









## 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
<b>Scope</b>					
1	Bank mobile applications and Facebook pages suitable for me.	0.883	<b>0.770</b>	<b>0.894</b>	<b>0.881</b>
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			
<b>Site</b>					
1	Mobile app of the bank meets my needs.	0.850	<b>0.860</b>	<b>0.734</b>	<b>0.841</b>
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			
<b>Synergy</b>					
1	Through the application there are actual services and activities of the bank.	0.784	<b>0.720</b>	<b>0.794</b>	<b>0.767</b>
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			
<b>System</b>					
1	The system software is suitable for use on all mobile devices.	0.728	<b>0.801</b>	<b>0.689</b>	<b>0.715</b>
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				
<b>System Availability</b>					
1	This site (mobile app) is always available for business.	0.728	<b>0.842</b>	<b>0.719</b>	<b>0.732</b>
2	This site (mobile app) launches and runs right away.	0.884			
3	This site (mobile app) does not crash.	0.831			
<b>Efficiency</b>					
1	This site makes it easy to find what I need.	0.778	<b>0.797</b>	<b>0.752</b>	<b>0.764</b>
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			
<b>Fulfillment</b>					
1	It delivers offers and information when promised.	0.893	<b>0.865</b>	<b>0.813</b>	<b>0.798</b>
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			
<b>Privacy</b>					
1	It protects information about my Web-shopping behavior.	0.864	<b>0.834</b>	<b>0.816</b>	<b>0.809</b>
2	It does not share my personal information with other sites.	0.833			
3	This site protects information about my credit card.	0.808			
<b>Customer Satisfaction</b>					
1	The bank offers all new offers to reach satisfaction.	0.781	<b>0.793</b>	<b>0.687</b>	<b>0.711</b>
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 <sup>2</sup>	0.564				
Customer satisfaction R <sup>2</sup>	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 Alboyoisifa, 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](http://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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