are close and that they converge around the arithmetic mean, and that this evaluation is of a degree of (High) Statistically significant.

Hypotheses testing:

There is a statistically significant effect at the significance level ($\alpha < 0.05$) for electronic banking services in the competitiveness of banks.

The following sub-hypotheses branch off from the main hypothesis:

PH1- There is a statistically significant effect at the significance level ($\alpha < 0.05$) of using ATMs on increasing banks' competitiveness

Linear regression was used to measure the effect. ATM on Competitive advantage as follows:

Table (9) Statistical significance of testing the relationship between the independent variables (ATM) and the dependent (Competitive advantage)

Sig.	F	Adjusted R Square	R Square	R	Model
.000b	121,389	0.294	0.297	.545a	1
a. Predictors: (Constant), ATM					
Coefficient					
Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
0.005	2.823		0.291	0.822	(Constant)
0.000	11,018	0.545	0.071	0.780	ATM
a. Dependent Variable: Competitive advantage					

Through Table (9), we find that the independent variable (ATM usage) has a statistically significant effect in this model, with a significance level (Sig. = 0.000), which is below the threshold of ($\alpha < 0.05$).

The estimated regression equation is:

$$\text{Competitive advantage} = 0.82 + \text{ATM} (0.78)$$

Consequently, we reject the null hypothesis and accept the alternative hypothesis, confirming that there is a statistically significant effect (at $\alpha < 0.05$) of using ATMs on increasing banks' competitiveness.

PH2- There is a statistically significant effect at the significance level ($\alpha < 0.05$) of providing mobile banking services on increasing banks' competitiveness .

Linear regression was used to measure the effect. ATM on Competitive advantage as follows:

Table (10) Statistical significance of testing the relationship between the independent variables (ATM) and the dependent (Competitive advantage)

Sig.	F	Adjusted R Square	R Square	R	Model
.000b	110.626	0.275	0.278	.527a	1
a. Predictors: (Constant), Mobile Banking					
Coefficient					
Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
0.000	9.244		0.204	1.887	(Constant)
0.000	10.518	0.527	0.049	0.515	Mobile banking
a. Dependent Variable: Competitive advantage					

Source: Program Outputs SPSS Prepared by the researcher

Through Table (10), we find that the independent variable (mobile banking services) has a statistically significant effect in this model, with a significance level (Sig. = 0.000), which is below the threshold of ($\alpha < 0.05$). The estimated regression equation is:

$$\text{Competitive advantage} = 1.8 + \text{Mobile banking} (0.51)$$

Consequently, we reject the null hypothesis and accept the alternative hypothesis, confirming that there is a statistically significant effect (at $\alpha < 0.05$) of using mobile banking services on increasing banks' competitiveness.

PH3- There is a statistically significant effect at the significance level ($\alpha < 0.05$) of providing banking services via World Wide Web on increasing banks' competitiveness

Linear regression was used to measure the effect; online banking on Competitive advantage as follows:

Table (11) Statistical significance of testing the relationship between the independent variables (online banking) and the dependent (Competitive advantage)

Sig.	F	Adjusted R Square	R Square	R	Model
0.000b	123.550	0.298	0.300	0.548a	1
a. Predictors: (Constant), Internet Banking					
Coefficient					
Sig.	t	Standardized Coefficients	Unstandardized Coefficients		Model
		Beta	Std. Error	B	
0.000	6.259		0.232	1.453	(Constant)
0.000	11.115	0.548	0.055	0.612	Online banking
a. Dependent Variable: Competitive advantage					

Through Table (11), we find that the independent variable (Online banking) has a statistically significant effect in this model, with a significance level (Sig. = 0.000), which is below the threshold of ($\alpha < 0.05$). The estimated regression equation is:

$$\text{Competitive advantage} = 1.4 + \text{Online banking} (0.61)$$

Consequently, we reject the null hypothesis and accept the alternative hypothesis, confirming that there is a statistically significant effect (at $\alpha < 0.05$) of providing banking services via World Wide Web on increasing banks' competitiveness.

Main hypothesis: There is a statistically significant effect at the significance level ($\alpha < 0.05$) of providing electronic banking services on increasing the competitiveness of banks

Linear regression was used Multiple to measure impact Banking Services on competitive advantage as follows:

Table (12) Statistical significance of testing the relationship between the independent variables (Banking Services) and the dependent (Competitive advantage)

Sig.	F	R Square	R	Model
.000b	61,148	0.391	.625a	1
a. Predictors: (Constant), Internet Banking, ATM, Mobile Banking				

Sig.	t	Standardized Coefficients	Unstandardized Coefficients		
		Beta	Std. Error	B	
0.136	1.495		0.279	0.417	(Constant)
0.000	4.995	0.299	0.086	0.429	ATM
0.001	3.332	0.223	0.065	0.218	Mobile banking
0.006	2.785	0.202	0.081	0.225	Online banking
a. Dependent Variable: Competitive advantage					

Source: Program Outputs SPSS Prepared by the researcher

Through table (12) The regression analysis reveals that Electronic Banking Services (as an independent variable) have a statistically significant impact (Sig. < 0.05). Among the service dimensions, ATM services exhibit the highest influence, followed by Internet banking and phone banking. The estimated regression equation is:

$$\text{Competitive advantage} = 0.12 + \text{online banking (0.22)} + \text{ATM 0.42} + 0.21 \text{ Phone}$$

Since the p-value (Sig.) is less than 0.05, we reject the null hypothesis and accept the alternative hypothesis, confirming that providing electronic banking services significantly enhances banks' competitiveness).

CONCLUSIONS AND RECOMMENDATIONS

First - CONCLUSIONS :

- There is a statistically significant effect at the significance level ($\alpha < 0.05$) To provide banking services via world wide web In increasing the competitiveness of banks ,This finding aligns with the study by Al-Rawash et al. (2020), which found that banks that enhance their online services achieve greater competitive advantage due to improved customer experience and reduced operational costs.
- There is a statistically significant effect at the significance level ($\alpha < 0.05$) To provide mobile banking services to increase the competitiveness of banks ,This result is supported by the study by Eze et al. (2024), which confirmed that mobile banking applications increase customer loyalty and provide flexibility in conducting transactions, thereby boosting banks' competitiveness.
- There is a statistically significant effect at the significance level ($\alpha < 0.05$) To use ATMs to increase the competitiveness of banks ,This result is consistent with the findings of Omar (2020), which indicated that a good geographical distribution of ATMs improves access to banking services, increasing customer satisfaction and the bank's competitiveness.
- There is a statistically significant effect at the significance level ($\alpha < 0.05$) for electronic banking services in the competitiveness of banks, This result is supported by the study by Al-Zoubi & Al-Afeef (2023), which found that banks investing in electronic security technologies achieve higher rates of customer trust and retention compared to traditional banks.

Second-Recommendations:

The researcher recommends the following:

1. Improving customer experience through E-banking provides a convenient and fast way for customers to access their accounts and conduct transactions, which enhances customer loyalty. Having fast and secure applications and websites is one of the most important factors that attract customers and increase the competitiveness of the bank.

2. Reduce operating costs by offering services online; banks can reduce the costs of traditional operations such as opening branches and maintaining banking machines. These cost savings can be used to improve other services or offer competitive prices.
3. Services available 24 hours a Dayi am Helps meet customer needs at flexible times, enhancing customer satisfaction and increasing competitiveness.
4. Enhance security and protection by enhancing electronic systems with modern security technologies such as two-factor authentication (2FA) and encryption techniques, banks can improve trust among customers and thus increase competitiveness.

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