

## **The Effect of Mobile Marketing on Customer Satisfaction the Perspective of Jordanian Commercial Banks**

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### **Abstract**

This study aimed to present a new model that combines two important variables in the science of digital marketing and is the reason for the success and continuity of any facility. This study combined mobile marketing as an independent variable and customer satisfaction as a dependent variable, the study community was customers of Jordanian commercial banks in the capital Amman, data were collected by original questionnaires, the study sample was 400 respondents and the results were that there was a statistically significant relationship between mobile marketing as an independent variable on the customers satisfaction as a dependent of Jordanian commercial banks on the other hand.

The study also showed that there is a statistically significant relationship between the mobile marketing and the customer's satisfaction in Jordanian commercial banks.

**Keywords:** Mobile Marketing, Customers Satisfaction, Jordanian Commercial Banks

### **1. Introduction**

Digital Marketing, digital communication and especially mobile marketing has become a prominent feature of this era. There has been the development of standards and a systematic approach to marketing pricing is to improve performance. (Kapustina, L. et al., 2021). Since it offers constant access to the customer "anytime and anywhere," mobile marketing is a technology of considerable impact and significance for marketing and communications (Shahina, F. et al., 2021). How perceived entertainment, perceived gain, perceived irritability, and perceived reputation affect consumers' behaviors regarding mobile marketing. Moreover, customer perceptions have a positive impact on the adoption of mobile marketing, which has become the interest of researchers and decision-makers in many establishments, including the banking sector (Maseke, B. F. 2020). This technological development made the banking sector more efficient and effective among the advantages of this banking technology development is that it is cheap, easy to use, and fast to spread. This development progressed from the use of computers mainly to mobile banking applications (Altobishi et al., 2018). We observe in this period how the world turned to digital applications in banks during the spread of the Covid 19 pandemic. This requires banks to keep pace with development by providing all banking services through banking applications that do not require the presence of the customer to reach the provision of an integrated service and thus customer satisfaction (Ozer et al., 2013). Given what we live in from full awareness of a digital world, banks need to invest every opportunity to reach potential customers and maintain confirmed customers, and this requires working in a methodology that has an effective impact (Štefko et al., 2015). With regard to Jordan, despite the relatively late banks adopting banking technology technologies in banks, it has evolved during the last decade very noticeably, as the Jordanian banking sector reached that banking technology and digital banking marketing, which considered mobile marketing as part of this development (Yaseen et al., 2018)

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## 2. Study Problem

There is a problem with customer satisfaction through mobile marketing, whether in banking applications and social networking pages for banks and or the bank's website. This is what Rawwash, H., et al. (2020), Almahmoud, A. (2019), M. Gharaibeh, et al., (2016) and Alalwan, A., et al. (2015). The purpose of this study is to show the effect of mobile marketing by 4s model on customer satisfaction toward Jordanian commercial banks. The main objective of this study is to know whether there is a correlation relationship between customers' satisfaction in respect to the following: (scope, site, synergy and system). Make a contribution to solving this problem.

## 3. Literature Review

### 3.1 Mobile Marketing

A previous research looked into the impact of personality characteristics like contact, privacy concerns, licensing, and evasion on the credibility of mobile marketing in various cultures (Pierce, M. et al., 2021). The research examined at the interaction among mobile device prices and in-app transactions, the effects of switching designers between paying and free install pricing, the effect of voices in apps on activity aim, motivations for using branded apps, and influences that affect the effect of phone "check-ins." (Dinsmore, J. et al., 2021). This study referred to the identification of the factors affecting the electronic banking services provided by Jordanian banks. Perceived benefit, ease of use, trust, privacy and security. (Rawwash, H et al., 2020). Mobile communication is most effective when shoppers, consumers, and users are most engaged. An effective way to increase participation is gamification, discusses enhancing the attractiveness of mobile offerings to consumers. They believe that the current batch of mobile applications is not making adequate use of the saturation potential (Venkatesh Shankar .2016). This study briefly deals with improvements in mobile communication technologies. The improvements introduced in information and communication technologies present important marketing opportunities for companies (Y. Burçak Boydak Oztas .2015).

### 3.2 Customer's Satisfaction

The objectives of this research is to explore customer satisfaction with banking mobile applications, as well as the effects of chatbot trust and bank reputation on customer satisfaction (Eren, B. A. 2021). This research discusses the different aspects of Service quality and customer satisfaction and how they impact electronic customer satisfaction and loyalty. This thesis explores the structural relationship between the quality of e - banking services, electronic user retention, and automated customer satisfaction, based on multiple structures (Syed Ali, et al 2020). Study aimed at studying the impact of customer satisfaction on the cost of selling the company in the future. The results revealed a statistical significance with negative impact between customer satisfaction and future customer costs within the framework of motivation, opportunity and ability (Lim, L. G., et al., 2019). This study aims to examine the relationship of customer satisfaction with the quality of service in Iraqi banks. He suggests that, despite the efforts made by Iraqi banks to improve their services, there is still evidence of a lack of quality of service. Quality of service is important in gaining customer satisfaction. This study aims to examine the quality of service on customer satisfaction in Iraqi banks. Quality of Service components consists of Warranty, Reliability, Relevance, Empathy and Response and is identified as an independent variable (IV). For the dependent variable (DV), customer satisfaction was chosen (Anas Salman Alabboodi .2019). study aimed at examining the level of customer satisfaction towards ATM in commercial banks in Vietnam under the following frameworks: tangible, reliability, sympathy, ATM networks, service efficiency, card service fee and guarantee. The study revealed a statistical significance between the dimensions of the study: concrete, reliability, empathy, ATM networks, effective service, card service fees, guarantee and customer satisfaction from commercial banks at the ATM in Vietnam (Ha, Hong Nguyen, 2018).

## 4. Hypotheses

In order to examine the variables, the following four hypotheses were designed:

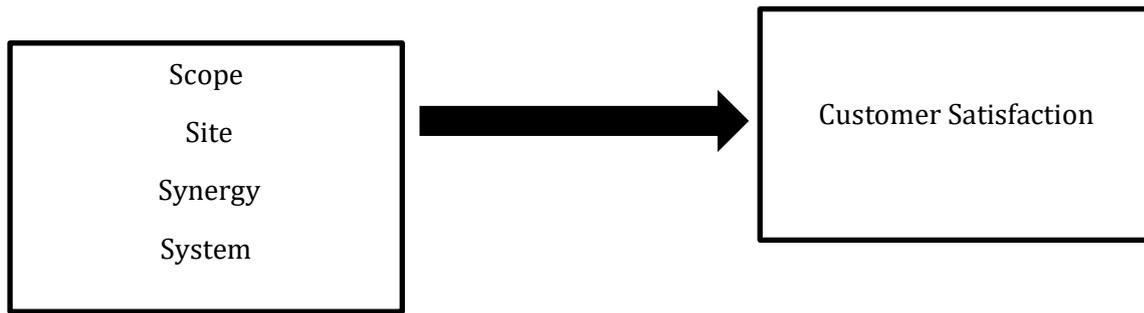
H1: To what extent do the customer satisfaction affected by scope.

H2: To what extent do the customer satisfaction affected by site.

H3: To what extent do the customer satisfaction on affected synergy.

H4: To what extent do the customer satisfaction affected by system.

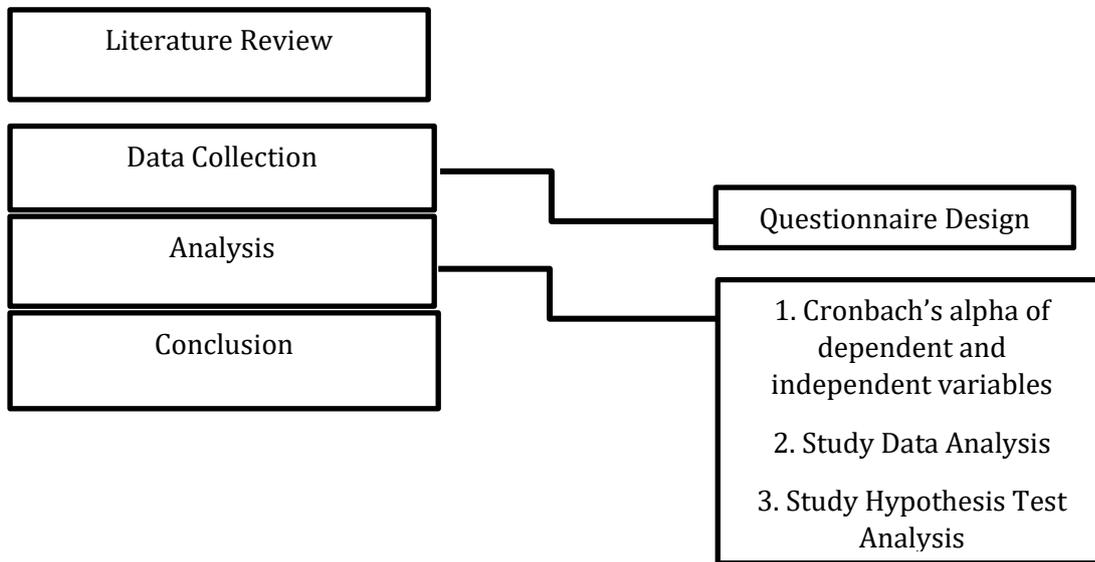
Mobile Marketing



**Figure 1:** Research Model

### 5. Research Methods

The following figure contains how the research was designed, the data collection methods, and the research methodology used:



**FIGURE 2:** Research methods

The number of Jordanian commercial banks in Jordan city (13) has (378) branches (Annual Report, Central Bank of Jordan, June, 2018, p. 31). All commercial banks have a mobile banking application. The customers in these banks will be the respondents of the present study and the data will be collected using a questionnaire that has been validated by the specialists. Simple random samplings are selected randomly by chance as every customer has an equal chance of being selected in the sample. The sample size will be suitable to target the population of the present study (Kotrlik, J. et al., 2001).

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## 6. Analyses

### 6.1 Cronbach's Alpha Test Result for All Variables Study

**Table 1.** Cronbach's alpha of dependent and independent variables study

<b>scope</b>	0.87
<b>site</b>	0.88
<b>synergy</b>	0.89
<b>system</b>	0.86
<b>Customers satisfaction</b>	0.85
<b>Overall Mean</b>	0.87

Table 1 It shows that Cronbach's Alpha test result for all variables study are acceptable and is above standard Internal consistency =70

### 6.2 Demographical Data Analysis

**Table 2.** Gender

<b>Gender</b>	<b>compute</b>	<b>Percentage</b>
Male	232	58%
Female	168	42%
Overall	400	100%

We notice from the above table that the number of males is greater than females, and the reason is that Middle Eastern societies are characterized by masculinity

**Table 3.** Educational Level

<b>Education</b>	<b>compute</b>	<b>Percentage</b>
Other's	15	3.8%
High School	40	10%
Diploma Degree	90	22.5%
Bachelor Degree	170	42.5%
Master Degree	55	13.7%
Doctorate Degree	30	7.5%
Overall	400	100%

As shown in the above table, the highest education rate was at the bachelor's level, followed by the diploma, followed by the master's degree, then the doctoral degree, high school, and finally others.

This indicates that the education rate is high and an educated society.

**Table 4.** Age

<b>Age</b>	<b>compute</b>	<b>Percentage</b>
18 - 30	188	47%
31 - 40	135	33.8%
41 - 50	45	11.2%
Above 50	32	8%
Overall	400	100%

It was found from the table that the highest percentage was for ages 18-30, followed by the age group 31-40, followed by the age group 41-50 and finally the age group Above 50, which indicates that it is a youthful society. This is really what characterizes society.

### 6.3 Hypothesis Analysis

A Spearman correlation test was used with a 95% confidence level value ( $p < 0.001$ ) could be accepted. It is less than 0.05%.

H1: There is no Influence of Mobile marketing scope on Customers satisfaction:

**Table 5.** The first hypothesis

<b>F-value</b>	<b>t. value</b>	<b>Sig.t</b>	<b>R</b>	<b>R2</b>
88.3	<b>2.99</b>	<b>0.02</b>	<b>197</b>	<b>0.01</b>

P-value ( $p < 0.001$ )

The hypothesis's findings indicate that the p-value ( $p < 0.001$ ) is less than 0.05, indicating that there is a substantial relationship between mobile marketing scope and customer satisfaction and that the hypothesis is true.

H2: There is no Influence of Mobile marketing site on Customers satisfaction:

**Table 6.** The second hypothesis

<b>F-value</b>	<b>t. value</b>	<b>Sig.t</b>	<b>R</b>	<b>R2</b>
88.3	3.02	0.02	197	0.01

P-value ( $p < 0.001$ )

The p-value ( $p < 0.001$ ) for the hypothesis is less than 0.05, suggesting that there is a meaningful association between mobile marketing site and customer satisfaction and that the hypothesis is right.

H3: There is no Influence of Mobile marketing synergy on Customers satisfaction:

**Table 7.** The third hypothesis

<b>F-value</b>	<b>t. value</b>	<b>Sig.t</b>	<b>R</b>	<b>R2</b>
88.4	3.02	0.02	197	0.01

P-value ( $p < 0.001$ )

The hypothesis's findings indicate that the p-value ( $p < 0.001$ ) is less than 0.05, suggesting that there is a substantial association between mobile marketing synergy and consumer loyalty, and that the hypothesis is relevant.

H4: There is no Influence of Mobile marketing system on Customers satisfaction:

**Table 8.** The fourth hypothesis

<b>F-value</b>	<b>t. value</b>	<b>Sig.t</b>	<b>R</b>	<b>R2</b>
88.3	2.98	0.02	197	0.01

P-value ( $p < 0.001$ )

The results of the hypothesis show that the p-value ( $p < 0.001$ ) is less than 0.05, indicating that there is a significant relationship between mobile marketing system and customer satisfaction and that the hypothesis is valid.

### 7. Concludeons and Discussion

Both choice and top executives in the financial banking and public services that are relevant to the economic activity will benefit from the findings of this report. The use of marketing strategies adds to the sector's growth and play a significant role in the country's economic growth. Mobile marketing has a significant role to play. Jordan is a resource-constrained nation. It is critical to locate the economy's most significant rivers. Jordan's banking industry is among the most important parts of the national economy, with 13 banks in the commercial banking industry. Many of these institutions collaborate with Jordan's Central Bank. They also play a significant role in Jordan's economic growth, as they do in the majority of countries around the world (Annual Report,

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Central Bank of Jordan, June 2019, pp. 1-4). With the rapid advancement in technology, it was important to investigate how well these banks keep up with the rate of change in order to meet the needs of their customers. Via its factors, the current study focused on very important subjects, such as digital apps, that is the world's fastest expanding technical platform without a rival for reaching consumers anywhere in the world. Particularly with the constant technical advances in phones, which become a fast substitute to computer (Mohammed et al., 2018), (Daoud M., 2017), (Venkatesh Shankar, 2016), and (Y. Burçak Boydak, 2015). Both decision-makers and corporate boards in the banks market and financial services that are relevant to the national economy will benefit from the findings of this report. The use of digital marketing and the reliability of electronic services add to the sector's growth and play a significant role in the country's economic growth. The results showed through analyzing the hypotheses that there is a significant relationship between mobile marketing and customer satisfaction in the Jordanian commercial banking sector. It requires those in charge of marketing in the banking sector to focus on the requirements of mobile marketing to reach an integrated service that reaches customer satisfaction, especially in the commercial banking sector in Jordan. As the world is heading towards digital transformation.

## 8. Recommendations

The researchers prepared recommendations as follows:

1. The Commercial Banking Services Department must adopt new standards for mobile marketing purposes based on the country's culture.
2. Commercial bank management should continuously monitor and evaluate customer satisfaction with the bank's digital services via mobile phones.
3. Commercial bank management should attract customers for mobile marketing with consideration education, Age and gender of target customer segments.

## 9. Future Research

This research may be expanded in the following areas:

- More research is required to understand the importance of mobile marketing and digital quality in achieving customer loyalty in Jordanian commercial banks, and it would be useful to expand the current analysis to other studies. Examine the role of mobile marketing customer loyalty in this field in countries in the Middle East or other developing countries.
- Questionnaires were used to gather secondary data for this analysis. It is proposed that data collection methods such as the personal interview be created.
- Customers of commercial banks were the subject of this study's data collection. Other experiments that calculate the same variables from the perspective of commercial banks are proposed..

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