



Websites' Quality Of Saudi Banks Analytical Study To Their Sites

Dr. Abdulhadi Mohammed Abdullah Al Mfleh Alkahtani^{1*}

^{1*}Associate professor- Imam Muhammad bin Saud Islamic University, Faculty of Media and Communication – Department of Public Relations and Marketing Communications, Saudi Arabia, aalmfleh@imamu.edu.sa

Citation: Dr. Abdulhadi Mohammed Abdullah Al Mfleh Alkahtani, (2024), Websites' Quality Of Saudi Banks Analytical Study To Their Sites, *Educational Administration: Theory And Practice*, 30(5), 4932-4941

Doi: 10.53555/kuey.v30i5.3731

ARTICLE INFO

ABSTRACT

Summary:

The study aimed to analyze the elements of the websites' quality of Saudi banks and by studying the model of website quality standards. The researcher sought to complete the applied aspect by choosing a content analysis form consisting of (58) questions that included several criteria related to the quality of the websites of Saudi banks to analyze the content of all the websites of Saudi banks ~~and banks~~ (10) Signed during the period from (1 August 2023 to 15 August 2023). Through the use of the search engine (Google) and depending on the following criteria: (quality of content, quality of organization, quality of design, and quality of ease of handling) . The researcher relied on statistical tools such as frequencies, percentages, arithmetic means, and standard deviations. The study reached several results, the most prominent of which was the availability of the standard of quality of organizing websites for Saudi banks at the total level of Websites (92.2%) with a general average of (2.89%) and an available level of approval, and came in first place for the dimensions of the standard (and logo), with an arithmetic average of (3.00%) It is the highest arithmetic average among all dimensions of the standard, with an available level of approval.

Keywords: Quality standards of websites, websites, banks, Saudi Arabia.

Introduction:

Following the advent of digital technologies, the banking sector has been keen to keep pace with digital transformation by expanding the development of communication plans and strategies that ensure the achievement of its goals with quality and efficiency for customer relationship management, especially since this sector is highly competitive as well as the importance of its role in building the economies of countries, especially since any failure in its role negatively affects the development of the economy, and this is what always pushes this sector to exert more communication effort-to raise the level of efficiency, which is reflected in the development of banking services and meeting the needs of its customers.

In this context, the communication practices of Saudi banks have diversified through various digital platforms, and have also expanded the use of electronic reality to achieve their strategic goals. The importance of communication through the website comes from the need for customers to obtain information in the digital age ,quickly and effectively . Moreover,communication through the website can provide an effective channel of communication between Banks , and between public in general and customers in particular . Therefore, customers can interactwith the content provided, feedback, suggestions, complaints and attract new customers.

Here comes the importance of the role of communication efforts carried out by Saudi banks, as they work to strengthen their position on the map of customer interest, meet their financial needs and provide multiple banking services. ~~and~~ Within this framework, the study aims to monitor the determinants related to the quality of the websites of Saudi banks, represented in different types of quality, i.e., content, organization, design and ease of dealing to reach an understanding of how Saudi banks employ the advantages, capabilities and roles provided by the content-quality website in achieving effective communication with their audience, as part of

their communication efforts to achieve their digital presence that ensures that they are constantly exposed to their advertising and media messages to the largest possible number of current or prospective customers.

Importance of the study

Referring to previous studies related to the topic, The researcher noticed the scarcity of studies that tackle the quality of the websites of Saudi banks , which illustrates its importance .

The results of the study contribute to monitoring the strengths and weaknesses in studying the quality of the websites of Saudi banks , and then identifying efforts that can be worked on to increase the effectiveness of communication efforts .and achieve the objectives of banks

Objectives of the study:

- The objectives of the current study are:
- 1- Analyzing the elements of the quality of the website of Saudi banks by studying the website quality model .
- 1. Evaluate the impact of the quality of the website of Saudi banks carried out by banks .
- 2. Identify the strengths and weaknesses related to the quality of the website of Saudi banks.
- 3. Develop a conceptual vision to improve the quality of Saudi banks' websites .

Problem of the study

Technical developments have imposed new challenges for institutions, as there are many digital platforms and there is a great concern for these institutions to communicate effectively with their customers, including those channels websites, so the problem of the study is determined in monitoring the determinants related to the websites' quality of Saudi banks represented in quality of content, quality of organization, quality of design ,and quality of ease of dealing.

Study Questions

- What is the quality of the website of Saudi banks by studying the website quality model.
- What is the impact of the quality of the website of Saudi banks carried out by banks?
- What are the strengths and weaknesses related to the quality of the websites of Saudi banks?

Literature review

Within the framework of identifying the variables related to the use of the organization's website, the study of Yusuf, (NPO, Ibrahim 2023) aimed to identify the variables related to the **use of Malaysian non-profit organization websites** and their quality within the framework of its communication efforts to urge donation. The study collected 269 answers from ten famous users of non-profit organization websites, where their responses were recorded according to the results concluded that only seven variables were retained after analyzing validity and reliability, with 43 out of items, and further indicated that information, system, quality of service, perceived ease of use, and trust are important 74 for nonprofits in order to meet website user satisfaction and influence their decision to donate.

A study of (Al-Kathiri, Isa 2022) analyzed and evaluated the effectiveness of the elements of the websites of a group of ministries in the kingdom of Saudi Arabia as a reliable communication tool in building strategic relationships and achieving the goals of digital transformation in line with the kingdom's Vision 2030.

and the study relied on a scientific model that identifies five basic elements to measure the effectiveness of websites, and the study concluded that several The most prominent results are that the effectiveness of the elements that express the content provided through the ministries' website was at the level of all elements expressing the quality of the content, and the study also found that most of the ministries' websites adhere to the elements of the specific model for the effectiveness of the site for government agencies

The study of (Herrada-Lores, S., Iniesta-Bonillo, 2022) ³ aimed to analyze the technical quality of website content to identify the main weaknesses and strengths of online businesses in an effort to improve the ability and competitiveness of enterprises to achieve access to global competition. IWebQEI to measure the level of quality of websites, and this tool was validated by collecting data from 104 international companies to verify whether there are differences in quality between media sites and e-commerce sites, and the results concluded that the websites of commercial companies achieve higher levels of technical quality and content compared to media sites, Companies that carry out e-commerce pay more attention to the content quality dimension. In contrast, companies that use a media site focus more on the technical quality dimension.

The study of (Lamia, Ayyad 2022) aimed ⁴to identify how public relations agencies and departments affect the flow of news, journalism, and content quality across six press sites in the United Arab Emirates, where important variables related to publishing on digital platforms were selected, represented by "the impact of public relations on news sites, news content and quality journalism. Two methodologies were used to collect data and reach results: a quantitative methodology with a purposeful coding sheet designed to analyze 587 articles published on six UAE press websites, as well as a qualitative methodology with a set of 9 intensive interviews conducted with specialists and senior journalists. as well as managers in the fields of publishing, journalism, and public relations in the country. The data was analyzed based on descriptive analysis using

SPSS software. The results of this study showed that PR news accounts for nearly 50% of the news published on UAE news websites. The results also revealed that there is a correlation between PR news and the quality of news content and journalism. The study uses framing theory to investigate how PR practitioners and agencies influence news flow on newspaper websites and the quality of content and journalism.

The study of quality of websites and their relationship to ⁵ (Al-Nourani, Ibrahim 2021) **also aimed to identify the** managing the reputation of Sudanese companies through the study of electronic users, and relied on the descriptive approach and analysis method in collecting and analyzing data, and the study population included the followers of the (D(website (656257(The study sample was selected from (400(individuals in a simple random way, and the results concluded that the quality of the website in its dimensions (ease of access and use quality and adequacy of the information displayed, simplicity and attractiveness of design have an impact on the formation and management of the company's reputation among users and followers of its website, and the existence of a relationship between the levels of interaction of those in charge of the site with user comments.

In the context of identifying the importance of social media and its role in supporting the plans and strategies of ministries in accordance with the Kingdom's Vision 2030, the study of (Al-Furaiji, 2021) was focused in knowing the **extent to which officials in those ministries** are interested⁶ in the role that these means can play in enhancing communication with citizens in order to persuade and create public opinion. The results of the study concluded several results, most notably that social media has become one of the most prominent tools to support ministries' policies and ambitious development plans, in addition to contributing to supporting development programs, promotion and marketing of the strategies adopted by ministries. The study of (Musa Intisar 2021) **was also concerned** ⁷ with evaluating the quality of websites of Iraqi universities, namely the University of Basra, Mosul, Muthanna, Samarra, Dijlah College, and Al-Isra University College, where the Web Design Quality Index, known as the WDQI, was applied, and concluded several results of the index, most notably that The universities of Basra and Dijlah University College had the highest value by 71.07 and 70.39, respectively, and the final evaluation measure for Ha was that the website of these two universities needs to be slightly improved, while the rest of the other universities had the final values of the index ranging between 64.72 - 69.71 When the final values of the index are presented on the final evaluation scale, it appears that the websites of the four universities need many improvements, and the study concludes that the WDQI index can be used as an effective tool to assess the quality of university website design. The study also concluded that there is a great convergence between the final values of the index for all Iraqi universities under study, and that all the studied sites need development and improvement processes to achieve the duality of exchange and control between the site and the user.

A study of (enevolo, C., & Spinelli, R. 2018) also examined ⁸ the assessment of the quality of the websites of the 51 Italian tourist ports on the basis of a comparison with a group of standard ports in the Mediterranean and worldwide using the 2QCV3Q model a multi-purpose quality assessment tool. The results concluded that the locations of Italian

tourist ports require improvement, especially with regard to their content and the services provided.

⁹ A study of (Tawala, Salah al-Din, 2018) examined the impact of the quality of websites on customer satisfaction through the three dimensions of the quality of websites, namely the quality of information, the quality of the system, and the quality of services through the application on the Jumia website, and the study was applied to a sample of 190 individual visitors to the site, based on a questionnaire form to identify customer satisfaction positively affect the customer experience, and then lead to satisfaction with the site.

The study of (Abdul Khaleq, Yousra 2016) **monitored** the quality of the website of the UAE Ministry of Interior, and it is one of the descriptive studies that relied on the survey method through the use of the website quality assessment tool¹⁰ (WEBGEM) by measuring a set of elements represented in (content quality, organization quality, design quality, ease of dealing), through which the quality of the website is judged. The study concluded several results, most notably that the website of the UAE Ministry of Interior achieved high rates in terms of content quality, design quality, as well as ease of use.

Finally, a study of (Hassan, Lily 2016) aimed to assess the problems of ease of use of the website of Yarmouk University in Jordan using two methods of evaluation of experts, five evaluators, and user testing, thirty students to reveal the problems facing users. The study reached several results, most notably the presence of many usability problems on the Yarmouk University website from the point of view of experts, and the results also showed the existence of other problems that were found by students only.

Theoretical Framework:

Websites represent the main and official communication bridge between the institution and its audience, especially after the adoption of digital transformation by governments, to keep pace with the requirements of technological development, which has become one of the most important goals of governments to reach international quality indicators, in line with Vision 2030

,An optimal achievement aims to enable and accelerate government transformation efficiently and effectively, while providing all government services digitally, and making them easily accessible, and within the framework of the digital inclusion of the vision. The Digital Government Authority (DGA) has launched the "Inclusive Government Program" to provide integrated digital services to the government sector in the

Kingdom of Saudi Arabia, with the aim of encouraging the use of infrastructure and common applications, in addition to raising the level of data exchange between government agencies and achieving integration between them in order to enable and accelerate sustainable digital government transformation, and provide a better digital experience through unified platforms and applications, as well as within the framework of all citizens and residents of the Kingdom of Saudi Arabia have equal rights to easy and affordable access to digital government services, to actively participate in consultations and decision-making processes, and to enhance access to government portals and services

A WEBSITE IS DEFINED AS "A NUMBER OF PAGES THAT DISPLAY TEXTS, IMAGES, AUDIO AND VIDEO CLIPS, AND ARE CONSISTENT ACCORDING TO A SPECIFIC SYSTEM, WHICH AIMS TO PROVIDE AND DISPLAY INFORMATION AND DATA ABOUT AN ENTITY OR FACILITY, SO THAT IT CAN BE ACCESSED, AND HAS AN ADDRESS THAT DIFFERS AND DISTINGUISHES IT FROM THE REST OF THE SITES ON THE INTERNET.

1.2", WEB QUALITY EVALUATION

The quality of a website is defined as "predetermined specifications and requirements and the ability to meet the needs and wishes of customers and provide the service or product as the consumer expects".

It is also defined as "the strategy on which the design of the site and its features are based in order to meet and meet the needs and satisfaction of its users, " and the quality of websites is one of the main pillars for the continuity and differentiation of organizations through the quality of their products or services; therefore, obtaining information with the required characteristics requires the availability of a number of features and exact features to measure the quality of the site; and then its development, which serve as criteria to be relied upon in evaluating sites .

Measuring the quality of websites:

Researchers specialized in information systems and technology have provided many models to measure the quality of websites, and these models have been developed, and modified to keep pace with various technological developments, and confirmed their differences on fixed standards used to determine the quality of the site in meeting the needs and desires of the public dealing with the site, and the most prominent dimensions of these measures crystallize in the following elements:

- **System quality:** It means easy access to the system, meeting user needs, and system quality is measured by a number of elements, including: response time, ease of use, and availability.
- **Quality of information:** It expresses the measure of the value that the user expects from the site, and is represented in updating information, integrating it, and providing useful information, with the ability to compare different information on the site.
- **Quality of service:** It means the general evaluation by users of the services provided on the site, and is measured by several elements, including: reliability, responsiveness, and interaction

There are also a number of other evaluation measures for the quality of the site, namely: content quality, design quality, organization quality, and ease of handling quality

Global transformations and rapid technological developments have obliged banks to adopt communication strategies that help them adapt to these developments to satisfy their customers. Therefore, banks rely on the use of new channels of communication with their customers to allow flexibility and convenience for customers in obtaining information about banking services. Social networks have proven their potential as an effective tool to build relationships with individuals and communities locally and internationally by offering open communication platforms (Kuchciak, 2013.)

Saudi Banks

THERE ARE SEVERAL BANKS IN THE KINGDOM OF SAUDI ARABIA THAT PROVIDE BANKING SERVICES TO INDIVIDUALS

AND COMPANIES SUCH AS CURRENT ACCOUNTS, DEPOSITS, FINANCING, CREDIT CARDS, ELECTRONIC SERVICES, MONEY TRANSFERS, AND OTHERS.AMONG THEM: AL RAJHI BANK, ALINMA BANK, SAUDI NATIONAL BANK, SAUDI INVESTMENT BANK, BANK ALJAZIRA, FRENCH BANK, FIRST SAUDI BANK, ARAB NATIONAL BANK, RIYAD BANK, BANK ALBILAD, AND THE SAUDI CENTRAL BANK IS THE OFFICIAL BODY RESPONSIBLE FOR

MONETARY POLICY,

MONEY SUPPLY CONTROL AND FISCAL POLICY IN THE KINGDOM OF SAUDI ARABIA communication as a means to introduce their banking services and believe that technical innovation is one of the factors affecting the promotion of banking services

Type of study:

This study is one of the descriptive studies that depend on finding data as well as full and accurate details about the quality of the websites of Saudi banks through specific criteria under which the data of the websites of Saudi banks are classified and analyzed to see if the quality and efficiency of the site achieves its goal by

providing customers with information, and ensures the achievement of interaction in general to ensure the effectiveness of communication process through its websites.

- Community and the sample of the study

THE RESEARCHER SOUGHT TO COMPLETE THE APPLIED ASPECT OF THE STUDY, WHERE A CONTENT ANALYSIS FORM WAS SELECTED CONSISTING OF 58(QUESTIONS THAT INCLUDED SEVERAL CRITERIA RELATED TO THE QUALITY OF THE WEBSITES OF SAUDI BANKS IN ORDER TO ANALYZE THE CONTENT OF ALL THE WEBSITES OF SAUDI BANKS AND BANKS, WHICH ARE (10(AL RAJHI BANK. ALINMA BANK, SAUDI NATIONAL BANK, SAUDI INVESTMENT BANK, .BANK ALJAZIRA, FRENCH BANK, FIRST SAUDI BANK, ARAB NATIONAL BANK, RIYAD BANK, BANK ALBILAD THROUGH THE USE OF THE SEARCH ENGINE (GOOGLE .(August 2023 to 15 August 2023 1(DURING THE PERIOD FROM) AND DEPENDING ON THE FOLLOWING CRITERIA:QUALITY OF CONTENT, QUALITY OF ORGANIZATION, QUALITY OF (DESIGN, QUALITY OF EASE OF DEALING(AND THE RESEARCHER RELIED ON STATISTICAL TOOLS SUCH AS .FREQUENCIES, PERCENTAGES, ARITHMETIC MEANS, AND STANDARD DEVIATIONS

Honesty and Consistency Test

(A) Honesty Test

Authenticity of the analytical study tool

It means the conformity and compatibility of the categories of the content analysis tool to the subject of the quality of the websites of Saudi banks , and the initial application of the content analysis tool on a sample of (20%) by (2) website showed the clarity of the categories and their conformity and compatibility with the main criteria and sub-dimensions to evaluate the quality of the websites of Saudi banks and banks in the analytical study sample.

Table (1) shows 20% of the total websites of Saudi banks

Websites of Saudi banks		
%	as	Sites
100	10	Total
20	2	%10

(b) Stability test

Stability of the analytical study tool

It means the stability of the analysis, that is, whenever the tool is repeated on the same units of analysis and the same content, we will reach the same results, regardless of the researcher who applies the tool, and the stability of the analysis test was conducted in conjunction with another researcher on a sample of (20%(of the websites of banks and Saudi banks))The analytical study sample by (2(website, and the researcher used the Holsti equation .to measure stability

Table (2) shows the Holsti equation .for measuring stability

2M	Stability coefficient =
N1+ N2	

1- Whereas:

- 2- M .the number of cases in which the researcher agrees with the other analyst =
- 3- N1 .(1(number of cases whose first symbol is =
- 4- N2 .(2(the number of cases whose second symbol is =
- 5- By applying the Holsti equation, it was found that the stability coefficient of the content analysis form = 92%, which .is a high degree, means the validity of the form for application

:Statistical processing methods

After completing the collection of analytical study data, the data was coded and entered into the computer, then processed, analyzed and extracted statistical results using the "Statistical Package for the Social Sciences" program "SPSS" Statistical Package for the Social Science

The following statistical coefficients and tests were used in the analysis of the study data:

(1) Simple frequencies and percentages.

(2) Arithmetic averages and standard deviations .

:Analysis of the results of the study

In this part, I review the most important results related to the content analysis form, where the researcher applied the analytical study to a sample of (10 Saudi banks and banks sites of the study sample, in a period of time that extended .from (August 1, 2023 AD to August 15, 2023 AD(

Table (3) Statistical description of the content quality standard in the websites of Saudi banks

Order	Arithmetic mean	unavailable		Fairly available		available		Phrases	Variables
		%	as	%	as	%	as		
1	3.00					100	10	X1	Modernity
2	1.00	100	10					X2	

□ Dr. Al-Nourani Mohammed Al-Hassan Al-Bashir, Associate Professor, Department of Public Relations, College of Media and Communication, Imam Muhammad bin Saud Islamic University, was hired.

2	1.00	100	10					X3	
Fairly available	1.67	66.7				33.3		Rate	
1	3.00					100	10	X4	Mulching
2	2.00			100	10			X5	
1	3.00					100	10	X6	
available	2.67			33.3		66.7		Rate	
1	3.00					100	10	X7	Objectivity
2	1.00	100	10					X8	
1	3.00					100	10	X9	
Fairly available	2.33	33.3				66.7		Rate	
1	3.00					100	10	X10	Accuracy
1	3.00					100	10	X11	
1	3.00					100	10	X12	
1	3.00					100	10	X13	
1	3.00					100	10	X14	
available	3.00					100		Rate	
2	2.00	50	5			50	5	X15	Relevance
1	3.00					100	10	X16	
1	3.00					100	10	X17	
1	3.00					100	10	X18	
1	3.00					100	10	X19	
available	2.80	10				90		Rate	
1	3.00					100	10	X20	Multilingualism
1	3.00					100	10	X21	
available	3.00					100		Rate	
1	3.00					100	10	X22	Responsibility
1	3.00					100	10	X23	
1	3.00					100	10	X24	
2	1.20	90	9			10	1	X25	
available	2.55	22.5				77.5		Rate	
1	3.00					100	10	X26	Intellectual power
1	3.00					100	10	X27	
2	1.00	100	10					X28	
1	3.00					100	10	X29	
1	3.00					100	10	X30	
available	2.60	20				85		Rate	

1	3.00				100	10	X31	Retrieval capability
1	3.00				100	10	X32	
available	3.00				100		Rate	
available	2.63	16.9	3.1		80		Rate	Content Quality

It is clear from the previous table:

- As for the quality of content standard in the websites of Saudi banks and banks, the percentage of availability of the standard at the total level of sites was (80%) with a general average of (2.63) and an available approval level.
- As for the order of the dimensions of the content quality criterion, it came in first place (accuracy - multilingualism - retrieval ability), with an arithmetic average of (3.00), which is the highest arithmetic average among all dimensions of the standard, and with an available level of approval, then came in second place the link, with an arithmetic average of (2.80), and an available level of approval, and in third place came coverage, with an arithmetic average of (2.67), and the level of approval available, and in the fourth place the intellectual authority, with an arithmetic average of (2.60), and the level of approval available, then came in fifth place responsibility, with an arithmetic average of (2.55), and the level of approval available, and came in sixth place objective, with an arithmetic average of (2.33), with a fairly available approval level, and in seventh place modernity, which is the lowest arithmetic average of (1.67), and a fairly available approval level.
- (What makes this standard available are the indicators that represent the dimension of accuracy, which is X10) (X11) (X12) (X13) (X14), which indicates that the various sources on the site are written, clear, and free of linguistic, scientific and typographical errors, in addition to the indicators that represent the dimension of multilingualism, which is (X21) (X20) which indicates that browsing is available in more than one language up to 16 languages, and the site takes into account the different culture of users, as well as the indicators that represent the dimension of the retrieval ability, which is X32) (X31), which indicates the ease of retrieving information on the site, and more than one entrance is linked to retrieve information
- The researcher noted that the websites of Saudi banks and banks got in the dimension of objectivity at the level of approval available to some extent because they did not allow for views on their topics, and also got in the postmodernity on the level of approval available to some extent because they did not have clarity in the date of updating the data and the news on the site was not updated periodically, and this shows the interest of Saudi banks and banks in the quality of the content to some extent and this result is considered good to some extent, The public relations departments of Saudi banks should be given more attention to the quality of content, especially in the novelty and objectivity of the content. The researcher has noticed through the analysis of the content that banks are not interested in updating topics and news related to banks lacks the factor of continuous updating.

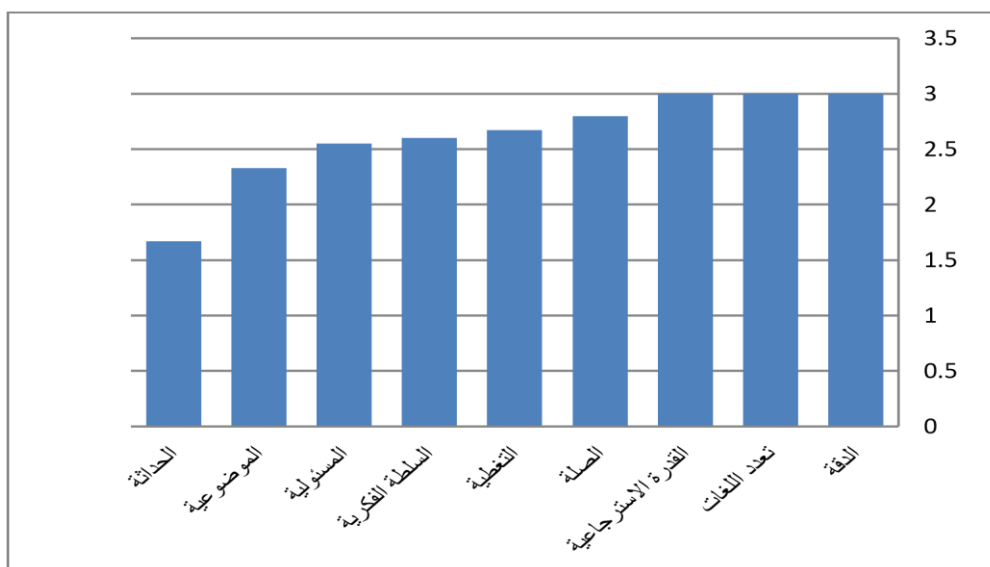


Figure (1) Arranging the dimensions of the content quality standard in the websites of Saudi banks and banks

Table No. (2) Statistical description of the standard of quality of web design for Saudi banks and banks

Order	Arithmetic mean	unavailable		Fairly available		available		Phrases	Variables
		%	as	%	as	%	as		
1	2.60	10	1	20	2	70	7	X33	Gravity
available	2.60	10		20		70		Rate	
2	2.00			100	10			X34	Color
1	3.00					100	10	X35	
1	3.00					100	10	X36	
3	1.00	100	10					X37	
Fairly available	2.25	25		25		50		Rate	
1	3.00					100	10	X38	Video, Audio & Video
1	3.00					100	10	X39	
1	3.00					100	10	X40	
2	2.00	50	5			50	5	X41	
2	2.00	50	5			50	5	X42	
available	2.60	20				80		Rate	
1	3.00					100	10	X43	Text
1	3.00					100	10	X44	
1	3.00					100	10	X45	
1	3.00					100	10	X46	
1	3.00					100	10	X47	
1	3.00					100	10	X48	
1	3.00					100	10	X49	
available	3.00					100		Rate	
available	2.68	12.4		7		80.6		Rate	Design quality

It is clear from the previous table:-

- As for the **design quality standard** in the websites of Saudi banks and banks, the percentage of availability of the standard at the total level of websites was (80.6%) with a general average of (2.68) and an available level of approval.
- As for the order of the dimensions of the design **quality criterion**, the text came in first place, with an arithmetic average of (**3.00**), which is the highest arithmetic average among all dimensions of the standard, and with a level of approval available, then it came in second place (gravity - video, audio and image), with an arithmetic average of (**2.60**), and an available approval level, and the color came in third place, which is the lowest arithmetic average (2.25), with a fairly available approval level.
- What makes this criterion available are the indicators that represent the dimension of the text, which are (x43) (x44) (x45) (x46) (x47) (x48) (x49), which indicates that all sites use one font in different sizes, and the titles are distinguished from other information by font size, and there is ease in reading the site's texts using spaces Clear between paragraphs for easier reading, and the appearance of text before the image so that the user reads during loading, and navigation columns do not hide a large part of the page.
- **The researcher noted** that the websites of Saudi banks and banks obtained in the dimension of the color a level of approval available to some extent because they did not use appropriate colors on the site, and did not allow the possibility of changing the color of the site to suit the user.

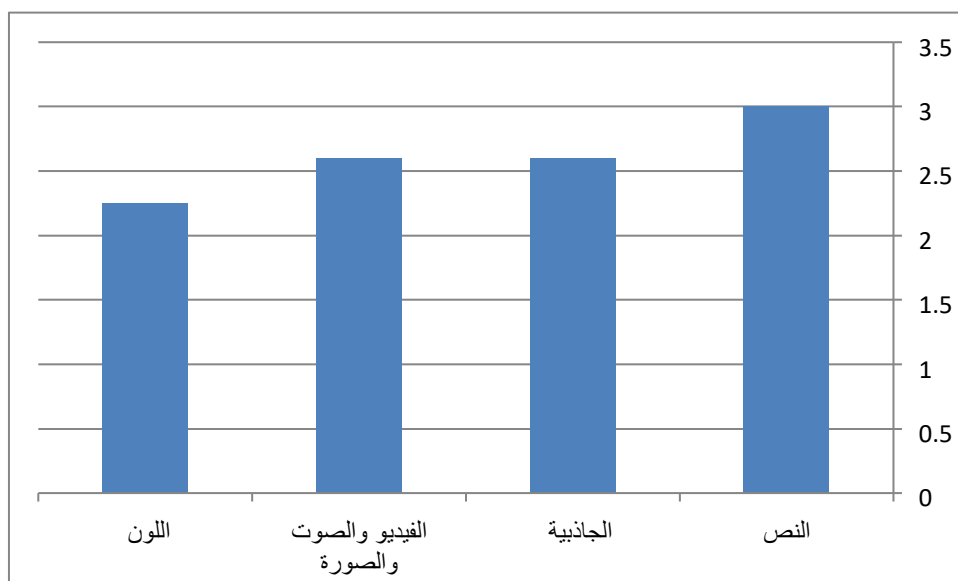


Figure (2) Arranging the dimensions of the design quality standard in the websites of Saudi banks and banks

Table No. (3) Statistical description of the standard of quality of organizing websites for Saudi banks

Order	Arithmetic mean	Unavailable		Fairly available		available		Phrases	Variables
		%	as	%	as	%	as		
1	2.80	10	1			90	9	X50	Index
2	2.50	20	2	10	1	70	7	X51	
available	2.65	15		5		80		Rate	
1	3.00					100	10	X52	Consistency
2	2.70			30	3	70	7	X53	
available	2.85			15		85		Rate	
1	3.00					100	10	X54	Links & Links
1	3.00					100	10	X55	
1	3.00					100	10	X56	
available	3.00					100		Rate	
1	3.00					100	10	X57	Logo
1	3.00					100	10	X58	
available	3.00					100		Rate	
available	2.89	3.3		4.5		92.2		Rate	Quality of organization

It is clear from the previous table:-

- As for the **standard of quality of organizing websites** for Saudi banks , the percentage of availability of the standard at the total level of websites was (92.2%) with a general average of (2.89) and an available level of approval.
- As for the ranking of the dimensions of the quality criterion of **organizing websites**, it came in **first place (links and links - logo)**, with an **arithmetic average of (3.00)**, which is the **highest arithmetic average** among all dimensions of the standard, and with a level of approval available, then came in second place (consistency), with an arithmetic average of (2.85) , with an available approval level, and came in third **place the index**, which is the lowest arithmetic average of (2.65), and with an available approval level.
- What makes this criterion available are the indicators that represent the dimension of links and links, which are (X54) (X55) (X56), which indicate that the sites contain links that help the beneficiary to move between

all pages of the site, and there is a suitable map of the site or links on each page so that the user can move to any other page within the site, and the user can know the current page he is browsing by showing its full address, in addition to the indicators that represent the dimension of the logo It is (X58) (X57), which indicates that the sites put the logo of the bank or the bank in a prominent place in all its pages.

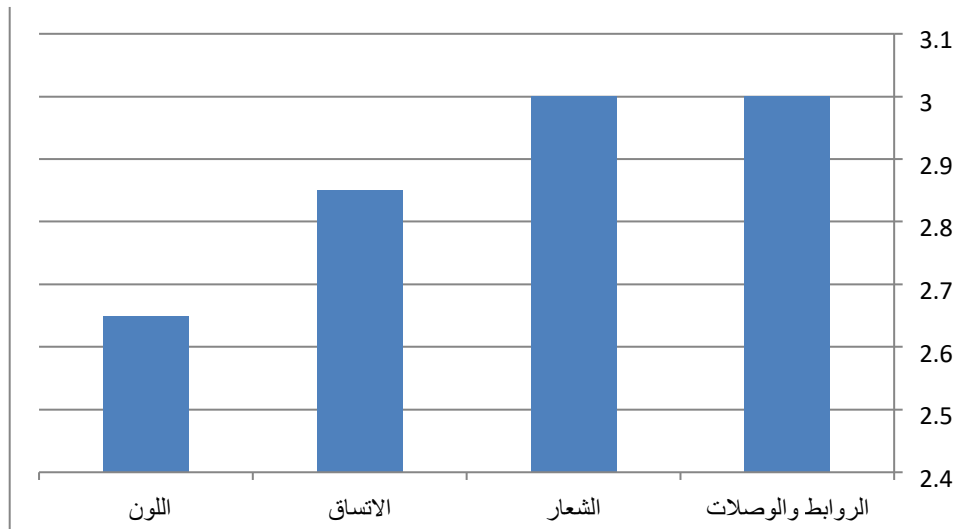


Figure (3) Ranking of the Dimensions of the Quality Standard of Organizing Websites of Saudi Banks

Table No. (4) Statistical description of the quality standard of ease of dealing on the websites of Saudi banks and banks

Order	Arithmetic mean	unavailable		Fairly available		available		Phrases	Variables
		%	as	%	as	%	as		
1	3.00					100	10	X59	Ease of use
1	3.00					100	10	X60	
1	3.00					100	10	X61	
1	3.00					100	10	X62	
available	3.00					100		Rate	
1	3.00					100	10	X63	Interactive Features
2	2.80	10	1			90	9	X64	
3	1.40	80	8			20	2	X65	
1	3.00					100	10	X66	
1	3.00					100	10	X67	
1	3.00					100	10	X68	
available	2.70	15				85		Rate	

1	1.00			100	10			X69	Adapt as needed
Fairly available	2.00			100				Rate	
1	3.00					100	10	X70	Reliability
1	3.00					100	10	X71	
1	3.00					100	10	X72	
3	1.00	100	10					X73	
2	2.00			100	10			X74	
available	2.40	20		20		60		Rate	
available	2.64	8.75		30		61.25		Rate	Quality of handling.

It is clear from the previous table:-

- As for the quality **standard of ease of dealing** on the websites of Saudi banks and banks, the percentage of availability of the standard at the total level of the sites was (61.25%) with a general average of (2.64) and an available level of approval. - As for the order of the dimensions of the quality of the ease of dealing standard, **ease of use came in first place, with an arithmetic average of (3.00), which is the highest arithmetic average among all dimensions of the standard, and with an available level of approval, then came in second place (interactive features), with an arithmetic average of (2.70), and an available level of approval, and came in third place reliability , with an arithmetic average of (2.40), with a level of approval available, and in fourth place adaptation according to need, which is the lowest arithmetic average of (2.00), and a level of approval available to some extent.**
- What makes this standard available are the indicators that represent the dimension of ease of use, which is (X59) (X60) (X61) (X62), which indicates that sites are characterized by easy access to all their pages, the way they are used, and also the ease of downloading information from them.
- **The researcher noted** that the websites of Saudi banks and banks got in the dimension of adaptation according to the need at the level of approval available to some extent because the sites did not adapt to the need of the beneficiary by providing the information he needs.

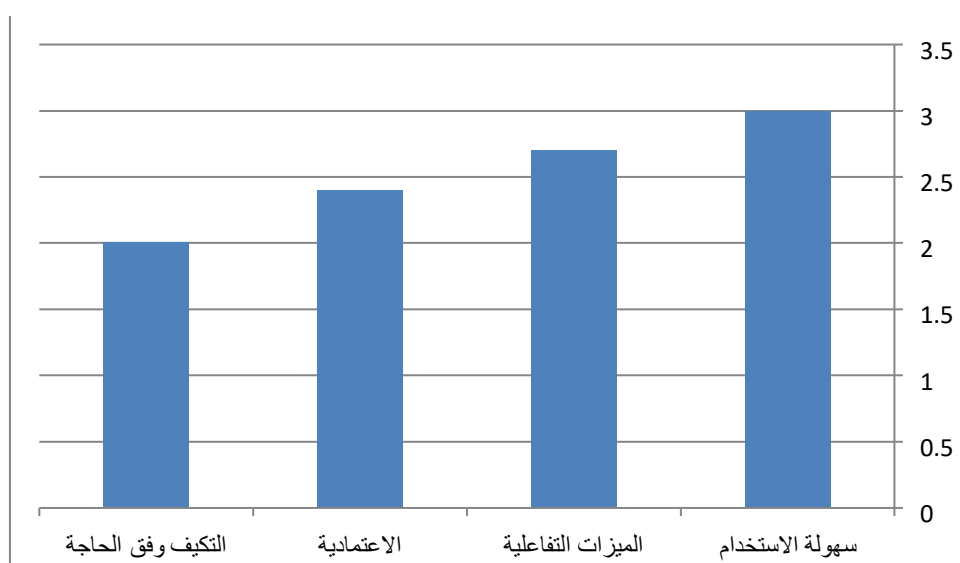


Figure (4) Arranging the dimensions of the quality standard of ease of dealing on the websites of Saudi banks and banks

Table No. (5) Summary of the arithmetic mean , standard deviation and ranking of the main criteria

To evaluate the websites of Saudi banks and banks

Order	Standard deviation	Arithmetic mean	Main criteria
1	0.195	2.89	Quality of organization
2	0.118	2.68	Design quality
3	0.070	2.64	The quality of ease of dealing on the website
4	0.032	2.63	Content Quality

It is clear from the previous table:-

The main criteria for research to evaluate the quality of the websites of Saudi banks , where it was found that the standard of quality of the organization came in the first place among the criteria as the arithmetic mean of it (2.89), and a standard deviation (0.195), and came in the second place the design quality criterion with an arithmetic mean (2.68), and a standard deviation (0.118), and came in the third place the quality criterion of ease of dealing on the website with an arithmetic mean (2.64), and a standard deviation (0.070), and in the fourth and last place came the quality criterion Content with an arithmetic mean (2.63), and a standard deviation (0.032).

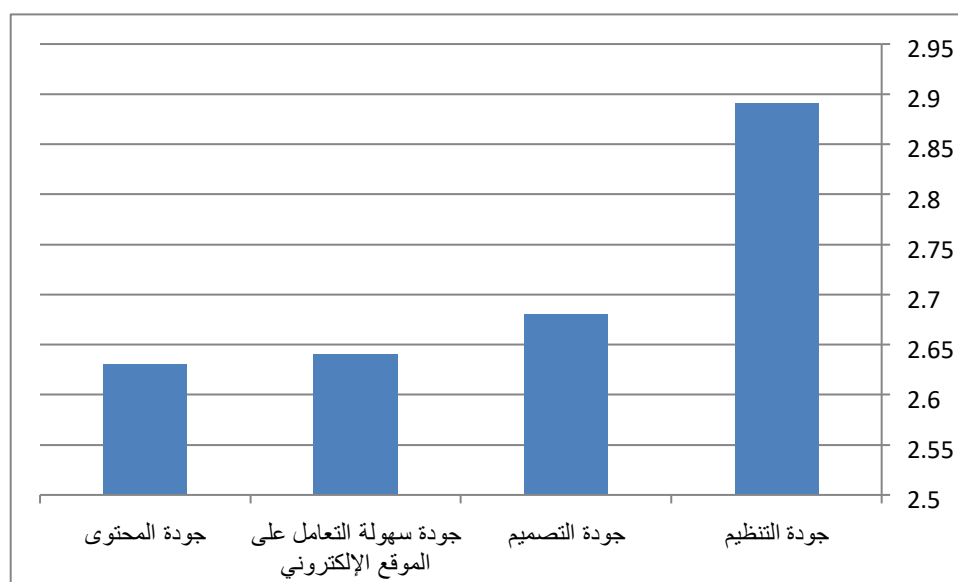


Figure (5) Ranking of the main criteria for evaluating the quality of the websites of Saudi banks and banks

The results of the study : - The percentage of availability of the content quality standard in the websites of Saudi banks at the total level of the sites (80%) with a general average of (2.63) and an available level of approval, and came in first place for the dimensions of the standard (accuracy - multilingualism - retrieval ability), with an arithmetic average of (3.00), which is the highest arithmetic average among all dimensions of the standard, and with a level of approval available. - The websites of Saudi banks in the dimension of objectivity obtained a level of approval available to some extent because they did not allow for views on their topics, and obtained in the postmodernity a level of approval available to some extent because they did not have clarity in the date of updating the data and the news on the site was not updated periodically.

- The percentage of availability **of the design quality** standard in the websites of Saudi banks at the total level of the sites reached (80.6%) with a general average of (2.68) and an available approval level, and came in first place for the dimensions of the text standard, with an arithmetic average of (3.00), which is the highest arithmetic average among all dimensions of the standard, and with a level of approval available.
- The websites of Saudi banks in the color dimension obtained a level of approval available to some extent because they did not use appropriate colors on the site, and did not allow the possibility of changing the color of the site to suit the user.
- The percentage of availability of the standard of quality of organizing websites **for Saudi banks and banks at the total level of sites reached (92.2%)** with a general average of (2.89) and an available level of approval, and came in first place for the dimensions of the standard (links and links - logo), with an arithmetic average of (3.00), which is the highest arithmetic average among all dimensions of the standard, and with a level of approval available.
- The percentage of availability **of the quality standard of ease of dealing on the websites of Saudi banks and banks at the total level of the sites reached (61.25%)** with a general average of (2.64) and an available level of approval, and came in first place for the dimensions of the standard ease of use, with an arithmetic average of (3.00), **which is the highest arithmetic average among all dimensions of the standard, and with a level of approval available.**
- The websites of Saudi banks ~~and banks~~ in the dimension of adaptation according to need obtained a level of approval available to some extent because the sites did not adapt to the need of the beneficiary by providing the information he needs. - The ranking of the main criteria for evaluating the quality of the websites of Saudi banks, where it was found that the quality of the organization criterion came in the first place among the criteria, as its arithmetic average was (2.89), and the design quality standard came in second place with an arithmetic average (2.68), and the third place came the quality criterion of ease of dealing on the website with an arithmetic average (2.64), and in the fourth and last place came the content quality criterion with an arithmetic average (2.63).

Study proposals:

- Building a model for the quality of websites and their relationship to the reputation of Saudi banks-
- The quality of web design and its relationship to the formation of the corporate identity of Saudi banks .
- Indicators of evaluating the quality of websites in Saudi banks -

References

1. Yusuf, S., Ibrahim, M.S., Ibrahim, N.Z.M., Ayub, S.H., Sharipudin, M.-N. S., & Hassim, N. (2023). Instrument Validation of Website Quality to Attract Donation. *Journal of Nusantara Studies*, 8(1), 446–468. <https://doi.org/sdl.idm.oclc.org/10.24200/jonus.vol8iss1pp446-468>
2. Alkathiri, E. S. (2022). Evaluating Effectiveness of Website as a Public
3. Relations Communication Tool Evidence from Saudi Arabia Ministries Websites. *Journal of Public Relations Research Middle East / Magallat Bhut AlLaqat Al-Amh - Al-Srq Al-Aust*, 42 Part 2, 20.
4. Herrada-Lores, S., Iniesta-Bonillo, M. Á., & Estrella-Ramón, A. (2022). Weaknesses and strengths of online marketing websites. *Spanish Journal of Marketing-ESIC*, (ahead-of-print).
5. Alharmoudi, Lamyia Abdelaziz. 2022. "Public Relations' influence on websites news flow & quality journalism:an applied study on six UAE local newspaper websites." , *مج للإتصال الجزائرية المجلة 24 ع* (January): 42–65. <https://search-ebshostcom.sdl.idm.oclc.org/login.aspx?direct=true&db=edshui&AN=oai%3amandumah.com%3a1338956&site=eds-live>
6. Al-Bashir, Al-Nourani Muhammad Al-Hassan. (2021). The quality of corporate websites and their relationship to reputation management: a descriptive and analytical study on the website of (D) - Sudan 2021. *Journal of Communication Sciences*, vol. 6, vol. 3, 1–36.
7. Al-Furaiji, Riyadh (2021). The role of social media in supporting the ministries' strategy to achieve Vision 2030, an evaluation study of the website of the Saudi Ministry of Economy and Planning, *Arab Journal for Media and Communication.*, 25, 153–186.
8. Moussa, Intisar (2021) Evaluating the quality of websites of Iraqi universities using an index. *WDQI Al-Academy*, (102), 145-158.
9. Benevolo, C., & Spinelli, R. (2018). The quality of web communication by Italian tourist ports. *Tourism* (13327461), 66(1), 52–62.
- a. Tawala, Haiba, Salah El-Din, Shataha Hisham (2018), The Impact of Website Quality on Customer Satisfaction: A Case Study of Jumia's Website, A Study Presented to the International Conference on Modern Challenges of Marketing and Information and Communication Technology, Zayan Ashour University - Djelfa, Faculty of Economic, Commercial and Facilitation Sciences.
10. Abdul Khaleq, Yousra Hosni (2016), Public Relations Communication through the Foundation's Website: "The UAE Ministry of Interior as a Model", *Journal of Public Relations Research, Middle East*.
11. Hassan, Layla. (2016), the level of quality of ease of use of the website of Yarmouk University of Jordan from the point of view of experts and users of the site.
12. Firas Mohammed Al-Azza, Website Quality Standards and Classification, available on www.zuj.edu.jo/Arabic/pdf/Quality/study5.pdf