Educational Administration: Theory and Practice
2024, 30(9) 598 -610
ISSN: 2148-2403
https://kuey.net/

Research Article

An Analytical Study of the Quality of Saudi Banks' Websites

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Citation: Dr. Abdulhadi Mohammed Abdullah Al Mfleah Alkahtani, (2024) An Analytical Study of the Quality of Saudi Banks' Websites, *Educational Administration: Theory and Practice*, 30(9) 598 -610
Doi: 10.53555/kuey. v30i9.7861

ARTICLE INFO

ABSTRACT

This study aimed to analyze the quality elements of Saudi banks' websites through the model of website quality standards. Content analysis form comprising 58 questions that included several criteria related to the quality of ten (10) Saudi bank websites for 15 days from 1 August 2023 through 15 August 2023. Using the Google search engine, the content of the websites was assessed against the four-point quality criteria of content, organization, design, and ease of handling. Frequencies, percentages, arithmetic means, and standard deviations were obtained through statistical analysis. The results revealed that the quality of organizing Saudi banks' websites ranked highest at 92.2%. Quality of organizing websites' general average of 2.89 against a possible maximum score of 5 indicated an acceptable level of approval and registered the highest score for the dimensions of the standard (and logo), with an arithmetic average of 3.00.

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

Introduction

Following the advent of digital technologies, the banking sector has been keen to keep up 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. This is especially because the banking sector is highly competitive and plays an important role in the national economies of countries (Jayakumar et al., 2018). Any failure in the banking sector affects the development of the economy negatively because "Instability in the banking system can result in great damaging effects to real economic growth" (Huang et al., 2023, p. 693). This could explain why the banking sector exerts more effort to enhance customer relationship management through communication efficiency. This is often reflected in the development of banking services and meeting the needs of its customers (Hussein et al., 2024).

In this context, the communication practices of Saudi banks have diversified through various digital platforms including websites that are connected to applications (Aldowaihi et al., 2022). They have also expanded to virtual reality to achieve their strategic goals. The importance of communication through websites comes from the need for customers to obtain information in the digital age, quickly and effectively. Indeed, communication through websites provides an effective communication channel between banks and the general public although with a dedicated focus on customers (Gautam & Sah, 2023).

Quality websites enable customers to interact with the content provided, give feedback, make suggestions, and lodge complaints even as banks attract new customers. This underscores the importance of the role of communication efforts in banks, as they work to strengthen their position on the map of customer interest, meet their financial needs, and provide multiple banking services. Against this background, this study aims to evaluate the quality determinants of Saudi banks' websites based on content, organization, design, and ease of use. The rationale is to understand how Saudi banks utilize the advantages, capabilities, and roles provided by content-quality websites to achieve effective communication with their audiences. This goes hand-in-hand with the bank's efforts to increase its digital presence and to ensure that both current and prospective customers are constantly exposed to their advertising and media messaging (Obianime et al., 2022).

Importance of the Study

Previous research on bank websites (Islam et al., 2020; James & Inyang, 2022; Khan, 2021; Palazzo et al., 2020) underscores the significance of quality bank websites in enhancing communication across various aspects of banks. However, there are hardly any studies that focus on assessing the quality of bank websites except. While there are few studies that evaluate the quality of bank websites such as James and Inyang (2022), hardly are there similar studies in the context of the Saudi banking sector. This denotes a significant gap in scholarly and practical knowledge concerning the evaluation of the attributes of bank websites in Saudi Arabia. Thus, the results of this study could contribute to literature on the strengths and weaknesses of bank websites as important determinants of effective communication. To practice, studying the quality of Saudi bank websites could benefit bank managers and marketers to identify areas that require working on to enhance the effectiveness of bank communication and the achievement of the objectives of Saudi banks.

Problem Statement

Technological developments have posed new challenges to banking institutions with the emergence of numerous digital platforms (Ahmed & Sur, 2021). This has caused great concerns for banking institutions to communicate effectively with their customers, including through website channels. Without a clear understanding of the determinants related to the quality of Saudi banks' websites as exhibited in the quality of content, quality of organization, quality of design, and quality of ease of in operating.

Research Questions

1. What is the quality attributes of the websites of Saudi banks based on the website quality model?
2. What is the impact of the quality of Saudi banks' websites?
3. What are the strengths and weaknesses related to the quality of the websites of Saudi banks?

Research Objectives

The objectives of the current study are:

1. To analyze website quality elements of Saudi banks based on a website quality model.
2. To identify the strengths and weaknesses of Saudi banks' website.
3. To rank the website quality elements with respect to the quality of Saudi banks' websites.

Literature Review

Within the framework of identifying the variables related to the use of the organization's website, Yusuf et al. (2023) investigated the factors related to the use of Malaysian non-profit organization (NPO) websites, and their quality within the framework of its communication efforts to solicit donations. They collected 269 responses from frequent users of the NPO websites. After analyzing validity and reliability of the variables, the results revealed that only seven variables were relevant comprising 43 out of the 74 items. The results further indicated that information, system, quality of service, perceived ease of use, and trust are important for NPOs in order to meet website user satisfaction and influence their decision to donate (Yusuf et al., 2023).

Al-Kathiri (2022) evaluated the effectiveness of the elements of websites of a group of Saudi government ministries, as a reliable communication tool for building strategic relationships and achieving the goals of digital transformation in line with the Kingdom's Vision 2030. The study relied on a scientific model that identified five basic elements to measure website effectiveness. The most prominent result was that the effectiveness of the elements of the website content denoted the quality of the content. Additionally, the findings showed that most ministries' websites featured the elements of a specific effectiveness model for government agencies.

Herrada-Lores et al. (2022) analyzed 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 global competitiveness. The authors designed an instrument for measuring the quality level of websites, which they named the Internal Web Quality Evaluation Index (IWebQEI). They validated the IWebQEI using data collected from 104 international companies to verify whether there are differences in quality between media sites and e-commerce sites. The results showed that commercial companies had superior websites in terms of technical quality and content compared to media sites. E-commerce companies were found to be keen on the content quality dimension. In contrast, companies that use a media site focused more on the technical quality dimension (Herrada-Lores et al., 2022).

Alharmoudi and Ayad (2022) investigated how public relations agencies and departments affect the flow of news, journalism, and content quality across six press sites in the United Arab Emirates (UAE) based on Goffman's (1974) framing theory. Important variables that relate to publishing on digital platforms were selected and mixed methods were employed. The authors analyzed 587 articles drawn from six UAE presses quantitatively using a purposefully designed coding sheet and descriptively using SPSS. They also collected

qualitative interview data from nine (N= 9) UAE PR specialists, senior journalists, and managers in the fields of publishing, journalism, and PR It was found 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 (Alharmoudi & Ayad, 2022).

Al-Bashir (2022) evaluated the quality of websites and their relationship to managing the reputation of Sudanese companies. A sample of 400 electronic users was selected randomly and descriptive data analysis informed the results. The results showed 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) impact on the formation and management of the company's reputation among users and followers of its website. Additionally, a relationship between the levels of interaction of those in charge of the site with user comments (Al-Bashir AlNorani, 2022).

The study of Mousa (2021) was about evaluating the quality of websites of Iraqi universities using the Web Design Quality Index (WDQI). Based on a sample of six (6) university websites, descriptive ranking was performed to generate an evaluation metric. The results demonstrated the need for four universities to work on improving the quality of their websites. Additionally, the WDQI was found to be effective as a website quality evaluation tool for universities.

Benevolo and Spinelli (2018) compared the quality of 51 Italian tourist ports' websites with a group of standard ports in the Mediterranean and worldwide. They used the 2QCV3Q model (Mich et al., 2003; Mich et al., 2005), a multi-purpose quality assessment tool that contains six website quality dimensions of identity, usability, content, services, individuation, and management comprising varying indicators. The results indicated the need for Italian tourist ports' websites to improve, and particularly on the content and services' dimensions (Benevolo & Spinelli, 2018).

Tawala et al. (2018) examined the impact of the quality of an ecommerce website on customer satisfaction based on the three website quality dimensions of quality of information, system, and services. A sample of 190 individual website visitors and a questionnaire whose data were analyzed quantitatively were used. The findings showed that customer satisfaction positively affects customer website experience, which then leads to customer satisfaction with the website (Tawala et al., 2018). In India, a related quantitative study (Mittal et al., 2023) relied on survey data from 658 respondents and a 12-dimension web quality construct named Web Qual. The findings showed that website quality influence customer satisfaction significantly and this increases customer purchase intention in turn. Rahman and Hossain (2023) used online survey data and structural equation modeling (SEM) to investigate the website quality's influence on online compulsive buying behavior (OCCB) in online shopping context. Their findings confirmed that the quality of online shopping websites affects the usage of a credit card (UCC) and the online impulsive buying behavior (OIBB) of online shoppers thereby influencing OCCB positively.

Saleem et al. (2022) conducted a similar study in China on the impact of website quality, electronic word of mouth (eWOM), and customer satisfaction on online purchase intention based on the information, system, and service website quality dimensions. Using online survey data from 789 Chinese shoppers and structural equation modeling (SEM) for data analysis, the findings showed that all website quality dimensions impacted highly on eWOM and this subsequently affected consumer online purchase intentions positively (Saleem et al., 2022). In the Jordanian context, a related quantitative study by Aljabari et al. (2023) concluded that website quality, customer satisfaction, and customer trust impact on eWOM positively and this leads to increased purchase intention among customers.

Khaleq Yusra (2016) assessed the quality of the website of the UAE Ministry of Interior in descriptive studies using survey data based on a website quality assessment tool named, web gem. Assesses a set of website quality elements of content quality, organization quality, design quality, and ease-of-use. The study findings showed that the website quality of the UAE Ministry of Interior ranked highly in terms of content quality, design quality, and ease-of-use (Khaleq Yusra, 2016).

Theoretical Background

Various authors defined the term website differently although with numerous correlates in the definitions. For example, MacDonald (2006, p. 96) defines a website simply as "a collection of web pages located on a server" that is accessed through a uniform resource locators (URL). Sharma (2022) defined it as a collection of webpages that share one domain name and typically includes text, videos, and photographs for displaying information of a group or company. However, websites may also be owned by an individual and not necessarily a business entity or company, as explained by Mahto (2022) who defines it as a collection of interrelated and publicly accessible webpages that share on domain name and that is constructed and maintained by organizations, businesses, groups, or individuals with a view to achieving different objectives. Drawing on these definitions as a representation of many others, we defined a website as a set of interrelated web pages that are

located on the same domain and that display texts, images, audio, and video clips in consistency with a specific system, which aims to provide and display information and data about an entity or facility (individual or otherwise), so that it can be accessed publicly through a unique address (URL).

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 Saudi 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. The aim is to encourage the use of infrastructure and common applications and to raise the level of information exchange between government agencies with a view to enhance integration between them. In turn, this is supposed to enable and accelerate sustainable digital government transformation, and provide a better digital experience through unified platforms and applications. It is also meant to enhance digital experiences for all citizens and residents of the Kingdom of Saudi Arabia by enabling equal rights to easy and affordable access to digital government services. Accordingly, this enhancement is expected to help citizens to participate in consultations and decision-making processes actively and to enhance access to government portals and services.

Website Quality Evaluation

Jeong et al. (2003) have been credited for pioneering the concept/notion of website quality (Li et al., 2017; Rahman & Hossain, 2023). According to Jeong et al. (2003), website quality is the overall excellence or efficacy of a website in terms of transmission of intended messages to consumers and the target users of the said website. A customers' definition of website quality projects it as the assessments of consumers of the characteristics of a website that meet the needs of the consumer and represents the cumulative effectiveness of the website (Aladwani & Palvia, 2002). This definition is related to our recent description of website quality 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. Scholars have employed different tools for the evaluation of the quality of websites using different website quality evaluation tools. For example, the 2QCV3Q model (Mich et al., 2003; Mich et al., 2005), the WebQual™ model (Loiacono et al., 2012; Mittal et al., 2023), the WEBGEM (Khaleq & Hosni, 2016), the IWebQEI (Herrada-Lores et al., 2022), and the WDQI (Mousa, 2021). All these have been described in a previous section.

Dimensions of evaluating the quality of websites

The difference in the models for evaluating the quality of websites is evidently the number of dimensions that each of the website quality evaluation tools comprises. For example, Loiacono et al. (2012) defined the WebQual™ model, which comprised four dimensions about usability, ease-of-use, entertainment, and complimentary connection while Mittal et al. (2023) used the same WebQual model with 12 dimensions. However, the most prominent dimensions of these measures crystallize in the three elements of system quality, quality of information/content, and quality of service (Rahman & Hossain, 2023; Saleem et al., 2022). System quality comprises such sub-dimensions and aspects such as ease-of-access to the system, and capacity to meet user needs. It is about the extent to which the features of the website systems are adaptable, reliable, accessible, and responsive to your consumers or the website users (Chi, 2018) System quality is measured by a number of elements, including response time, ease-of-use, functionality, maintainability, usability, efficiency, reliability, and availability (Aggarwal, 2022). Quality of information/content expresses the measure of the value that users expect to gain from the website. It is represented in updating information, integrating it, and providing useful information coupled with the provision to compare various information/content on the website. According to Aggarwal (2022), information quality is simply the "value alleged by a customer of the output provided by a website" (p. 5). Saleem et al. (2022) described information quality in terms of the comprehensiveness of the web content, which enables consumers to perceive the information provided on the website. Chi (2018) listed understandability, security, extent of personalization, compactness, and relatedness for consumers. Quality of service alludes to the assistance that website users get online from the website management (Chi, 2018). It is the general evaluation by the website users of the services provided on the website. Quality of service is measured using several elements, including reliability, responsiveness, and interaction

Saudi Banks

There are 37 banks that are licensed to operate in the Kingdom of Saudi Arabia to provide banking services to individuals and companies such as current accounts, deposits, financing, credit cards, electronic services, money transfers, and others (Saudi Central Bank, 2024). Among these, a majority are foreign banks totaling to 23 while local banks and digital banks are 11 and 3 digital banks in total respectively. The Saudi Central Bank

is the official body responsible for monetary policy, money supply control and fiscal policy in the Kingdom of Saudi Arabia.

Study Design and Data Collection

A descriptive design was employed with a purposive process to gather, analyze, classify, and tabulate data concerning the prevailing circumstances of the Saudi banks' websites, the practices, trends, and processes involved to ensure making sufficient and accurate data interpretation (Calderon, 2006). Accordingly, focus was on finding data to inform the full and accurate details about the quality of the websites of Saudi banks. Specific criteria were defined for classifying and analyzing data about the quality and efficiency of the websites of Saudi banks. The rationale was to determine the extent to which each Saudi bank's website achieves its goal(s) of providing customers with adequate and accurate information and ensuring the achievement of interaction in general to ensure effective communication processes. Details of the study sample are in the next subsection.

Target Population and Study Sample

The target population for this study was all the websites of banks operating in Saudi Arabia including foreign ones, as registered by the Saudi Central Bank. However, a sample of 10 banks was selected based on their customer base size in the Kingdom. The evaluation criteria comprised four website quality dimensions (quality of content, quality of organization, quality of design, and quality of ease of operating) captured through 58 prompts. The content and quality of the websites of ten (N= 10) Saudi banks with the highest customer base in the Kingdom was analyzed as the study sample. Data were collected for a period of 16 days from August 1 to 15, 2023 using the Google search engine as the starting point and for website quality metrics. Upon collation of data, frequencies, percentages, arithmetic means, and standard deviations were generated to analyze the data after the analytical tool was subjected to various tests, as presented in the next section.

Tests to Verify the Authenticity of the Analytical Study Tool

Tests were conducted on the analytical study tool to ensure that the tool was a fit for conducting comprehensive evaluation of the Saudi banks' websites. The authenticity of the analytical tool was checked based on conformity and compatibility. The stability test was based on Holsti's (1969) method of interceder reliability.

Authenticity of the analytical study tool

This refers to 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% of the banks (equating to 2 websites) 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 in the analytical study sample.

Stability test

The stability of the analytical tool implies that similar results would be achieved whenever the tool is employed on the same units of analysis and the same content irrespective of the researcher(s) involved. In this study, stability of the analytical tool was ensured by working in collaboration another independent researcher.[1] The analytical sample used in the stability test comprised 20% of the banks. Holsti's (1969) equation of interceder reliability (see below), which denotes the variation in agreement between the coders by percentage, was employed.

$$PA_o = \frac{2A}{N1 + N2}$$

Where, PA_o is the extent to which the coders agree and expressed as a percentage, A is the number of cases in which the coders agree, and N1 and N2 represent the number of decisions that the coders have made respectively. The results yielded a 92% stability coefficient of the content analysis form thereby denoting a higher validity of the analytical tool that was used in this study.

Analysis and Results

Statistical Processing Methods

After completing the collection of analytical study data, the data were coded and entered into Microsoft Excel for initial data cleaning and processing before being coded and exported into the Statistical Package for the Social Sciences (SPSS) where the final analyses were performed. Simple frequencies and percentages, arithmetic means, and standard deviations were generated to inform the findings. This part comprises the most

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

important results related to the content analysis form, where the researcher applied the analytical study to a sample of 10 Saudi banks' websites over a two-week period (from August 1 2023 to August 15, 2023).

Quality of Content

The content quality of websites of Saudi banks revealed that the percentage of availability was 80% with a general average of 2.63 out of a possible highest score of 3.00 and an available approval level, as shown in Table 1. Accuracy, multilingualism, and retrieval ability ranked highest among the content quality dimensions with equal arithmetic averages of the highest possible score of 3.00 and available approval levels.

Relevance ranked second-highest with an arithmetic average of 2.80 and an available level of approval while coverage ranked third highest with an arithmetic average of 2.67 and an available level of approval.

Intellectual authority was next with an arithmetic average of (2.60) and an available level of approval, followed by responsibility with an arithmetic average of 2.55 and an available level of approval.

Table 1Descriptive statistics of the content quality of Saudi banks' websites

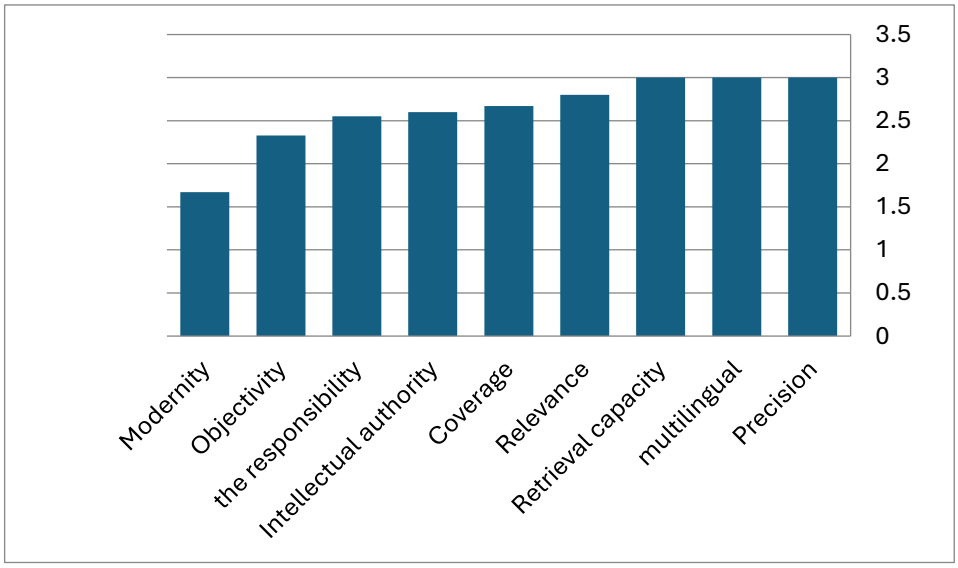
Variables	Phrases	Available		Fairly available		Unavailable		Arithmetic mean	Order
		as	%	as	%	as	%		
Modernity	X1	10	100					3.00	1
	X2					10	100	1.00	2
	X3					10	100	1.00	2
	Rate	33.3				66.7		1.67	Fairly available
Mulching	X4	10	100					3.00	1
	X5			10	100			2.00	2
	X6	10	100					3.00	1
	Rate	66.7		33.3				2.67	Available
Objectivity	X7	10	100					3.00	1
	X8					10	100	1.00	2
	X9	10	100					3.00	1
	Rate	66.7				33.3		2.33	Fairly available
Accuracy	X10	10	100					3.00	1
	X11	10	100					3.00	1
	X12	10	100					3.00	1
	X13	10	100					3.00	1
	X14	10	100					3.00	1
	Rate	100						3.00	Available
Relevance	X15	5	50			5	50	2.00	2
	X16	10	100					3.00	1
	X17	10	100					3.00	1
	X18	10	100					3.00	1
	X19	10	100					3.00	1
	Rate	90				10		2.80	Available
Multilingualism	X20	10	100					3.00	1
	X21	10	100					3.00	1
	Rate	100						3.00	Available
Responsibility	X22	10	100					3.00	1
	X23	10	100					3.00	1
	X24	10	100					3.00	1
	X25	1	10			9	90	1.20	2
	Rate	77.5				22.5		2.55	Available
Intellectual Power	X26	10	100					3.00	1
	X27	10	100					3.00	1
	X28					10	100	1.00	2
	X29	10	100					3.00	1
	X30	10	100					3.00	1
	Rate	85				20		2.60	Available
	X31	10	100					3.00	1

Retrieval Capability	X32	10	100					3.00	1
	Rate	100						3.00	Available
Content Quality	Rate	80		3.1		16.9		2.63	Available

Content objectivity recorded an arithmetic average of 2.33 with a fairly available approval level to rank only higher than modernity, which had the lowest arithmetic average of 1.67 and a fairly available approval level. The availability of a dimension is computed from the indicators that represent the dimension of accuracy, which comprise the indicators X10, X11, X12, X13, and X14. These accuracy indicators mean that the diverse website content is written clearly and it is free of linguistic, scientific, and typographical errors. The indicators represent the dimension of multilingualis, which is up to 16 languages, and that the website caters to the linguistic needs of the different cultures of diverse users. The retrieval ability indicators of X31 and X32 address the ease of retrieving information on the website and the availability of more than one entry point for informationa retrieval entrance is linked to retrieve information.

It was observed that the websites of Saudi banks achieved availability approval on the objectivity dimension to some extent because they did not allow for views on their topics. In terms of the modernity dimension the level of approval was available to some extent because they lacked clear dates of when web content was updated and/or that the news on the site was not updated periodically. This puts to question the extent to which Saudi banks are keen on the quality of the content posted on their websites. Accordingly, the researcher recommends that the public relations and communications departments of Saudi banks pay more attention to the quality of content, especially in the dimensions of novelty and objectivity. It was also noticed that banks did not exhibit interest in updating topics and news related to banks consistently. Figure 1 below is a graphical illustration of the content quality dimensions of the Saudi banks websites in ascending order of scores.

Figure 1 An illustration of the dimensions of the content quality standard in the websites of Saudi banks



Quality of Web Design

As shown in Table 2, the quality of web design of the websites of Saudi banks, the percentage total of availability was 80.6% with a general average of 2.68 and an available level of approval. The text ranked first place with an arithmetic average of 3.00 and an available level of approval. Gravity ranked second-highest (video, audio, and image), with an arithmetic average of 2.60, and an available approval level while color came was third place with the lowest arithmetic average of 2.25 and a fairly available approval level.

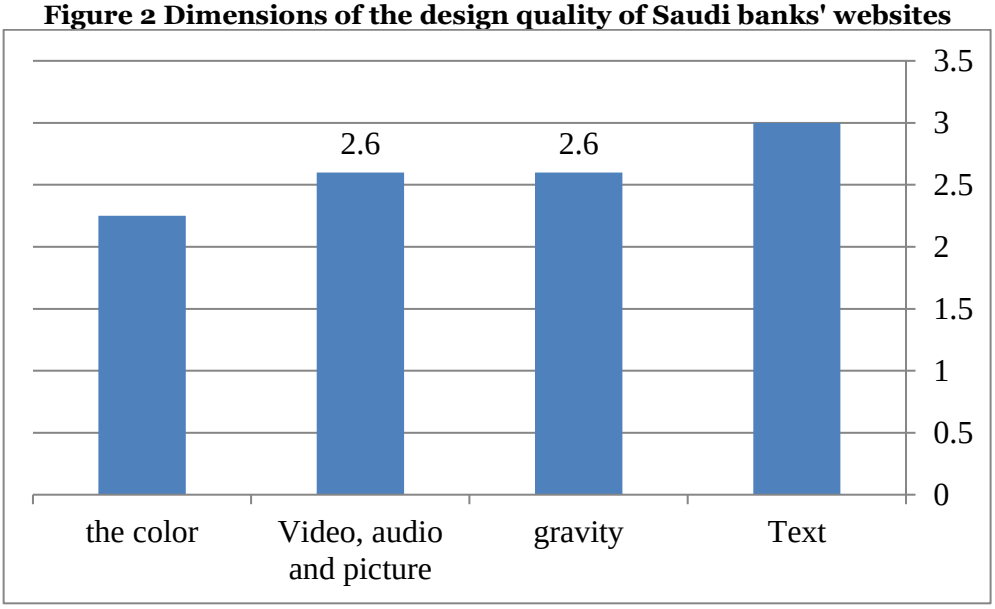
Table 2 Descriptive statistics of quality of web design of Saudi banks

Variables	Phrases	Available		Fairly available		Unavailable		Arithmetic mean	Order
		as	%	as	%	as	%		
Gravity	X33	7	70	2	20	1	10	2.60	1
	Rate	70		20		10		2.60	Available
Color	X34			10	100			2.00	2
	X35	10	100					3.00	1
	X36	10	100					3.00	1
	X37					10	100	1.00	3
	Rate	50		25		25		2.25	Fairly available

Video, Audio & Video	X38	10	100					3.00	1
	X39	10	100					3.00	1
	X40	10	100					3.00	1
	X41	5	50			5	50	2.00	2
	X42	5	50			5	50	2.00	2
	Rate	80				20		2.60	Available
Text	X43	10	100					3.00	1
	X44	10	100					3.00	1
	X45	10	100					3.00	1
	X46	10	100					3.00	1
	X47	10	100					3.00	1
	X48	10	100					3.00	1
	X49	10	100					3.00	1
	Rate	100						3.00	Available
Design quality	Rate	80.6		7		12.4		2.68	Available

The text dimension was based on the indicators (X43 through X49), which indicate that the entire website uses one font in different sizes, the titles are distinguished from other information by font size, there is legibility ease with proper spacing and clarity of paragraphs. The indicators also referred to the appearance of text before the image so that the user reads during loading and that the navigation columns do not hide a large part of the page. Based on these results, it was noteworthy that the websites of Saudi 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 website to suit the user's preference. Figure 2 provides an ordered graphical representation of the dimensions of the website quality of design dimensions of Saudi banks.

Figure 2 Dimensions of the design quality of Saudi banks' websites



Quality of Organizing

The standard of quality of organizing on the websites for Saudi banks recorded a percentage total of availability of 92.2% with a general average of 2.89 and an available level of approval, as shown in Table 3. As for the ranking of the indicators, the links and links and logo indicators ranked first place with both recording the maximum possible arithmetic averages of 3.00. Consistency was second place with an arithmetic average of 2.85 and an available approval level. Lastly, index as an indicator of quality of organizing ranked third place with the lowest arithmetic average of 2.65 and an available approval level.

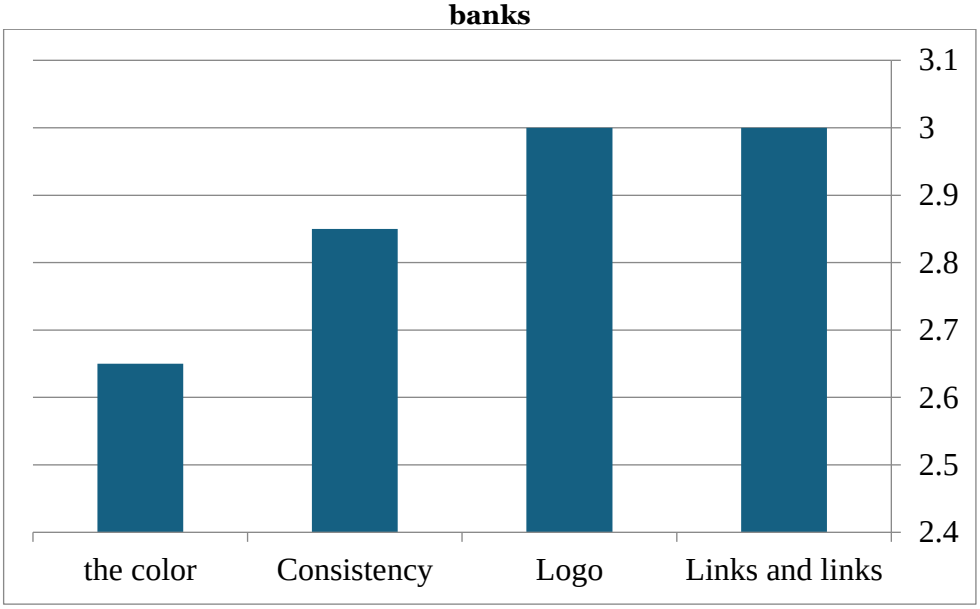
Table 3 Descriptive statistics of quality of organizing of Saudi banks' websites

Variables	Phrases	Available		Fairly Available		Unavailable		Arithmetic mean	Order
		as	%	as	%	As	%		
Index	X50	9	90			1	10	2.80	1
	X51	7	70	1	10	2	20	2.50	2

	Rate	80		5		15		2.65	Available
Consistency	X52	10	100					3.00	1
	X53	7	70	3	30			2.70	2
	Rate	85		15				2.85	Available
Links & Links	X54	10	100					3.00	1
	X55	10	100					3.00	1
	X56	10	100					3.00	1
	Rate	100						3.00	Available
Logo	X57	10	100					3.00	1
	X58	10	100					3.00	1
	Rate	100						3.00	Available
Quality of organization	Rate	92.2		4.5		3.3		2.89	Available

The indicators that represent the dimension of links (X54 through X56) imply that the respective website contains links that help the user to navigate through all website pages, that there is a suitable site map or links on each page so that the user can move to any other page within the site, and that the user can tell the current page that they are browsing by showing its full address. The logo indicators (X58 and X57) imply that the website bears the logo of the Saudi bank at a prominent place on all website pages. Figure 3 shows the ordered ranking of the indicators of the website quality dimensions of organizing standard websites of Saudi banks.

Figure 3 Ranking of the dimensions of the quality standard of organizing websites of Saudi banks



Quality of Ease of Dealing

The overall percentage of availability of the quality dimension of ease of dealing the websites of Saudi banks was 61.25% with an overall arithmetic average of 2.64 and an available level of approval (see Table 4 below). As for the order of the indicators of the quality of ease of dealing, ease of use ranked first place with an arithmetic average of 3.00 and an available level of approval. Interactive features with an arithmetic average of 2.70 and an available level of approval was second highest. At third place was reliability with an arithmetic average of 2.40 and an available level of approval. Adaptation according to need ranked lowest with an arithmetic average of 2.00 and a level of approval of available to some extent, as shown in Table 4.

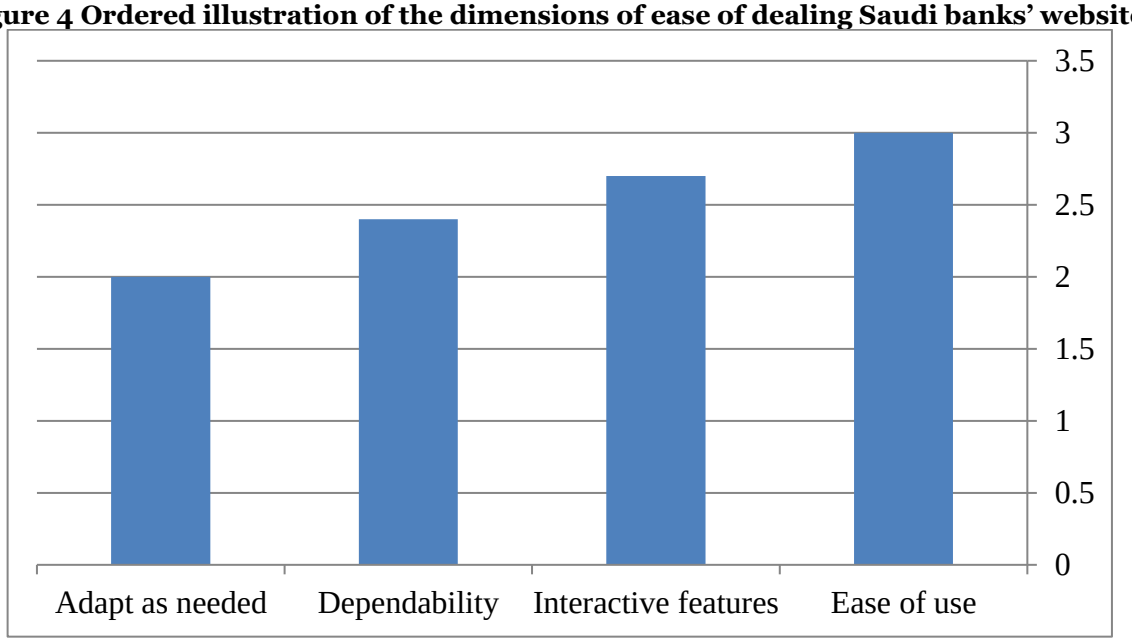
Table 3 Descriptive statistics of the of ease of dealing quality dimension of saudi banks' websites

Variables	Phrases	Available		Fairly available		Unavailable		Arithmetic Mean	Order
		as	%	as	%	as	%		
Ease of use	X59	10	100					3.00	1
	X60	10	100					3.00	1
	X61	10	100					3.00	1
	X62	10	100					3.00	1
	Rate	100						3.00	Available
	X63	10	100					3.00	1

Interactive Features	X64	9	90			1	10	2.80	2
	X65	2	20			8	80	1.40	3
	X66	10	100					3.00	1
	X67	10	100					3.00	1
	X68	10	100					3.00	1
	Rate	85				15		2.70	Available
Adapt as needed	X69			10	100			1.00	1
	Rate			100				2.00	Fairly available
Reliability	X70	10	100					3.00	1
	X71	10	100					3.00	1
	X72	10	100					3.00	1
	X73					10	100	1.00	3
	X74			10	100			2.00	2
	Rate	60		20		20		2.40	Available
Quality of dealing	Rate	61.25		30		8.75		2.64	Available

The indicators of the dimension of ease of use (X59 through X62) denote the characterization of the websites in terms of easy access to all their pages, the way they are used, and also the ease of downloading information from them. From the results, the researcher noted that the websites of Saudi banks achieved 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 needed by users comprehensively. Figure 4 is an arrangement of the dimensions of the quality standard of ease of dealing Saudi banks' websites in order of the lowest-ranking to the highest-ranking dimension.

Figure 4 Ordered illustration of the dimensions of ease of dealing Saudi banks' websites



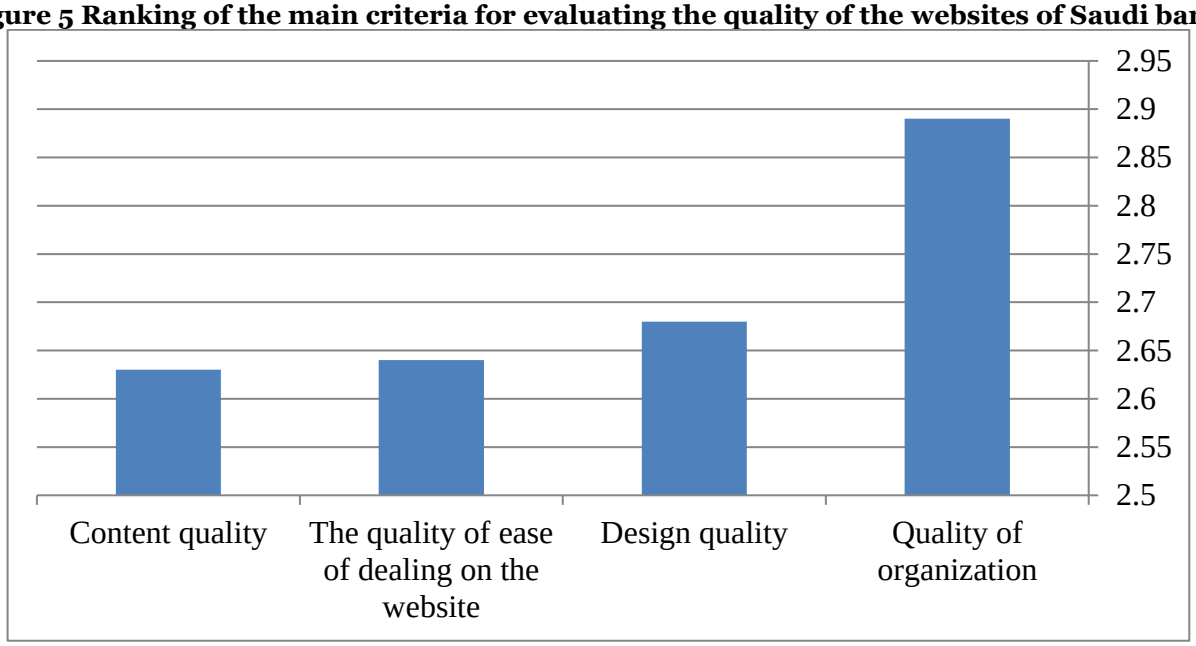
Overall Quality

The main criteria for research to evaluate the quality of the websites of Saudi banks was deduced from the results of the dimensions of quality of content, quality of web design, quality of organizing and quality of ease of dealing of Saudi banks' websites. As shown in Table 5 and further ordered in Figure 5, the results showed that the standard of quality of organizing had the highest arithmetic mean of 2.89 (SD= 0.195). Quality of web design recorded the second-highest arithmetic mean of 2.68 (SD= 0.118). Ease of dealing on the website with an arithmetic mean of 2.64 (SD= 0.070) quality of content with an arithmetic mean of 2.63 (SD= 0.032) ranked the third and fourth respectively.

Table 4 Descriptive statistics on the overall quality of Saudi websites

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

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



Summary of Findings Results

Saudi banks' websites rank highest in availability of the content quality and the dimensions of the standard of accuracy, multilingualism, and retrieval ability. The results put to question the extent to which the websites of Saudi banks are objective because they do not allow the audience to express views on topics on the website. Further, the postmodernity of the websites is questionable mainly because they lack the date showing when content was updated and that news was rarely updated periodically.

The web design of the websites of Saudi banks ranks significantly high. The websites of Saudi banks in the color could do better 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 users' preferences. The quality of organizing on Saudi banks' websites ranked highly and this could possibly explain the reported ease of dealing on the websites. Concerning adaptation, the websites of Saudi banks did not adapt to the need of the beneficiary as to provide the information that users need.

The results pertaining to the ranking of the main criteria for evaluating the quality of the websites of Saudi banks revealed that the quality of the organization ranked highest and was followed by the design, the ease of dealing on the website, and content quality respectively.

Recommendations for Further Research

Based on the results, it is recommended that future research considers the development of a model for the quality of websites and their relationship to the reputation of Saudi banks. Future research could also investigate the role that quality of web design plays the formation of the PR and corporate identity of banks in Saudi Arabia and beyond. Further testing is needed to validate the indicators of evaluating the quality of websites in Saudi banks.

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