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Customer Satisfaction towards the Quality of Offered E-Banking Services Features: Quantitative Study on Mobile Banking Service in Egypt

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Abstract

this quantitative research explores customer satisfaction with the quality of the mobile banking services offered in Egypt. The study evaluates the performance of the mobile banking service regarding five dimensions: reliability, usability, security, inclusivity, and responsiveness. The data was collected through an electronic five-point Likert scale questionnaire from current customers of the National Bank of Egypt (NBE), Commercial International Bank (CIB), and Banque Misr, with an age limit between 20 and 75 years old. A sample size of (N=385) was calculated using Cochran's formula for the current undetermined population. The data from the collected valid responses were then analyzed to test the research proposed hypotheses and validate the research questions. The research analysis indicated that, at a 0.05 significance level, each independent dimension of mobile banking positively influences customer satisfaction; consequently, all tested hypotheses were accepted, demonstrating that customer satisfaction is significantly affected by the quality of the mobile banking service offered.

Keywords: mobile banking dimensions, reliability, usability, security, inclusivity, responsiveness, customer satisfaction, SERVQUAL.

Introduction

Mobile banking has emerged as a crucial technology that has swiftly gained market share in the Egyptian banking sector as a component of banks' self-service platforms (Fintech); yet, the banking industry confronts considerable uncertainty concerning investments in modern banking technologies. Banks ought to investigate the various aspects that may affect customer preference for traditional versus digital banking, perhaps resulting in improved predictions for industry growth (Kamel & Hassan, 2003).

Researchers have commenced empirical investigations on the correlation between mobile banking service quality and customer satisfaction, although the findings seem inconclusive. Some researchers concluded that there was a correlation between the quality of mobile banking service features and customer satisfaction (Hussien & Abd El Aziz, 2013; Moraru & Duhnea, 2018), while others clarified that there was no correlation and that customers' reasons for refusing mobile banking were concerns about fraud or financial loss (El Badrawy et al., 2012; Hussein & Saad, 2016; Mahfouz & Khourshed, 2016).

Many researchers used the service quality model (SERVQUAL), as modified by Parasuraman et al. (1985) and Parasuraman et al. (1988), to investigate the magnitude and direction of the relationship between the quality of mobile banking services given and customer satisfaction. The scale of this study includes five dimensions: reliability, usability, inclusivity, security, and responsiveness, which are found to be essential in determining the impact of mobile banking service quality on customer satisfaction.

According to Al-Azzam (2015), customer service is defined as the extent to which services meet the demands or expectations of the client. Successful businesses understand the value of customer relationship management (CRM), which is defined as a method in which customers collaborate with the organization to cultivate organization-customer relationships through a set of strategies, methodologies, processes, software, and systems to retain existing customers, attract new ones, and build profitable relationships with customers by meeting customer demands (Aghdaie & Faghani, 2012). As a result, researching the impact of service quality on customer satisfaction becomes necessary to give service providers constructive insights into meeting client expectations.

Nafei (2016), Shared (2019), and Morsi (2023) used the model to examine the mobile banking services available in the Egyptian banking industry and discovered a positive and substantial association across all service quality characteristics.

This research may benefit the banking industry's management, research and development (R&D), customer service, and information technology (IT) departments.

Research Problem (GAP)

The bank customers in Egypt struggled to use their bank's mobile banking service because they felt insecure and afraid of fraud and financial loss, such as declined transactions and payment refund periods, as well as concerns about the service user interface, which resulted in them avoiding adopting the service; thus, bank management recognized that the service's retention benchmark had been decreased. The specific issue was that the top management of the three banks was unaware of how the quality of the given service affected their customers' happiness with service performance. As a result, there is a knowledge gap due to a lack of assessment of the quality of mobile banking services offered in Egypt based on usability, credibility, inclusivity, and security, as well as their impact on customer satisfaction and whether the service is in progress or declining based on bank users' experiences.

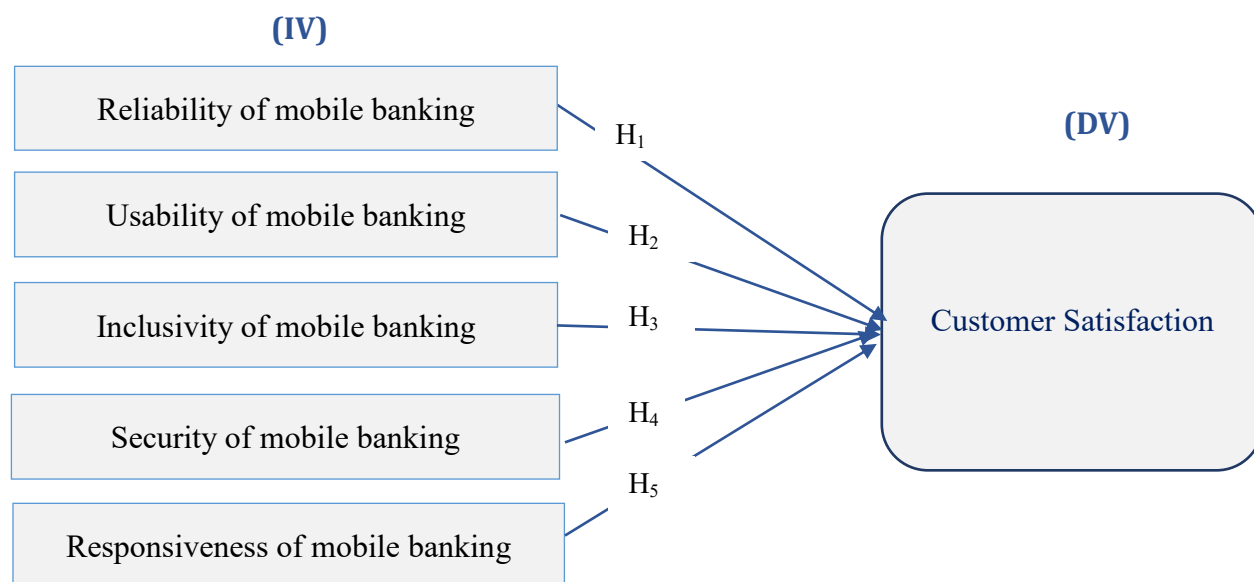
Egypt's banking sector includes government, private, joint capital (Egyptian/Arab), Arab, and foreign banks. Most of these banks offer the most popular mobile banking features, such as checking account statements, balances, and loans; transferring between different bank accounts; following up on credit cards; requesting new debit/credit cards; paying bills; applying for or redeeming certificates of deposit; and locating the nearest branch or ATM. In terms of tier 1 capital and assets, three Egyptian banks made the list of the ten leading African banks: National Bank of Egypt (NBE) was first, Banque Misr came in second, and Commercial International Bank (CIB) was among the most notable (First Bank, 2024).

The purpose of this study is twofold: first, to validate the relationship between the quality of mobile banking features and customer satisfaction, and second, to look at numerous factors that could be improved to meet customer expectations. Defining the following problem statement: "What is the impact of mobile banking service quality on customer satisfaction about this service in the Egyptian banking industry? A case study on NBE, Bank Misr and CIB"

Methodology

A descriptive correlational research methodology with a positivisim quantitative paradigm was applied to study customer satisfaction of three Egyptian banks: the National Bank of Egypt (NBE), Commercial International Bank (CIB), and Banque Misr with the offered mobile banking service. The operationalization is validated using factor analysis and correlation with relevant criteria. Relationships are tested using regression analysis. The findings indicate that the relationship between mobile banking and consumer satisfaction depends on the quality of its usability, reliability, inclusivity, security, and responsiveness. The study contributes to mobile banking research by introducing a new, validated scale and defining how the quality of mobile banking services influences user satisfaction. The research variables could be defined using the following conceptual framework, as shown in Figure (1).

Figure 1: Research Conceptual Framework



Source: Developed by the Researcher

Research sample, population, data collection, and data analysis tools

The research will take place in Egypt, where the Egyptian banking industry is the environment and the customers of the three banks: the National Bank of Egypt (NBE), Commercial International Bank (CIB), and Banque Misr, who have an active MB account by the date of this research, are the research unit of analysis and with an age limit between 20 and 75 years old.

A sample size of (N=385) was calculated using Cochran's formula for the current undetermined population, calculated as follows:

$$n_0 = \frac{z^2 p q}{e^2}$$

Such that

n_0 : Sample size

z : The corresponding value of a certain confidence level

p : An estimated proportion of the population

q : (1 – p)

e : Margin of error (Desired level of precision)

Given that:

Assuming that 50% of the population is an appropriate sample and for a confidence level = 95% with $\pm 5\%$ the margin of error, the corresponding z -coefficient from the Z table is 1.96. Hence, the sample size could be calculated as follows:

$$n_0 = \frac{(1.96)^2 * 0.5 * (1 - 0.5)}{(0.05)^2} \cong 385 \text{ individuals}$$

For data collection, an electronic questionnaire will be used to gather opinions. The questionnaire is organized into three pieces. The first pertains to the respondent's demographic profile, which assures he is one of the intended respondents. The second component consists of twenty-eight questions on a five-point Likert scale that

examine customers' input on the five quality dimensions of mobile banking services. The final portion consists of three questions on a five-point Likert scale that assesses customers' overall satisfaction with mobile banking services.

For data analysis, the research questionnaire follows a five-point Likert scale to measure the attitude of respondents towards the offered MB service with categorical data. Hence, to analyze this data, the scale might be coded as follows: 1 = strongly disagree, 2 = disagree, 3 = uncertain, 4 = agree, and 5 = strongly agree. The data resulting from the five-point Likert scale are ordinal, discrete data with a limited range; these properties violate the parametric tests, and the use might be more adequate. However, Norman (2010) argued that examining parametric tests like the t-test, f-test, Pearson correlation, regression, .. etc. to analyze the ordinal data gives more robust and accurate results than the nonparametric tests, even with their violation of statistical assumptions of normality. So, in line with Norman (2010), the resulting ordinal data will be examined using parametric tests. To become operative, the following equations should be applied to convert the ordinal discrete data into a continuous normally distributed one, as follow:

$$\text{Range} = \text{Maximum value} - \text{Minumum value} \\ = 5 - 1 = 4$$

$$\text{Class Length} = \frac{\text{Range}}{\text{Likert Scale length}} = \frac{4}{5} = 0.8$$

Thus, a step of 0.8 would covert Likert scale data from discrete data to continuous data as follows:

<i>Likert Option</i>	<i>Range of mean value</i>	<i>Performance</i>
<i>Strongly Disagree</i>	<i>From 1.00 to 1.80</i>	<i>Impoverished</i>
<i>Disagree</i>	<i>From 1.81 to 2.60</i>	<i>Poor</i>
<i>Uncertain</i>	<i>From 2.61 to 3.40</i>	<i>Moderate</i>
<i>Agree</i>	<i>From 3.41 to 4.20</i>	<i>Good</i>
<i>Strongly Agree</i>	<i>From 4.21 to 5.00</i>	<i>Excellent</i>

Research Hypotheses

The following set of hypotheses was tested to address the research questions depending on the study topic and objectives.

H₁: A positive significant relationship between the **quality of mobile banking services** offered in the Egyptian banking industry and **customer satisfaction** is valid.

H₂: A significant impact of the **quality of mobile banking services** offered in the Egyptian banking industry on **customer satisfaction** is valid.

H_{2.1}: The **reliability** of mobile banking services offered in the Egyptian banking industry **significantly impacts** customer satisfaction.

H_{2.2}: The **usability** of mobile banking services offered in the Egyptian banking industry **significantly impacts** customer satisfaction.

H_{2.3}: The **inclusivity** of mobile banking services offered in the Egyptian banking industry **significantly impacts** customer satisfaction.

H_{2.4}: The **security** of mobile banking services offered in the Egyptian banking industry **significantly impacts** customer satisfaction.

H_{2.5}: The **responsiveness** of mobile banking services offered in the Egyptian banking industry **significantly impacts** customer satisfaction.

Research Analysis

To test the proposed hypotheses, the following suggested data analysis might be applied to the data obtained from the questionnaire:

- *Checking data consistency and validity:* Examining Judge validity (Face validity) and the internal consistency validity.
- *Checking data reliability:* Examining Cronbach's Alpha coefficient for all variables
- *Analyzing the sample according to the demographic Information:* Frequencies & percentage.
- *Descriptive statistics*
 - Calculate the frequency & percentage of the research sample according to the demographic information.
 - Calculate each dimension's mean (average) and standard deviation (dispersion).
- *Pearson Rank Correlation and Multiple Regression:* To provide an overview of the relative importance of the various predictors and verify the research hypotheses.
 - *Correlation Coefficient:* Indicates the correlation strengths and direction of the **relation** between the dependent variable and each one of the independent variables.
 - *Regression Coefficient:* Indicates the **impact** of the independent variables on the dependent one. Some analyses must be validated before calculating the regression coefficients including multicollinearity, normality, linearity, and autocorrelation. Hence, the regression analysis will be applied:
 - Regression Model, the effect of all dimensions on CS (at once)
 - Partial regression coefficients (β) to test the impact of each dimension
 - Simple regression to test the effect of each dimension

Subsequently, the aforementioned analysis procedure will be conducted to confirm the hypotheses or reject them using Statistical Package for Social Science (SPSS) – version 26.

Results and Discussion

To rationalize the questionnaire phrases and determine the psychometric qualities of the study instrument for validity, two methods were used: judge validity (also known as face validity) and internal consistency validity on an exploratory sample of thirty (30) customers. For judge validity, a letter outlining the research problem, objectives, questions, and questionnaire initial copy was sent to a group of knowledgeable judges from the School of Business Administration in different Universities with a response (one) judge replying with some observations regarding the parameters' appropriateness to measure, clarity, soundness of language, and appropriateness of response classes, these observations supported reaching the questionnaire with its final form. While regarding internal consistency validity, Pearson correlation was used on an exploratory sample of thirty (30) customers, calculating the Pearson correlation coefficient between each parameter's degree and the total degree of the dimension to which it belongs at a significance level (0.05), resulting in positive and statistically significant results for all parameters across all dimensions.

The following step of the analysis was to test the data reliability by calculating the Alpha-Cronbach coefficient to validate the significant correlation between the variance and the items to evaluate the instrument's reliability. Cronbach's alpha coefficient results ranged from 0.84 to 0.96, all of which are high and indicate that the study tool has a high degree of stability and the data is considered to be consistent and reliable.

After the validity and reliability of the study tool were verified, a sequence of statistical techniques was applied to the base sample of 385 customers (the targeted sample size) to validate the suggested hypotheses. These statistical methods were run using the Statistical Package for Social Sciences (SPSS, version 26.0).

To answer the research questions, a descriptive analysis was performed on the collected responses, calculating the mean which computes the average responses to a given variable that is translated into the corresponding Likert scale choice and standard deviation which indicates how much the answers deviate from the mean. The analysis revealed that the banks offered a satisfactory level of quality of mobile banking service regarding its inclusivity, an appropriate degree of service usability and responsiveness that could be boosted, a reasonable level of service reliability needs to be enhanced, and an unsatisfied level of service security that must be improved. However, customers perceived service quality to be middling and falling short of their needs and expectations.

To verify the acceptance of the first hypothesis (H_1), Pearson correlation analysis was applied to indicate the relationship strength and direction between the quality of mobile banking services offered in the Egyptian banking industry and customer satisfaction. The analysis outcomes indicated that the reliability of mobile banking service has the strongest positive relation with customer satisfaction with $r = 0.608$. The remaining four dimensions indicated a positive moderate relation with Pearson correlation coefficients of (0.343, 0.399, 0.319, 0.375) for usability, inclusivity, security, responsiveness, and customer satisfaction, respectively. The overall mobile banking service indicates a positive correlation with customer satisfaction with a 0.566 coefficient at the 0.05 significant level. This implies that as mobile banking services grow, so does customer satisfaction, and vice versa. *Thus, the first hypothesis is accepted.*

Before validating the second hypothesis (H_2) using the multiple regression model as it indicates the impact of the independent variables on the dependent one, some analyses must be validated to examine the data convenience before starting the regression analysis, these tests include multicollinearity, normality, linearity, and autocorrelation.

& **Multicollinearity**

Multicollinearity occurs when two or more independent variables exhibit a high degree of correlation, making it challenging to ascertain the distinct contributions of each independent variable to the dependent variable as independent variables should be independent of each other. Tolerance and variance inflation factor (VIF) statistics were used to check for multicollinearity, the findings indicated a non-multicollinearity effect as follows:

Table 1: Multicollinearity Analysis

Regression Model	Multicollinearity Analysis	
	Tolerance statistics	VIF
Reliability	0.906	1.104
Usability	0.662	1.511
Inclusivity	0.804	1.244
security	0.923	1.084
responsiveness	0.726	1.377

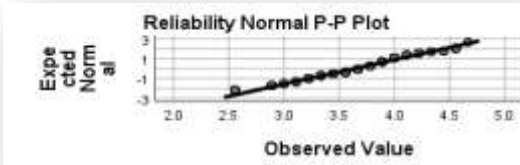
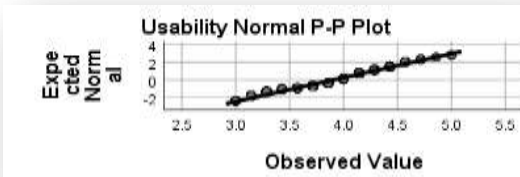
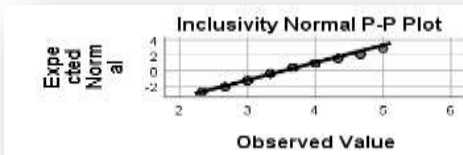
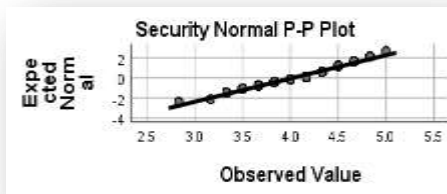
& **Linearity**

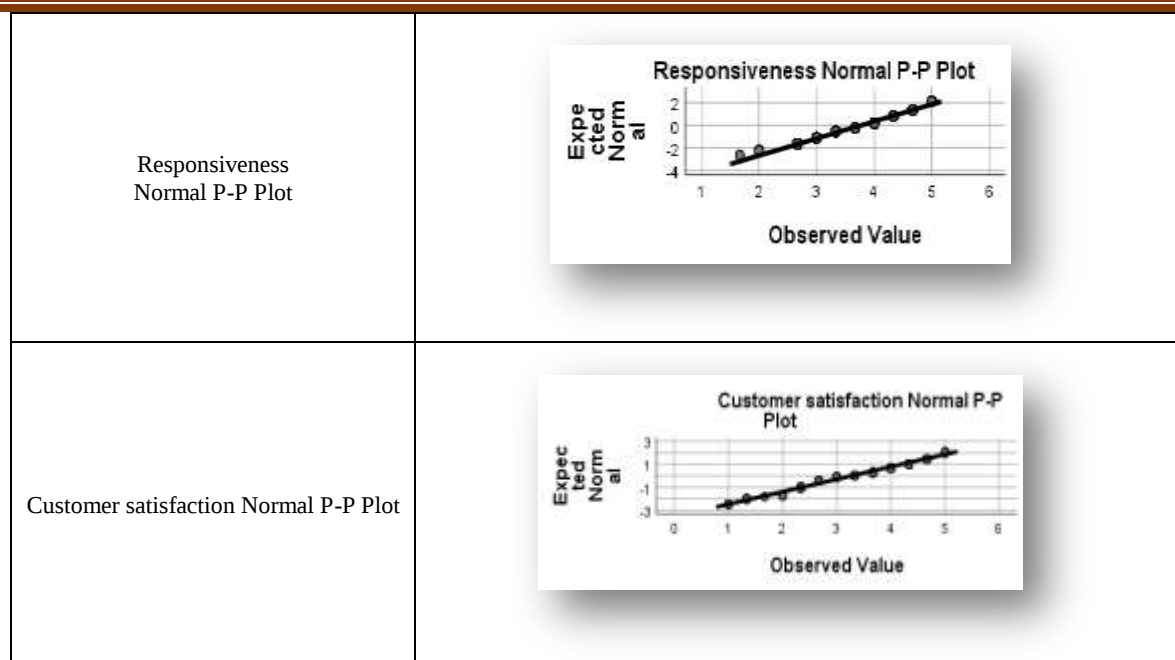
When all other predictors are held constant, the linearity assumption demands that the Y vs. X relationship be linear. If two numerical variables have a substantial linear relationship, it can be ascertained using a correlation or basic linear regression analysis. Based on the collected data, the linearity was checked by the values of Pearson coefficients, which ranged between (0.319 and 0.608), indicating the presence of linearity.

& **Normality**

The normality assumption determines if the residuals, rather than the variable data, follow a normal distribution. The normality assumption must be fulfilled to obtain the best linear unbiased estimator. Normality was checked with Kolmogorov-Smirnov and Shapiro-Wilk statistics and a normal p-p plot; the results were as follows:

Table 2: Normality Analysis

Reg. Model	Kolmogorov-Smirnov		Shapiro-Wilk		
		Statistics	Sig	Statistics	Sig
	Reliability	0.146	N.S	0.166	N.S
	Usability	0.183	N.S	0.145	N.S
	Inclusivity	0.221	N.S	0.131	N.S
	Security	0.161	N.S	0.153	N.S
	Responsiveness	0.210	N.S	0.145	N.S
	customer satisfaction	0.149	N.S	0.147	N.S
Reliability Normal P-P Plot					
Usability Normal P-P Plot					
Inclusivity Normal P-P Plot					
Security Normal P-P Plot					



N.S= No significant deviation from normality

According to the findings, none of the Shapiro–Wilk and Kolmogorov–Smirnov values are statistically significant. Additionally, normality was attained because all points in a normal p-p plot sit around the normal line.

& Autocorrelation

It could be defined as the degree of similarity between a time series and a lagged version over successive time-intervals. Since the tests assume the independence of observations, autocorrelation presence may cause a problem since it indicates the lack of independence between values. Autocorrelation is tested using the Durbin Waston test indicating a no exist of autocorrelation.

Table 3: Autocorrelation Analysis

Model	R	R ²	Adj. R ²	Durbin Waston
1	0.667	0.444	0.437	1.757

Thus, all previous results indicated that all assumptions of multiple regression are available in the data, and therefore the multiple regression model can be applied to validate (H₂). The analysis of the ANOVA regression model indicated a significant impact of the independent variables (reliability, usability, inclusivity, security, responsiveness) on the dependent variable (customer satisfaction) with R²=44% and F-Statistics=60.64 at a 0.05 significance level.

Table 4: ANOVA Regression model (Independent variables / Dependent variable effect)

Model	SS	DF	MS	F	Sig	R ²
Regression	144.59	5	28.92	60.64*	0.05	0.44
Residual	180.73	379	0.48			
Total	325.32	385				

SS: Sum of Squares

Df: Degree of freedom

MS: Mean Squared

F: F-Statistics

Sig.: Significant Level

R: Multiple Correlation Coefficient

*= Significant at (0.05) level.

To find out the effect of each mobile banking services dimension on customer satisfaction, partial regression coefficients (β) were calculated, and the results indicated that the partial regression coefficients β for the impact of each dimension of mobile banking services on customer satisfaction ranged from (0.291) to (1.303), all of them, are statistically positively significant at the level (0.05). *Thus, the second hypothesis is accepted.*

Table 5: Partial regression coefficients for ANOVA table

Independent Variables	dependent Variable	Regression Model	β (Slope)	Std. Error	t	Sig.
mobile banking services	customers satisfaction	Constant	2.313*	0.376	6.144	0.05
		Reliability	1.303*	0.159	8.213	0.05
		Usability	0.298*	0.063	4.710	0.05
		Inclusivity	0.320*	0.067	4.795	0.05
		security	0.291*	0.066	4.368	0.05
		responsiveness	0.324*	0.061	5.226	0.05

*= Significant at (0.05) level.

Several hypotheses emerge from this main hypothesis thus a Simple Linear Regression Model (SLR) will be applied to predict the association between an outcome (dependent variable) and each predictor (independent variable) separately. The SLR analysis indicated that all five mobile banking dimensions have a positive significant impact on customer satisfaction. *Thus, these emerged hypotheses are accepted.*

Table 6: SLR analysis for mobile banking dimensions effect on customer satisfaction

IV	DV	Regression Model	β	Std. Error	t	Sig.	R ²
Reliability	customer satisfaction	Constant	1.733	0.337	5.150	0.05	0.370
		reliability	1.378*	0.092	15.002	0.05	
Usability		Constant	1.900	0.488	3.893	0.05	0.118
		usability	0.610*	0.124	4.910	0.05	
Inclusivity		Constant	1.109	0.358	3.893	0.05	0.159
		Inclusivity	0.615*	0.100	6.15	0.05	
Security		Constant	2.265	0.439	5.163	0.05	0.102
		Security	0.256*	0.108	2.34	0.05	
Responsiveness		Constant	1.837	0.262	7.009	0.05	0.141
		Responsiveness	0.384*	0.068	5.605	0.05	

Research contribution

This research contributed academically by elucidating the elements influencing SST banking utilization and the reasons for consumer rejection of e-banking services, offering a theoretical framework for evaluating the quality of their MB services, furthermore, it provides managers with a greater grasp of customers' perceptions, allowing them to increase customer satisfaction by improving service to fulfill customer expectations.

Also, Publishing the online questionnaires that serve this study would be so helpful in conveying bank customers with the presence of this service. Furthermore, doing such a study may reinforce the bank's image with its customers by demonstrating the bank's care in improving its offered services, resulting in increased customer loyalty.

Moreover, this research is a suitable paradigm for studying customer satisfaction with mobile banking services and recognizing the parameters that require more development to achieve customers' perceptions. Another contribution of this research is that it provides decision-makers with strategies to boost customer satisfaction causing the organization to keep its market share among the industry and even enlarge it.

Furthermore, this study could be customized to be applied in enormous industries such as e-government services. This study would encourage more governmental initiatives to encourage people toward cashless transactions such as Fawry and Instapay. The outcome of this study would highlight the customer's suspicion of fraud hazards and service security, this may aid the government in formulating legislation that would raise service security.

Research limitations

Every study faced some limitations while running it into the realistic world, recognizing these limitations exhibits critical thinking about the research issue, comprehends the pertinent literature, accurately evaluates the methodologies employed in the investigation, and presents a chance to propose avenues for future research.

In this research, the limitations included: the lack of previous literature studying the same Egyptian banking industry. The research scope would be enriched by including similar platforms. The research population is too big to generalize these results as well as corporate banking wasn't included. Starting the sample age boundaries from 25 years old ignoring a significant age group (from 16 to 24 years old) who are more familiar with the technologies than others, and their feedback would be essential. Social bias as the questionnaire is distributed electronically using Google Forms which may some customers in the rural regions or elders who may have a mobile banking account but aren't familiar with emails or how to access websites.

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