The Role of the Quality of Electronic Services in Achieving Users Satisfaction "A Field Study on Small and Medium Enterprises General Authority in the Kingdom of Saudi Arabia"Monsha'at"

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Abstract

Quality has become a primary necessity in service provision since it represents the needs and desires of users and beneficiaries of those services. Due to the dilemma of measuring the quality of services because the quality of service is an intangible thing that cannot be easily measured unless we survey the perspectives of users of the service towards what they expect from the service and what is perceived from the actual service. Therefore, there is difficulty in satisfying users with respect to the service provided since they have a variety of wishes and needs that differ from a person to another. Accordingly, this study aimed to examine the role of the quality of e-services of *The General Authority for Small and Medium Enterprises (Monshaat*) platform in satisfying entrepreneurs in the Kingdom of Saudi Arabia. In order to attain the objectives of the study, a set of hypotheses were designed and tested through a set of statistical methods. The study sample included 224 users, selected as a simple random sample. According to the results of this study, all the determinants of the quality of e-services (reliability, security, credibility, responsiveness, competence, tangibility, and communication) have their own roles in achieving satisfaction from the users' view of the e-services provided to them. The results of the study revealed that there exists a strong positive relationship between the determinant of security and satisfaction of entrepreneurial users, in addition to a moderately positive relationship between the rest of the determinants of the quality of electronic services and user satisfaction. The results also showed that the determinants of the quality of e-services are not available as required by the *General Authority for Small and Medium Enterprises (Monshaat*) under study. Furthermore, the results of the study showed that the members of the study sample were moderately satisfied with the electronic services provided to them, due to the lack of full availability of the determinants of the quality of electronic services. Accordingly, the researcher has come up with a set of recommendations related to improving the quality of *Monshaat* platform services provided by the General Authority for Small and Medium Enterprises in the Kingdom of Saudi Arabia, with the aim of enhancing satisfaction levels among Monshaat platform entrepreneurs. One of the most prominent recommendations of the study is that organizations that seek to achieve high user satisfaction of their electronic services through the provision of high-quality electronic services and the development of a deliberate plan consisting of the seven determinants (mentioned above) for the quality of electronic services.

1. Introduction

Saudi Arabia's Vision 2030 has shown great interest in the SME sector as one of the strongest drivers of economic growth and competition in the world. To translate this vision,

the General Authority for Small and Medium Enterprises (Monshaat) was established to focus on all aspects of the SME sector via supporting innovation, facilitating business processes, enabling growth, developing capacities and creating suitable employment opportunities for citizens by supporting entrepreneurship in the Kingdom.

The quality of services provided by organizations has become an inevitable necessity that is becoming increasingly important as the needs, desires and expectations of users of the service are evolving. As a result, the organization's ability to satisfy those needs, desires and expectations should increase, as well. From this standpoint, the quality of services is no longer merely conforming to the pre-defined technical specifications but extends to include the desires and requirements of customers.

The General Authority for Small and Medium Enterprises, like all other organizations, is influenced by all developments in the current era. It has encountered a number of challenges in its target segments. Such challenges include satisfaction of service users of entrepreneurs and providing services that fulfill their current and future needs and aspirations in the light of the vision of the Kingdom of Saudi Arabia 2030, with focus on the levels of satisfaction towards the services provided to them and thus meet the needs and requirements of customers and earn the users' confidence and satisfaction.

The first theme: the scientific methodology of the study:

1.1 Study Problem

In light of the changing economic realities, the relationship between the organization's ability to provide services tailored to the evolving and changing needs of users is closely linked. Therefore, the General Authority for Small and Medium Enterprises should operate and provide its services in light of the belief that the ability to provide high quality services leads to promoting the satisfaction of these services' users. Therefore, the elements of user satisfaction depend on the services provided to them being able to meet the needs and desires of entrepreneurial users.

Several scientists and researchers have identified the determinants of service quality in several models and theories. Parasuraman, Malhotra and Zeithaml, 2005, developed a seven-component model known as (E-S-QUAL) to keep pace with developments in the world of service delivery and to suit specifically the nature of e-services as follows: reliability, security, credibility, responsiveness, competence, tangibility, and communication

In this study, the researcher will measure the level of satisfaction of entrepreneurial users with the electronic services provided through these determinants. The subject of the study can be formulated in the following question:

What is the role of the quality of MONSHAAT's platform services represented by: (reliability, security, credibility, responsiveness, merit, tangibility, communication) in achieving the satisfaction of entrepreneurial users in Saudi Arabia?

1.2 Proposed model

A proposed study model was designed based on the seven determinants mentioned earlier, as illustrated in Figure (1)

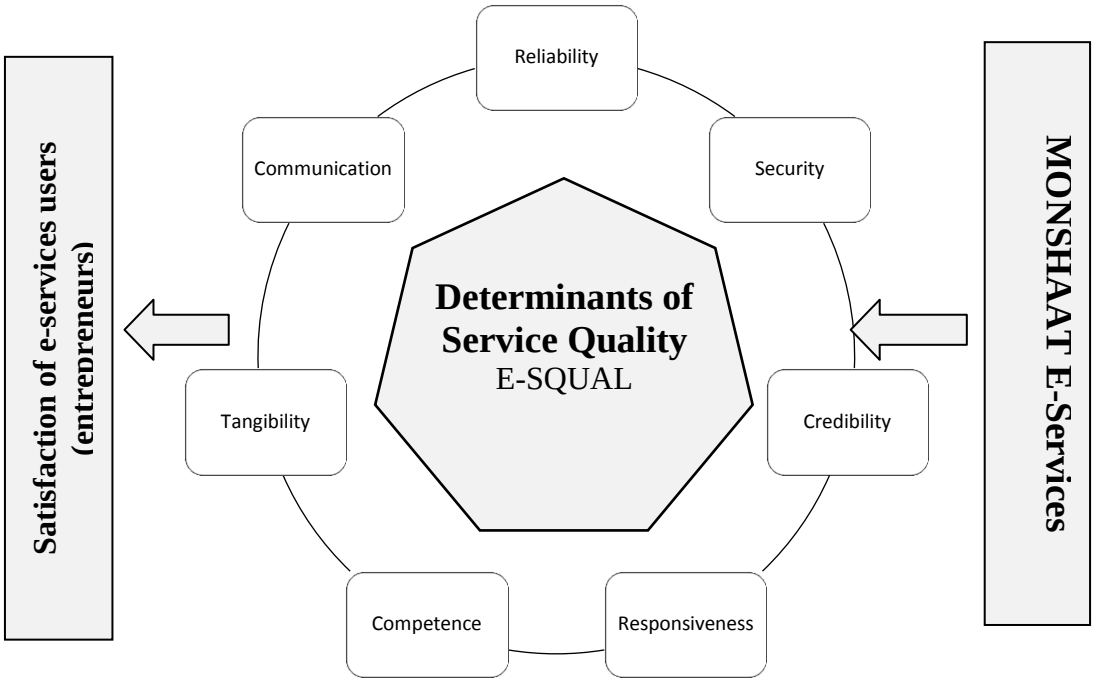

Figure (1): A proposed study model

1.3 Objectives of the Study

The main objectives of the study are as follows:

Identifying the role of the quality of e-services provided by the Small and Medium Enterprises in achieving the satisfaction of entrepreneurial users with the services provided to them by identifying:

- The role of reliability in the electronic services of Monshaat platform in achieving user satisfaction.
- The role of security in the electronic services of Monshaat platform in achieving user satisfaction.
- The role of credibility in the electronic services of Monshaat platform in achieving user satisfaction.
- The role of responsiveness in the electronic services of Monshaat platform in achieving user satisfaction.
- The role of competence in the electronic services of Monshaat platform in achieving user satisfaction.
- The role of tangibility in the electronic services of Monshaat platform in achieving user satisfaction.
- The role of communication in the electronic services of Monshaat platform in achieving user satisfaction.

1.4 The significance of the study

The significance of the study can be determined through the following elements:

1. Identifying the extent to which the determinants of the quality of electronic services contribute to the satisfaction of users of electronic services;
2. Achieving excellence in the field of electronic services through paying more attention to the quality of electronic services, which entails reaching the highest levels of satisfaction of users of electronic services.
3. Highlighting the importance and role of the application of the concept of quality services of Monshaat platform; to ensure the highest levels of satisfaction among entrepreneurial users.
4. Due to the importance of the General Authority for Small and Medium Enterprises and its major role in achieving the progress and development of society and the State, the significance of this study is crystal clear through the objectives the research is seeking to achieve. This shall lead to enhancing the potential of The General Authority for Small and Medium Enterprises towards attaining its objectives through developing its electronic services in accordance with the desires and needs of users. This shall positively be reflected on increasing the internal efficiency and effectiveness of The General Authority for Small and Medium Enterprises by simplifying procedures, and promoting coordination and integration among other organizations, with the aim of providing top-notch e-services, which would lead to shorten time, effort and cost incurred by the state.

1.5 Study hypotheses

Based on the study problem, the study hypotheses are formulated as follows:
The main hypothesis:

There is a statistically significant relationship between the determinants of the quality of e-services represented by: (reliability, security, credibility, responsiveness, competence, tangibility, and communication) and the achievement of user satisfaction.

This main hypothesis is subdivided into the following sub-hypotheses:

- There is a statistically significant relationship between the reliability of MONSHAAT platform services and user satisfaction.
- There is a statistically significant relationship between the security in MONSHAAT platform services and user satisfaction.
- There is a statistically significant relationship between the credibility in MONAHAT platform services and user satisfaction.
- There is a statistically significant relationship between the responsiveness in MONSHAAT platform services and user satisfaction.
- There is a statistically significant relationship between the competence in MONSHAAT platform services and user satisfaction.
- There is a statistically significant relationship between the tangibility in MONSHAAT platform services and user satisfaction.
- There is a statistically significant relationship between the communication in MONSHAAT platform services and user satisfaction.

1.6 Study Procedures:

The study procedures include describing the population and sample of the study, its limits, and data collection methods with the presentation of the statistical tools adopted in analyzing the data and extracting the results.

(A). Limits of the Study

- Temporal boundaries: Second Quarter of 1440 AH- 2019 AD
- Spatial boundaries:

Branches of the General Authority for Small and Medium Enterprises in different regions of Saudi Arabia.

(B.) Study population and sample:

The study population is determined by entrepreneurs utilizing e-services of MONSHAAT platform in Saudi Arabia. The researcher selected a simple random sample of entrepreneurs from different regions of the Kingdom, where (300) questionnaires were distributed, recovered and validated for their appropriateness for statistical analysis. Only (224) questionnaires were found valid for statistical analysis.

1.7 Data Collection Tools

Based on the nature of the data to be collected and the methodology adopted in the study, the researcher found that the most suitable tool to achieve the objectives of the study is the questionnaire because of the lack of basic information related to the subject as published data.

Likert's 5-point scale was used where (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree. Each response is given a relative importance. The questionnaire consisted of (41) paragraphs distributed on the seven determinants of e-service quality.
Statistical Methods and Indicators Used in the Study

The data were analyzed using a set of statistical indicators and with the help of SPSS20.

- Arithmetic mean and standard deviation of determinants of the quality of e-services were calculated in relationship with the levels of satisfaction of users.
- Pearson correlation coefficient test was utilized to determine the relationship between each determinant of the quality of e-services in achieving user satisfaction.

2. The Applied Framework of the Study

Specifying the sample size:

To determine the size of the sample to be taken from the target community, the researcher will use the American Association Approach using the following formula:

$$n = \frac{X^2 \times N \times K(1-K)}{[\delta(N-1) + X^2 \times K(1-K)]}$$

The researcher applied the previous equation at the level of confidence of (95%) and obtained the appropriate minimum size of the sample equal to (200) individuals. Due to the researcher's desire in representing the study population on a larger scale, 300 questionnaires were distributed. After sorting out and preparing the questionnaires for analysis, it was found that 224 questionnaires are valid for analysis. This is because the number of questionnaires valid for analysis exceeded the minimum number of questionnaires required for the subject of the study.

2.1 Study tool reliability

To verify the internal consistency and reliability of the statements of the axes of the questionnaire, Cronbach's alpha was used as shown in Table 1:

Table (1): Reliability of study tool and axes

Axes	Number of paragraphs	reliability coefficient
First Axe: reliability	6	0.912
Second Axe: Security	6	0.89
Third Axe: Credibility	6	0.933
Fourth Axe: Responsiveness	5	0.924
Fifth Axe: Competence	6	0.941
Sixth Axe: Tangibility	6	0.882
Seventh Axe: Communication	6	0.871
Overall reliability of the study tool	41	0.907

From Table (1) it is obvious that the value of Cronbach's alpha of the reliability of the study tool was (0.907), which means that the measurement tool measures what it is supposed to measure. It is also highly reliable, which qualifies it to be an appropriate and effective measurement tool for this study.

2.2 Basic Data Analysis

In this section, the attitudes of the study sample about each of the study's determinants are as follows:

The first determinant: reliability of services offered by MONSHAAT platform:

Table (2) shows the responses of the study sample towards the reliability of services offered by MONSHAAT platform:

Table (2): Respondents 'Response to the Specific Reliability in Monshaat Platform Services

Statement No.	Statement	Arithmetic mean	standard deviation	Degree of Approval
1	MONSHAAT platform provides you with all the historical, current or future electronic services you need.	3.55	0.77	average
2	MONSHAAT platform provides you services free of problems and errors and on time without disruption or delay and high quality.	2.48	0.84	average
3	MONSHAAT Platform is keen to solve the problems you face about e-services provided to you easily and promptly.	2.67	0.87	weak
4	MONSHAAT platform provides you with the necessary support for e-services efficiently.	2.64	0.91	weak

Follow Table (2): Respondents 'Response to the Specific Reliability in Monshaat Platform Services

Statement No.	Statement	Arithmetic mean	standard deviation	Degree of Approval
5	MONSHAAT platform provides you with tips and guidance in choosing the e-service appropriate to the nature of your demand.	3.90	0.91	high
6	MONSHAAT platform provides you with comprehensive information about e-services.	3.56	0.88	average
Total average score		**3.19**		**average**

**(1 – less than 2.8) weak agreement, (2.8 – less than 3.6) average agreement, (3.6 – 5) high agreement.

According to Table (2), there exists an average degree of agreement with regard to reliability since the arithmetic mean reached (3.19). It also shows that statement (MONSHAAT) platform provides you with tips and guidance in choosing the e-service appropriate to the nature of your demand) received the highest degree of agreement as its arithmetic mean got (3.90). on the other hand, the statement (MONSHAAT platform provides you with the necessary support for e-services efficiently) got the lowest arithmetic mean with (2.64).

2.3 The second determinant: Security in services of Monshaat platform

Table (3) shows the responses of the study sample towards security in the services of Monshaat platform:

Table (3): Respondents of the study sample regarding security determinant in Monshaat Platform Services

Statement Number	statement	arithmetic mean	standard deviation	degree of agreement
1	You feel reassured in dealing with Monshaat platform electronically.	3.54	0.75	Average
2	Monshaat platform has high security capabilities in providing the service electronically without any risks or hacking threats.	3.68	0.84	High
3	Your information will be treated by Monshaat platform with strict confidentiality using advanced electronic security mechanisms to protect user data.	3.80	0.90	High
4	Monshaat platform is keen to ensure that your communication channels are secure and confidential.	3.41	0.87	Average
5	There exist several electronic ways to pay for the services of Monshaat platform using the alternative banking channels of the bank such as telephone banking, internet and ATM.	3.83	0.93	High
6	Your electronic payment methods for Monshaat platform services are reliable and secure.	3.82	0.88	High
Total average score		**3.68**		**High**

**(1 – less than 2.8) weak agreement, (2.8 – less than 3.6) average agreement, (3.6 – 5) high agreement.

It is obvious from Table (3) that there exists a fairly high degree of agreement with regard to security with an arithmetic mean of (3.68). It also shows that the statement (There exist several electronic ways to pay for the services of Monshaat platform using the alternative banking channels of the bank such as telephone banking, internet and ATM) received the highest agreement score (3.83), while the lowest score went to the statement (Monshaat platform is keen to ensure that your communication channels are secure and confidential) with (3.41).

3.4 The third determinant: Credibility of Monshaat Platform Services

Table (4) shows the responses of the study sample with respect to credibility of Monshaat Platform Services:

Table (4): Responses of the study sample with respect to credibility of Monshaat Platform Services

statement No.	statement	arithmetic mean	standard deviation	degree of agreement
1	I feel the credibility of Monshaat platform in the implementation of its services electronically	3.55	0.80	average
2	For me, electronic services of Monshaat are trusted.	3.61	086	High
3	Monshaat platform keeps its electronic promises.	3.47	1.00	average
4	Electronic services provided to you by Monshaat Platform are accurate and reliable.	3.41	1.06	average
5	The e-services provided by the Monshaat platform match your actual needs.	3.44	0.93	average
6	Monshaat platform adopts the rules and regulations related to business processes through its electronic services.	3.79	0.92	high
total average score		**3.54**		**average**

**(1 – less than 2.8) weak agreement, (2.8 – less than 3.6) average agreement, (3.6 – 5) high agreement.

It is crystal clear from table (4) that there exists a medium degree of agreement for the credibility since its arithmetic mean is (3.54). Also, it is obvious that the statement (Monshaat platform observes the rules and regulations related to business processes through its electronic services) received the highest degree of agreement with (3.79) while the lowest arithmetic mean score went to (Electronic services provided to you by Monshaat Platform are accurate and reliable) with (3.41).

2.5 The fourth determinant: Responsiveness in the services of Monshaat Platform:

Table (5) shows the responses of the study sample with respect to responsiveness in the services of Monshaat Platform:

Table (5): Responses of the study sample with respect to responsiveness in the services of Monshaat Platform

statement no.	statement	Arithmetic mean	standard deviation	degree of agreement
1	Monshaat Platform continuously strives to help you solve the problems you encounter while providing its electronic services.	3.82	0.88	high
2	Monshaat Platform responds to your needs at any time and without interruption during working hours.	3.73	0.87	high
3	The Management of Monshaat Platform is interested in responding to your complaints, inquiries and suggestions submitted electronically.	3.55	0.94	average
4	The electronic services of Monshaat platform are responsive to the service you require.	3.45	0.97	average
5	Monshaat Platform provides you with a guide when providing e-services in order to speed up the service provision.	3.32	0.93	average
total average score		**3.57**		**average**

**(1 – less than 2.8) weak agreement, (2.8 – less than 3.6) average agreement, (3.6 – 5) high agreement

Table (5) illustrates that there exists a medium degree of agreement with respect to responsiveness as the arithmetic mean is (3.57). Furthermore, it is obvious that the statement (Monshaat Platform continuously strives to help you solve the problems you encounter while providing its electronic services) received the highest degree of high agreement with arithmetic mean of (3.82), while the lowest arithmetic mean went to the statement (Monshaat Platform provides you with a guide when providing e-services in order to speed up the service provision) with (3.32).

2.6 The fifth determinant: Competence in the services provided by Monshaat Platform

Table (6) shows the responses of the study sample with respect to competence in the services of Monshaat Platform

statement no.	statement	Arithmetic mean	standard deviation	degree of agreement
1	Monshaat Platform has high efficiency and effectiveness in providing services electronically.	3.27	0.74	average
2	Monshaat Platform provides you with highly sophisticated and specialized skills.	3.46	0.91	average
3	Monshaat Platform is keen to provide its electronic services to you optimally.	3.07	0.85	average
4	Monshaat Platform has the ability to infer and deduce some of your e-service needed without repeating the service request.	3.57	0.81	average
5	Monshaat Platform has full ability to complete the service procedures required by you.	3.69	0.85	High
6	Monshaat Platform offers you its electronic services through multiple channels adapted to the nature of the service and your nature as a user.	3.66	0.94	High
total average score		**3.45**		**average**

**(1 – less than 2.8) weak agreement, (2.8 – less than 3.6) average agreement, (3.6 – 5) high agreement

Table (6) shows the responses of the study sample with respect to competence sample with respect to responsiveness in the services of Monshaat Platform

It is clear from Table (6) that there exists a medium degree of agreement with regard to the competence where the arithmetic mean was (3.45). The statement (Monshaat Platform has full ability to complete the service procedures required by you)received the highest degree of agreement as its arithmetic mean was (3.69) while the lowest arithmetic mean score went to the statement (Monshaat Platform is keen to provide its electronic services to you optimally) as it scored (3.07).

2.7 The Sixth Determinant: Tangibility in the services provided by Monshaat Platform:

Table (7) shows the responses of the study sample with respect to tangibility in the services of Monshaat Platform

Table (7): responses of the study sample with respect to tangibility in the services of Monshaat Platform

statement no.	statement	Arithmetic mean	standard deviation	degree of agreement
1	Design of e-services of Monshaat Platform is suitable for your needs.	3.70	0.89	high
2	Monshaat Platform uses modern and suitable technological equipment and devices.	3.61	0.85	high
3	the interior design of e-services provides you with easy and convenient use.	3.56	0.97	average
4	E-services of Monshaat Platform are suitable and easily accessible.	3.69	0.92	high
5	Monshaat Platform is keen on continuously updating its electronic services.	3.48	1.03	average
6	Monshaat Platform provides audiovisual clips that show you how to use e-services in detail.	3.39	0.96	average
Total average score		**3.57**		**average**

**(1 – less than 2.8) weak agreement, (2.8 – less than 3.6) average agreement, (3.6 – 5) high agreement

It is clear from table (7) that there exists a medium degree of agreement with regard to tangibility since its arithmetic mean was (3.57). Also, the statement (Design of e-services of Monshaat Platform is suitable for your needs) received the highest arithmetic mean score of (3.70), whereas the statement ((Monshaat Platform provides audiovisual clips that show you how to use e-services in detail) scored the lowest arithmetic mean of (3.39).

2.8 The Seventh Determinant: Communication in the services provided by Monshaat Platform

Table (8) shows the responses of the study sample with respect to communication in the services of Monshaat Platform

Table (8) Responses of the study sample with respect to communication in the services of Monshaat Platform

statement no.	statement	Arithmetic mean	standard deviation	degree of agreement
1	Monshaat Platform has the ability to interact with you interactively and electronically.	2.09	0.85	weak
2	Monshaat Platform informs you fully with what to do when receiving the service electronically.	2.54	0.89	weak
3	Monshaat Platform ensures that you understand what is required from you.	3.45	0.98	average
4	Monshaat Platform will contact you electronically when new electronic services are offered.	3.38	0.80	average
5	Publications and announcements of e-services provided by Monshaat Platform are enough.	3.84	0.88	high
6	Monshaat Platform provides the necessary mobile notifications, email and interactive information services.	4.05	0.82	high
total average score		3.22		average

**(1 – less than 2.8) weak agreement, (2.8 – less than 3.6) average agreement, (3.6 – 5) high agreement

It is clear from Table (8) that there exists a medium degree of agreement with regard to the determinant of communication since its arithmetic mean score was (3.22). It is also obvious that the statement Monshaat Platform provides the necessary mobile notifications, email and interactive information services) received the highest arithmetic mean score of (4.05) whereas the lowest arithmetic mean score went to the statement of (Monshaat Platform has the ability to interact with you interactively and electronically) as it scored (2.09).

3. Testing study hypotheses

The main hypothesis:

There is a statistically significant relationship between the determinants of the quality of e-services represented by: (reliability, security, credibility, responsiveness, competence, tangibility, and communication) and the achievement of user satisfaction.

(A) First sub-hypothesis

- There is a statistically significant relationship between the reliability of MONSHAAT platform services and user satisfaction.

Table (9): Pearson Correlation Coefficient (R) for exploring the relationship between reliability and user satisfaction

Variable	Pearson Correlation Coefficient (R)	Significance level	Hypothesis result
Reliability	0.741	0.001	accepted

According to Table (9), there exists rather a strong positive relationship between reliability and user satisfaction as the correlation coefficient was (R=0.741) and significance level as (α=0.001). This indicates that there exists a statistically significant relationship between reliability and satisfaction of entrepreneurial users. Therefore, this hypothesis is accepted.

(B) Second Sub-Hypothesis

- There is a statistically significant relationship between the security in MONSHAAT platform services and user satisfaction.

Table (10): Pearson Correlation Coefficient (R) for exploring the relationship between security and user satisfaction

Variable	Pearson Correlation Coefficient(R)	Significance level	Hypothesis result
Security	0.747	0.000	accepted

According to Table (10), there exists rather a strong positive relationship between security and user satisfaction as the correlation coefficient was (R=0.747) and significance level as (α=0.000). This indicates that there exists a statistically significant relationship between security and satisfaction of entrepreneurial users. Therefore, this hypothesis is accepted.

(C) Third Sub-Hypothesis

- There is a statistically significant relationship between the credibility in MONAHAT platform services and user satisfaction.

Table (11): Pearson Correlation Coefficient (R) for exploring the relationship between credibility and user satisfaction

Variable	Pearson Correlation Coefficient(R)	Significance level	Hypothesis result
Credibility	0.885	0.001	Accepted

According to Table (11), there exists rather a strong positive relationship between credibility and user satisfaction as the correlation coefficient was (R=0.885) and significance level as (α=0.001). This indicates that there exists a statistically significant relationship between credibility and satisfaction of entrepreneurial users. Therefore, this hypothesis is accepted.

(D) Fourth Sub-Hypothesis

- There is a statistically significant relationship between the responsiveness in MONSHAAT platform services and user satisfaction.

Table (12): Pearson Correlation Coefficient (R) for exploring the relationship between responsiveness and user satisfaction

Variable	Pearson Correlation Coefficient (R)	Significance level	Hypothesis result
Responsiveness	0.622	0.005	Accepted

According to Table (12), there exists rather a strong positive relationship between responsiveness and user satisfaction as the correlation coefficient was (R=0.622) and significance level as (α=0.005). This indicates that there exists a statistically significant relationship between responsiveness and satisfaction of entrepreneurial users. Therefore, this hypothesis is accepted.

(E) Fifth Sub-Hypothesis

- There is a statistically significant relationship between the competence in MONSHAAT platform services and user satisfaction.

Table (13): Pearson Correlation Coefficient (R) for exploring the relationship between competence and user satisfaction

Variable	Pearson Correlation Coefficient(R)	Significance level	Hypothesis result
Competence	0.727	0.00	Accepted

According to Table (13), there exists rather a strong positive relationship between competence and user satisfaction as the correlation coefficient was (R=0.727) and significance level as (α=0.000). This indicates that there exists a statistically significant relationship between competence and satisfaction of entrepreneurial users. Therefore, this hypothesis is accepted.

(F) Sixth Sub-Hypothesis

- There is a statistically significant relationship between the tangibility in MONSHAAT platform services and user satisfaction

Table (14): Pearson Correlation Coefficient (R) for exploring the relationship between tangibility and user satisfaction

Variable	Pearson Correlation Coefficient (R)	Significance level	Hypothesis result
tangibility	0.625	0.002	Accepted

According to Table (14), there exists rather a strong positive relationship between tangibility and user satisfaction as the correlation coefficient was (R=0.625) and significance level as (α=0.002). This indicates that there exists a statistically significant relationship between tangibility and satisfaction of entrepreneurial users. Therefore, this hypothesis is accepted.

(G) Seventh Sub-Hypothesis

- There is a statistically significant relationship between the communication in MONSHAAT platform services and user satisfaction.

Table (15): Pearson Correlation Coefficient (R) for exploring the relationship between communication and user satisfaction

Variable	Pearson Correlation Coefficient(R)	Significance level	Hypothesis result
Communication	0.744	0.002	Accepted

According to Table (15), there exists rather a strong positive relationship between communication and user satisfaction as the correlation coefficient was (R=0.744) and significance level as (α=0.002). This indicates that there exists a statistically significant relationship between communication and satisfaction of entrepreneurial users. Therefore, this hypothesis is accepted.

4. Results and recommendations

4.1 Results

The results of the study revealed that there exists a difference in the responses and the degree of agreement among the study sample (as users of MONSHAAT platform services) on the determinants of the quality of e-services provided by the General Authority for Small and Medium Enterprises as follows:

1. The results of the main hypothesis of the study revealed that there exists a strong positive relationship between the seven determinants of the quality of e-services and achieving user satisfaction. This means that the process of influence is mutual between the determinants of the quality of e-services and achieving user satisfaction. Also, it entails that the availability of the seven determinants of the quality of e-services leads to attaining high satisfaction among entrepreneurial users by the General Authority for Small and Medium Enterprises.
2. With regard to reliability in the services of Monshaat platform, it achieved a medium degree of agreement, as the total average of the reliability statements reached (3.19). Thus, the attitudes of the study sample members are moderately positive towards the reliability determinant. The researcher attributes this to the fact that, although the platform provides advice and guidance in selecting the e-service appropriate to the nature of the user, there exists some lack of reliability. For instance, there exists lack of information offered by MONSHAAT about its e-services, difficulty in addressing the problems encountering users regarding the offered e-services, in addition to some errors and problems in the e-services provided to the user. Other problems include disrupting or delaying some services; which reduces the quality and efficiency of e-services of the platform.
3. With regard to security in the services of Monshaat platform, it achieved a high degree of agreement, as the overall average of the security statements was (3.68). Thus, the attitudes of the sample of the study were highly positive towards the security determinant. The research attributes this to the feeling of reassurance among the study sample in dealing with Monshaat platform. This is in addition to the fact that the platform has high security capabilities in the provision of the service electronically without risks or hacking threats. This is because user information is treated confidentially using advanced electronic security mechanisms, along with providing multi-payment methods of electronic payment services fees though the use of alternative channels of banking services, such as telephone banking, Internet and ATM, which reinforced the sense of security among the study sample.
4. With regard to credibility in the services of Monshaat platform, it achieved a medium degree of agreement, as the overall average of the statements of credibility was (3.54), thus the attitudes of the sample of the study are moderately positive towards the determinant of credibility. The researcher attributes this to that fact that in spite that Monshaat Platform adopts and abides by the regulations and rules governing business procedures with regard to its e-services offered to the user and its ability to earn the users' confidence, there exist some deficiencies in the provision of credibility. For instance, some electronic services provided to the user from Monshaat platform are inaccurate and do not match their actual needs. This is in addition to the lack of compliance on the part of Monshaat in terms of its promises towards the user electronically. This has led the platform to lose its sense of credibility among users with regard to implementing his services electronically.

5. With regard to the responsiveness in the services of Monshaat platform, it has achieved a medium degree of agreement, as the overall average of responsiveness statements was (3.57), and thus the attitudes of the sample of the study are moderately positive towards the determinant of responsiveness. The researcher attributes this to the fact that despite Monshaat Platform seeks to assist the user in solving the problems encountered during the provision of the e-service and to respond to the needs of the user at any time and without interruption during official working hours, there exist some deficiency in providing responsiveness. For instance, there is a failure of the General Authority for Small and Medium Enterprises to respond to complaints, inquiries and suggestions submitted by users electronically, slow responsiveness to the electronic service requested by the user, in addition to the lack of a guide when providing electronic services in order to speed up the service, thereby reducing the sense of responsiveness for the user.
6. With regard to the competence in the services of Monshaat platform, it achieved a medium degree of agreement. The total average of competence statements was (3.45) and thus the attitudes of the sample of the study are positive towards the determinant of competence. The researcher attributed this to the fact that despite Monshaat platform's ability to finishing the procedures required for the service required by the user and the provision of his e-services through multiple channels adapted to the nature of the service and the nature of the user, there exist deficiencies in providing competence. Lack of deducing and inferring the user needs of e-services without repeat the service request, along with its lack of specialized and highly skilled personnel are among the key examples. This in turn leads to a decline in the level of competence of service electronically.
7. With regard to the tangibility in the services of Monshaat platform, it achieved a medium degree of agreement. The total average of tangibility statements was 3.57 and thus the attitudes of the sample of the study are moderately positive towards the determinant of tangibility. The researcher attributes this to the fact that despite the appropriateness of designs of Monshaat Platform e-services with the needs of users in addition to utilizing modern and appropriate technological equipment and devices, and easy access to e-services, there exists a lack of tangibility. Weakness in the process of continuous development and updating of e-services, and the complexity of the internal design of services along with the limited video and audio clips that depict the user how to use the electronic services in detail are among the examples of deficiencies. This leads to the difficulty and complexity of user access to electronic services.
8. With regard to communication in the services of Monshaat platform, it achieved a medium degree of agreement as the overall average of the statements of communication achieved (3.22). Thus, the attitudes of the members of the study sample are moderately positive towards the determinant of communication. The researcher attributes this to the fact that although the sufficiency of announcements and advertisements on the e-services offered by Monshaat Platform and offering mobile phone notifications, email service and necessary interaction information, there exists a lack of communication, the General Authority for Small and Medium Enterprises is suffering from some deficiencies: weakness in the ability to interact with the user effectively and electronically. Also, the user is not well informed of what he is supposed to do when receiving an e-service, in addition the General Authority for Small and Medium Enterprises does not adopt any electronic communication to make sure that the users fully understand what is required and to provide new services. This limits the effectiveness of communication between the user and Monshaat platform.

9. Based on the results of the statistical analysis of the study, it was found that the determinants of the quality of e-services are not available in the manner necessary to achieve high satisfaction among entrepreneurial users.

4.2 Recommendations

1. The key objective of this study is to identify the role of the quality of e-services provided by the General Authority for Small and Medium Enterprises in achieving the satisfaction of entrepreneurs. The results of the study revealed that the satisfaction of users is attained through the provision of high quality electronic services. Accordingly, the General Authority for Small and Medium Enterprises, which seeks to achieve satisfaction among the users of its e-services, must develop a deliberate plan consisting of the seven determinants we have outlined in the study to realize the quality of e-services by following these steps:

   A. Providing reliability in electronic services through:

   - Providing all the historical, current or future electronic services needed by the user.
   - Providing top notch electronic services free of problems and errors and on time without disruption or delay.
   - Solving the problems encountering the user with regard to the e-services provided so as to be easily offered.
   - Providing the necessary support for electronic services with high efficiency.
   - Providing advice and guidance in the selection of e-service appropriate to the nature of the user request.
   - Providing comprehensive information on electronic services offered by the Monshaat platform to the user.

   B. Providing security in electronic services through:

   - Reassuring the user about the electronic platform.
   - Providing a high security environment to provide the service electronically without risks or hacking threats.
   - Dealing with user information in strict confidentiality using advanced electronic security mechanisms to protect user data.
   - Safeguarding and keeping the confidentiality of user communication channels.
   - Diversifying electronic methods for payment of service charges, using alternative banking channels such as telephone banking, internet and ATMs.
   - Providing a secure environment to ensure the security of electronic payment methods for fees for services provided by Monshaat Platform.

C. Providing credibility in electronic services through:

- Implementation of e-services with complete credibility.
- Enhancing user confidence through the e-services provided.
- Commitment to fulfill promises to the user electronically.
- Ensuring the accuracy and reliability of electronic services provided to the user by Monshaat platform.

- Matching the actual user needs with the electronic services provided by the Monshaat platform.
- Benchmarking the electronic services provided to the user with the regulations and laws related to business procedures.

D. Providing competence in electronic services through:

- Providing electronic services efficiently and effectively.
- Providing e-services with high and specialized skills.
- Optimization of electronic services.
- The General Authority for Small and Medium Enterprises infer the user needs of electronic services without the user repeating their request of the service.
- Completing the procedures for the service required by the user efficiently.
- Providing e-services through multiple channels adapted to the nature of the service and the nature of the user.

E. Providing responsiveness in electronic services through:

- Assisting the user in solving the problems encountered during the provision of e-service.
- Responding to user needs at any time and without interruption during working hours.
- Paying attention to respond to complaints, inquiries and suggestions of the user submitted electronically.
- Giving quick response to the electronic service requested by the user.
- Providing a guide in the provision of electronic services in order to speed up the service.

H. Providing tangibility in electronic services through:

- Designing electronic services suitable for user needs.
- Adopting an interior design providing easy and convenient use of electronic services.
- Utilizing modern and appropriate technological equipment.
- Facilitating user access to e-services.
- Adopting ongoing upgrading and development of electronic services.
- Providing video and audio clips that show the user how to use the electronic services in detail.

I. Providing communication in electronic services through:

- Adopting interactive interaction with the user electronically.
- Fully informing the user of what to do when receiving the service electronically.
- Ensuring that the user understands what is required of him / her when receiving an e-service.
- Communicating with the user electronically when providing new electronic services.
- Providing publications and announcements of electronic services provided by the Monshaat platform.
- Offering the necessary mobile notifications, e-mail and information services to the user.

2. This study focused on the non-technical, applied part of the quality of e-services, without addressing the technical aspects necessary for the quality of services. It is necessary for organizations providing all the technical requirements in terms of plans, procedures, programs, tools, infrastructures and technical expertise prior to providing the seven determinants of e-service quality mentioned in this study. This is in order to provide all the necessary requirements to provide high-quality electronic services that are both integrated and of high quality whether technically or non-technically. This point could serve as a prelude for future studies in the field of this study.

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