

The Impact of Mobile Marketing 4Ss Mix on Electronic Service Quality and Customer Satisfaction the Perspective Customers of Jordanian Commercial Banks

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Abstract: This study examined the effect of mobile marketing (4Ss mix) as an independent variable on electronic service quality and customer satisfaction as a dependent variable in Jordanian commercial banks in the capital, Amman. Also. The dimensions of mobile marketing were (scope, site, synergy, and system). the dimensions of electronic service quality ES-QUAL and American customer satisfaction index as a dimension customer satisfaction. The study sample was (N = 400). The data was gathered using an actual questionnaire, and it was discovered that in the Jordanian commercial banking sector, there is a positive and significant connection between mobile marketing, electronic service quality, and customer satisfaction.

Keywords: Mobile Marketing, 4Ss Mix, Electronic Service Quality, Customers Satisfaction, Customers of Jordanian Commercial Banks

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1. Introduction

This age has seen a rise in digital marketing, digital communication, and particularly mobile marketing. To enhance performance, guidelines and a systematic approach to marketing prices have been developed. (L. Kapustina and et al, 2021). Mobile marketing is a technology with significant effects and importance for marketing and communications since it provides continuous contact to the consumer " whenever and wherever " (Shahina, F. et al.,2021). Many academics and researchers have increasingly focused on the quality of services delivered. Academics believe that the quality of electronic services is the most significant element determining a company's performance (Mostafa & Eneizan, 2018). Consumer attitudes of satisfaction, gain, annoyance, and reputation all impact consumer attitudes toward mobile marketing. Furthermore, customer perceptions impact mobile marketing uptake, which has

drawn the attention of decision-makers and academics in a range of sectors, including banking (Maseke, B. F. 2020). Because customer satisfaction with banking services and products leads to a long-term connection with consumers, customer satisfaction is one of the greatest aims in today's banking industry. To accomplish so, banks must attempt to understand their customers, maintain a long-term relationship between customer expectations and product delivery or service, and maintain the quality of their products and services, as quality is the most significant factor in customer happiness (Ngo Vu Minh, et al., 2016). During the spread of the Covid 19 epidemic, we saw how the globe switched to digital applications in banking. This necessitates banks keeping up with technological advancements by offering all financial banking-related services apps that do not need the presence of the client to provide an integrated service and therefore customer satisfaction

Study Problem

The e-marketing concept, according to Alboyoosifa, A. F. J., et al., (2020), attempts to transform digital environmental platforms into actual marketplaces by developing a marketing plan depending on the commercial supply advertising to consumers. The significance of electronic marketing derives from the capacity to sustain sales at all times and locations, as well as the ability to maintain the relationship between the firm and the consumer by catering to the requirements of the client as they arise. Quality has emerged as the most significant challenge for global competitiveness as a result of the various changes that have occurred in the modern industrial environment. Electronic marketing assists in the distribution of items that are specifically customized to the needs of customers. Digital marketing aids in the promotion of quality and, as a result, the creation of a competitive advantage in a manner that is compatible with the changes and developments that accompany the industry in today's business climate. The study conducted by Ahmed, E. (2021) examines the factors that prevent banks from providing e-banking services that comply with customer's desires and expectations. The present study extends the extant literature by making a complementing effort to fill the gap in this regard. As to Rawwash, H., et al. (2020), Jordanian banks should engage in more extensive by mobile marketing efforts targeted at raising customer knowledge of the features, advantages, and benefits of electronic banking services. Banks must keep up with current technology advances in order to expand the number of electronic services available to their clients. Customer satisfaction is a challenge with mobile marketing, whether it's via banking apps, bank-specific social media sites, or the bank's webpage. Almahmoud, A. (2019), M. Gharaibeh, et al., (2016), and Alalwan, A., et al. (2015). The goal of this research is to show how mobile marketing using the 4s mix affects customer satisfaction with Jordanian commercial banks.

The primary goal of this research is to determine whether there is a link between customer happiness and the following factors: (scope, site, synergy and system). Make a contribution to the solution of this issue.

2. Literature Review

2.1 Mobile Marketing

In a prior study, the impact of personality traits such as interaction, concerns about privacy, registration, and evasion are all issues that need to be addressed. on the trustworthiness of mobile marketing in different cultures was investigated (Pierce, M. et al., 2021). The study looked into the relationship between The impact of switching designs between paying and free install pricing on mobile device costs and in-app purchases, the impact of voices in apps on activity goal, reasons to use branded applications, and the factors that influence the effect of phone "check-ins" (Dinsmore, J. et al., 2021). This research focused on identifying the elements that influence Jordanian banks' electronic banking services. Perceived benefit, simplicity of usage, trust, privacy, and security are all factors to consider. H. Rawwash and colleagues (Rawwash, H. et al., 2020). When users, buyers, and customers are most engaged, mobile communication is most effective. Gasification, which covers making mobile offerings more appealing to users, is an effective technique to enhance involvement. They believe that the present crop of mobile apps isn't taking advantage of the saturation potential to its full potential (Venkatesh Shankar .2016). The developments in mobile communication technology are briefly discussed in this paper. Information and communication technology advancements have created significant marketing potential for businesses (Y. Burçak Boydak Oztas, 2015).

2.2 Electronic service quality

A. M. Zeytoun (2019), A Service The extent which a mobile app or website can meet the demands of its customers is described as quality.

It's a way for explaining how mobile marketing or mobile banking applications enhance client happiness. Describe the electronic service's quality. The ability of a smartphone app to do exactly what the consumer wants it to do in terms of achieving the user's goals, completing activities, and moving easily inside the app. The fast growth of internet technology and mobile applications, according to Kaur, D. M. (2018), has changed firms' attention to enhancing e-service quality in order to enhance consumer satisfaction. Taleb.S.M. (2018), Marketing research activities can be carried out through the bank's website or apps, such as: Customer interest in surveys, or their reaction to a service, or the usage of chat software Through surveys, the site or app, as well as the bank, gather information about the preferences of consumers. A web page or app can give an entry to a database to track purchasing habits and enhance service quality. As a result, interactive and on-line reaction models produce immediate input from potential consumers and site visitors, which can be used to improve the service.

2.3 Customer's Satisfaction

The goal of this study is to find out how satisfied customers are thru banking mobile apps, as well as the implications of chatbot trust and bank reputation on customer satisfaction (Eren, B. A. 2021). The various factors of service quality and customer contentment are discussed in this study, as well as how they affect electronic customer satisfaction and loyalty. Based on numerous structures, this thesis investigates the structural relationship between the quality of e-banking services, electronic user retention, and automated customer satisfaction (Ali, B. J et al 2021). The purpose of this study was to see how customer satisfaction affects the cost of selling a firm in the future. Within the context of motive, opportunity, and ability, the results demonstrated significance in terms of statistics with a negative impact between customer satisfaction and future customer expenses (Lim, L. G., et al., 2019). The

purpose of this study is to look into the relationship between customer happiness and service quality in Iraqi banks. He claims that, despite Iraqi banks' improvements to their services, there is still evidence of poor service quality. Customer satisfaction hinges on the quality of service provided. The purpose of this study is to look at the impact of service quality on customer satisfaction in Iraqi banks. Warranty, Reliability, Relevance, Empathy, and Response are all quality of service components that have been recognized as an independent variable (IV). Customer satisfaction was used as the dependent variable (DV) (Anas Salman Alaboodi .2019). The goal of this study was to determine the degree of client satisfaction with ATMs in Vietnamese commercial banks using the following frameworks: tangible, dependability, sympathy, ATM networks, service efficiency, card service fee, and guarantee. The research found statistical significance between both the study's dimensions: tangible, dependability, Empathy, ATM networks, efficient service, and card service are just a few of the terms that come to mind., guarantee, and customer happiness from commercial banks at the ATM in Vietnam (Ha, Hong Nguyen, 2018).

3. Hypotheses

- H1: There is a significant effect of the scope on the electronic service quality.
- H2: There is a significant effect of the site on the electronic service quality.
- H3: There is a significant effect of the synergy on the electronic service quality.
- H4: There is a significant effect of the system on the electronic service quality.
- H5: There is a significant effect of the scope on the customer satisfaction.
- H6: There is a significant effect of the site on the customer satisfaction.
- H7: There is a significant effect of the synergy on the customer satisfaction.
- H8: There is a significant effect of the system on the customer satisfaction.

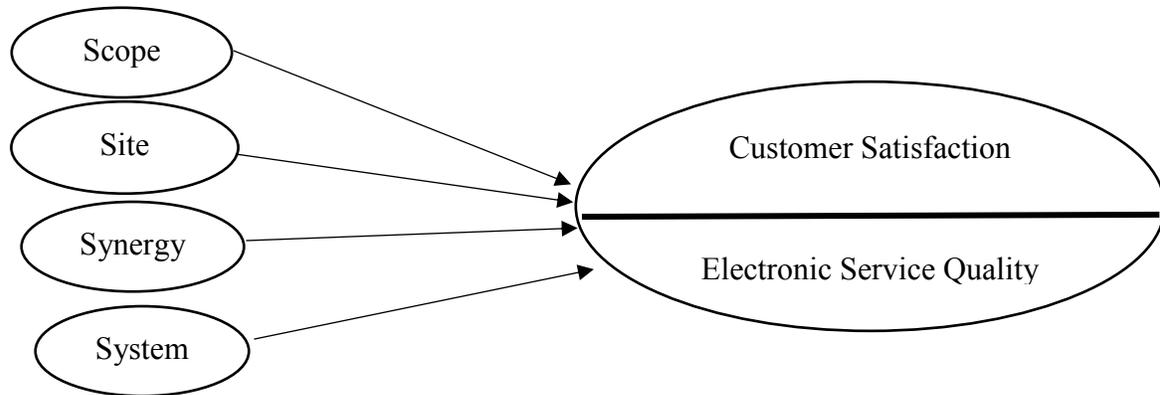


Figure 1: Research Model

4. Research Methodology

In Jordan City (13) there are 378 branches of Jordanian commercial banks (Annual Report, Central Bank of Jordan, June, 2020, p. 31). A mobile banking app is accessible from all commercial banks. The current study's respondents will be the clients of these banks,

and data will be gathered using a questionnaire that has been verified by experts. Simple random samplings are chosen at random by chance, with each client having an equal chance of being chosen. The sample size will be appropriate for the study's target demographic. (Kotrlik, J. et al., 2001).

5. Analyses

5.1 Cronbach's Alpha Testing Results for the Study of All Variables

Table 1. Cronbach's Alpha Testing Results for the Study of All Variables

| | |
|----------------------------|------|
| scope | 0.86 |
| site | 0.87 |
| synergy | 0.85 |
| system | 0.89 |
| electronic service quality | 0.84 |
| Customers satisfaction | 0.87 |
| Overall Mean | 0.86 |

We notice from the table that all values were greater than 0.70, this means that all variables are acceptable because it is standard internal consistency above = 70.

5.2 Demographical Factors Analysis

Table 2. Gender

| Gender | compute | Percentage |
|---------|---------|------------|
| Male | 225 | 56% |
| Female | 175 | 44% |
| Overall | 400 | 100% |

We note from the above table that the number of males is greater than females, at a rate of 56% males: 44% females. The reason for this is

eastern societies are characterized by male masculinity.

Table 3. Educational Level

| Education | compute | compute |
|------------------|---------|---------|
| Other's | 12 | 3% |
| High School | 43 | 10.75% |
| Diploma Degree | 82 | 20.5% |
| Bachelor Degree | 188 | 47% |
| Master Degree | 50 | 12.5% |
| Doctorate Degree | 25 | 6.25% |
| Overall | 400 | 100% |

As seen in the table above, bachelor's degrees had the greatest educational rate 47%, followed by diplomas 20.5%, master's degrees 12.5%, high

school 10.75%, doctoral degrees 6.25%, and lastly other's, 3%. This suggests a high educational rate and a well-educated culture.

Table 4. Age

| Age | compute | Percentage |
|----------|---------|------------|
| 18 - 30 | 192 | 48% |
| 31 - 40 | 131 | 32.75% |
| 41 - 50 | 55 | 13.75% |
| Above 50 | 22 | 5.5% |
| Overall | 400 | 100% |

According to the table, the greatest percentage was 48 percent for the age group 18-30, followed by 32.75 percent for the age group 31-40, 13.75 percent for the age group 41-50, and 5.5 percent

for the age group Above 50, showing that it is a young culture. This is exactly how society is defined.

5.3 Reliability and validity

Table 5. Reliability and validity

| Item | | Factor Loading | AVE | CR | Cronbachs Alpha |
|----------------|---|----------------|--------------|--------------|-----------------|
| Scope | | | | | |
| 1 | Bank mobile applications and Facebook pages suitable for me. | 0.883 | 0.770 | 0.894 | 0.881 |
| 2 | Bank apps on mobile and Facebook pages motivate me to use them. | 0.784 | | | |
| 3 | Mobile app of the bank is honest with all its contents. | 0.869 | | | |
| 4 | Complete all my banking transactions by mobile app and you don't have to come to the bank. | 0.783 | | | |
| Site | | | | | |
| 1 | Mobile app of the bank meets my needs. | 0.850 | 0.860 | 0.734 | 0.841 |
| 2 | The design of the bank application and the Facebook page is convenient to use | 0.874 | | | |
| 3 | The design of the bank application and Facebook page is aesthetic. | 0.831 | | | |
| 4 | Fast, simple and interactive banking app. | 0.760 | | | |
| Synergy | | | | | |
| 1 | Through the application there are actual services and activities of the bank. | 0.784 | 0.720 | 0.794 | 0.767 |
| 2 | Through the application, the bank constantly updates the services provided. | 0.800 | | | |
| 3 | The bank in cooperation with other parties through the application to integrate the services provided such as cooperation with the company of electricity, water company and money exchange companies | 0.771 | | | |
| System | | | | | |
| 1 | The system software is suitable for use on all mobile devices. | 0.728 | 0.801 | 0.689 | 0.715 |
| 2 | The suitable mobile app software system supports operating systems in all mobile phones. | 0.863 | | | |
| 3 | The system used in the bank application supports financial transactions such as | 0.745 | | | |

| | | | | | |
|------------------------------|--|-------|--------------|--------------|--------------|
| | money transfer, currency conversion and bill payment | | | | |
| System Availability | | | | | |
| 1 | This site (mobile app) is always available for business. | 0.728 | 0.842 | 0.719 | 0.732 |
| 2 | This site (mobile app) launches and runs right away. | 0.884 | | | |
| 3 | This site (mobile app) does not crash. | 0.831 | | | |
| Efficiency | | | | | |
| 1 | This site makes it easy to find what I need. | 0.778 | 0.797 | 0.752 | 0.764 |
| 2 | It enables me to complete a transaction quickly. | 0.824 | | | |
| 3 | Information at this site is well organized. | 0.817 | | | |
| 4 | This site is simple to use. | 0.741 | | | |
| Fulfillment | | | | | |
| 1 | It delivers offers and information when promised. | 0.893 | 0.865 | 0.813 | 0.798 |
| 2 | This site makes items available for bank customers within a suitable time frame. | 0.717 | | | |
| 3 | It quickly delivers what I order. | 0.778 | | | |
| 4 | It sends out the items ordered. | 0.882 | | | |
| Privacy | | | | | |
| 1 | It protects information about my Web-shopping behavior. | 0.864 | 0.834 | 0.816 | 0.809 |
| 2 | It does not share my personal information with other sites. | 0.833 | | | |
| 3 | This site protects information about my credit card. | 0.808 | | | |
| Customer Satisfaction | | | | | |
| 1 | The bank offers all new offers to reach satisfaction. | 0.781 | 0.793 | 0.687 | 0.711 |
| 2 | My expectation for the bank was excellent service. | 0.807 | | | |
| 3 | I am satisfied with the performance of the bank via mobile marketing in general | 0.774 | | | |
| 4 | The bank was honest with all its promises of mobile marketing. | 0.792 | | | |

| | | | | | |
|---|--|-------|--|--|--|
| 5 | The performance of the mobile bank approved what I expected. | 0.746 | | | |
| 6 | The mental image of the bank I have that professional performance. | 0.803 | | | |
| 7 | The bank's performance is consistent with the ideal performance in mobile marketing. | 0.795 | | | |
| 8 | Dealing with mobile transactions adds value to me. | 0.721 | | | |

Table 5 shows that all variables have an adequate degree of validity, with all AVEs (more than 0.5) and CRs (greater than 0.7) meeting the minimum necessary criterion. Furthermore, the generated construct variables

have a high level of dependability, with Cronbach's Alpha values for all variables exceeding the 0.7 minimum criterion according to Hair, et al (2014).

5.4 Hypotheses Testing

Table 6. Hypotheses Testing

| | St.B | Standard Error | T-Value | P-Value | Supported |
|--------------------------------------|-------|----------------|---------|---------|-----------|
| Scope ➡ ES-QUAL | 0.393 | 0.180 | 2.183 | 0.000 | *** |
| Site ➡ ES-QUAL | 0.482 | 0.082 | 5.878 | 0.001 | *** |
| Synergy ➡ ES-QUAL | 0.344 | 0.064 | 5.375 | 0.000 | *** |
| System ➡ ES-QUAL | 0.371 | 0.057 | 6.508 | 0.000 | *** |
| Scope ➡ Customer satisfaction | 0.289 | 0.048 | 6.021 | 0.000 | *** |
| Site ➡ Customer satisfaction | 0.332 | 0.235 | 1.441 | 0.000 | *** |
| Synergy ➡ Customer satisfaction | 0.413 | 0.241 | 1.713 | 0.000 | *** |
| System ➡ Customer satisfaction | 0.287 | 0.341 | 0.841 | 0.0142 | *** |
| ES-QUAL R ² | 0.564 | | | | |
| Customer satisfaction R ² | 0.601 | | | | |

The bootstrap of 5000 samples gave the following output. The p-value of all hypotheses was less than 0.5, which means that all hypotheses are acceptable and supported. Finally, the findings demonstrate the influence of mobile marketing across the 4Ss dimensions

(Scope, Site, Synergy, and System) has a beneficial impact on customer satisfaction as well as the quality of electronic services in all aspects (System Availability, Efficiency, Fulfillment, and Privacy).

6. Findings and Discussion

The objective of this research is to figure out how the factors indicated in the literature review influence the conceptual framework. customer satisfaction as well as the quality of electronic

services in all aspects (System Availability, Efficiency, Fulfillment, and Privacy). The results also indicate that mobile marketing across using 4Ss mix have influence on Customer satisfaction However, this relationship is important.. This result appeared after statistical analysis of the

respondents' answers. The results are consistent with previous studies as According to Al-Hawary, S. I. S., et al., (2021), Metlo, M. Y., et al., (2021), Nkpurukwe, O. I., et al., (2020), and M. E., et al., (2019).

Furthermore, the influence of mobile marketing on the quality of electronic service is unsurprising, given that mobile marketing is the world's first marketing and media instrument with no competitors. Mobile marketing creates an ideal setting for improving the quality of electronic services. With the information it offers through digital ads, polls, and surveys. This is in agreement with several studies as Alboyosifa, A. F. J., et al., (2020), Zeytoun, A. M. Study (2019), Tsai, M. C, et al., (2018), and Thakur (2018).

Most research has looked at the influence of electronic service quality on digital marketing, including mobile marketing, so this is one of the few studies that looked at the impact of mobile marketing on the quality of electronic service. However, every quality researcher is faced with the question of how to improve the quality of electronic services and what instruments are available to do so. As a result, the relationship is mutually beneficial in terms of impact, improvement and progress. Because of the fast expansion and accessibility of mobile technology, targeting, cheap operational costs, flexible advertising design, and the marketer's ability to transmit numerous marketing signals concurrently, mobile marketing is now the

number one marketing technique in the world. In 2021, there were 7.1 billion smartphone users worldwide, with estimates suggesting that this number would rise to 7.26 billion in 2022. By 2025, the number of smartphone users worldwide is projected to reach 7.49 billion (www.statista.com)

7. Recommendations for Further Study

The following are the suggestions made by the researchers:

1. The administration of commercial bank Services must implement innovative methods of mobile marketing guidelines that are culturally appropriate.
2. Commercial bank administration should keep an eye on everything, and assess client satisfaction on a regular basis. Mobile phones are used to access the bank's digital services.
3. Commercial bank administration should explore attracting consumers for mobile marketing.
4. target consumer groups' education, age, and gender
5. Jordanian commercial banks focus on improving quality through the information provided by mobile marketing technology.
6. Taking into consideration surveys and opinion polls on the quality of electronic service provided by mobile marketing.

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