

The Impact of Marketing Financial Services on Value Behaviors Through Loyalty and Satisfaction of Customer of Arab Bank in Jordan

Amjed Alfityani^{1*}, Majeed Mustafa Othman Mansour², Ismail Bany Taha³, Nafez N. Ali⁴, Jamal M. Joudeh⁵

¹Assistant professor, faculty of business, applied science private university, MEU Research unit, Middle East University, Amman, Jordan

²Faculty of Administrative and Financial Science, Dept. of Marketing, Arab American University / Palestine.

³Assistant professor, faculty of business, department of business administration, Jerash University, Jordan.

⁴Associate professor, marketing department, faculty of business, Al-zaytoonah university of Jordan.

⁵Professor, faculty of business, applied science private university, MEU Research unit, Middle East University, Amman, Jordan.

Abstracts: The study aimed to know the relationship between marketing of financial services in public sector banks with special reference to Arab bank in Jordan. The analysis of the data acquired from the customers of the Arab bank in Jordan provides meaningful insights into Perceived financial service quality, Perceived financial service orientation, marketing mix strategy, customer satisfaction, customer loyalty and Value in behavior. Further, the research investigates the direct and indirect association among the study variables. The preliminary analysis discloses that the means of all the study variables. It was found that the Perceived financial service Quality and Marketing mix strategy has a significant positive association with Value in behavior. Further, Perceived Financial service quality has a positive significant association with customer satisfaction and customer loyalty in the Arab bank in Jordan. Additionally, Perceived financial service orientation has a positive significant relationship with customer satisfaction and customer loyalty. Further, a Marketing mix strategy has a positive significant relationship with customer satisfaction and customer loyalty. At last, customer satisfaction and customer loyalty have a positive significant relationship with Value in behavior. Further, it was found that perceived financial service orientation has a negative significant relationship with Value in behavior. Besides, Customer satisfaction and Customer loyalty partially mediate the relationship between Perceived financial service quality and Value in behavior. Likewise, Customer satisfaction and customer loyalty cannot mediate the relationship between Perceived financial service orientation and Value in behavior because hypothesis is rejected. Therefore. Finally, Customer satisfaction and Customer loyalty partially mediate the relationship between Marketing mix strategy and Value in behavior were partially supported.

Keywords: Marketing Mix Strategy, Financial Services, Financial Service Quality, Financial Service Orientation Arab Bank in Jordan.

1. INTRODUCTION

Recent years have witnessed significant development in international banking. Novel and innovative products and services, increased competition, disintermediation, and unique promotional schemes are some of the emerging features that change the international banking scenario. The globalization of financial markets has been further accelerated by the development of technology, particularly in the field of information technology and electronic banking system. Now the customers are also more educated and aware of better and safer banking services. In this way, the Narasimham committee strongly recommended operational flexibility and functional autonomy for the Jordanian banks. "This flexibility and autonomy increased competition among Jordanian banks. Post-liberalization, several new generation private sector banks changed the face of the industry with a distinct customer focus. With the entry of new generation tech-survey private banks and expansion of operations of foreign banks, the banking sector has become too competitive. The 'one for all and 'all for one syndrome is being a go-by. These changes are now taking place in many Public Sector Banks. Public Sector Banks are woken up to the competition. To deal with the emerging situations, public sector banks have to shed a lot of old ideas, change their traditional practices, develop

customer loyalty programs and adopt a distinct approach to meet the challenges ahead. Public sector banks should develop a customer-centric approach for future survival and growth". "So, the major challenges before the public sector banks are their long-run survival in healthy competition and forging way ahead by retaining their valued customers and satisfying their customers. Arab bank in Jordan is also going through this situation. is the leading public sector bank in Jordan. Its branches are mostly located all over the states. Its branch network coverage spans across all the major business centers of Jordan. The current study focuses on the Jordan region branches of.

1.2. Variables of the Study

These are the dependent and independent variables of the study the researcher has used in this study.

1.2.1. Dependent Variable

1.2.1.1. Value in Behaviour

Given the limitations of the value-in-exchange, value-in-use, and value-in-context perspectives in explaining the value consumers perceive in performing pro-social behaviors, social marketing scholars have proposed the concept of value-in-behaviour (French & Gordon, 2015; Zainuddin & Gordon, 2014). This concept recognizes that consumers may not only perceive Value in exchanging and using goods or services but also in performing behaviors. The central focus is that Value is realized through the performance of the behavior itself rather than through the exchange or experience of using goods or services. Whilst value-in-behavior is not a direct measure of behavior, it can help understand what motivates consumers to perform specific behaviors. Energy efficiency, for example, could reveal the Value that consumers perceive towards taking shorter showers or reducing the temperature of their heating. Such insight is pertinent for social marketers seeking to facilitate pro-social behaviors and socially beneficial outcomes (Chell & Mortimer, 2014; Zain Uddin et al., 2013). Incorporating the concept of value-in-behavior into social marketing theory could, therefore, assist in promoting socially responsible behaviors such as being energy efficient.

It is helpful to consider the energy efficiency context in relation to the other value perspectives to further explore the value-in-behavior potential. Beginning with a value-in exchange, consumers may weigh up the Value of purchasing a new energy-efficient refrigerator by performing a cost-benefit evaluation comparing the purchase price with influence consumers in the context of energy efficiency. One recent qualitative study found that participants identified economic, functional, and ecological Value toward the performance of energy efficiency behaviors (Butler et al., 2016). The findings suggest that consumer perceived value-in-behavior may influence energy-efficient behaviors alongside other known influences such as attitudes, social norms, and structural conditions. However, their findings support the concept of Value in behavior. Butler et al. (2016) call for further empirical research to test the concept and explore what dimensions of value consumers perceive towards energy-efficient behaviors (Butler et al., 2016).

1.2.2 Independent Variables

1.2.2.1 Perceived Financial Service Quality

Service quality, often abbreviated to Servqual (Service Quality), according to Li, R. Y., & Kaye, M. (1998), is the comparison between two main factors, namely, the customer perception of the real received/perceived service and the actual expected/desired service. If the reality is better than the expected service, the service can be said to have high quality. Meanwhile, if the reality is the same as the expected service, then the service is considered satisfactory. Conversely, if the reality fails to meet the expected service, then the service can be said to have low quality. In its contemporary conceptualization, service quality (SQ) is a comparison of perceived expectations (E) of a service with perceived performance. In practice, pre-defined

objective criteria may be unattainable, in which case, the best possible achievable result becomes the ideal. The objective ideal may still be poor in subjective terms. Service quality can be related to service potential (for example, worker's qualifications), service process (for example, the quickness of service) and service result (customer satisfaction).

1.2.2.2 Perceived Financial Service Orientation

Three quality orientations should be consistent: consumer perception, product/service, and process. These three orientations are almost always clearly distinguishable for goods but not for services. For services, the product and the process may not be distinguishable even if the product is the process itself. The consistency of the quality of service for these orientations can contribute to a company's success in terms of customer satisfaction, employee satisfaction, and profitability of the organization.

1.2.2.3 Marketing Mix Strategy

The term "**marketing mix**" is a foundation model for businesses, historically centered on the product, price, place, and promotion (also known as the "4 Ps"). The marketing mix has been defined as the "set of marketing tools that the firm uses to pursue its marketing objectives in the target market. "Marketing strategy is a process that can allow an organization to concentrate its limited resources on the greatest opportunities to increase sales and achieve a sustainable competitive advantage. Strategic planning involves analyzing the company's initial situation before formulating, evaluating and selecting a market-oriented competitive position that contributes to the company's goals and marketing objectives.

As a distinct field of study, strategic marketing emerged in the 1970s and 80s and built on strategic management that preceded it. Marketing strategy highlights the role of marketing as a link between the organization and its customers.

Marketing theory emerged in the early twenty-first century. The contemporary marketing mix, which has become the dominant framework for marketing management decisions, was first published in 1984. In services marketing, an extended marketing mix is typically comprising **7 Ps**, made up of the original 4 Ps extended by process, people and physical evidence. Service marketers occasionally refer to the **8 Ps**, comprising these 7 Ps plus performance.

In the 1990s, the model of 4 Cs was introduced as a more customer-driven replacement of the 4 Ps. There are two theories based on 4 Cs: Lauterborn's 4 Cs (*consumer, cost, convenience, and communication*) and Shimizu's 4 Cs (commodity, cost, channel, and communication).

Given the valuation of customers towards potential product attributes (in any category, e.g. product, promotion, etc.), and the attributes of the products sold by other companies, the problem of selecting the attributes of a product to maximize the number of customers preferring it is a computationally intractable problem.

The correct arrangement of marketing mix by enterprise marketing managers plays an important role in the success of a company's marketing: develop strengths and avoid weaknesses, strengthen the competitiveness and adaptability of enterprises, and ensure the internal departments of the enterprise work closely together.

1.2.3 Mediating Variables

1.2.3.1 Customer satisfaction

Customer satisfaction (often abbreviated as CS) is a term frequently used in marketing. It is a measure of

how products and services supplied by a company meet or surpass customer expectations. Customer satisfaction is defined as "the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals." Customers play an important role and are essential in keeping a product or service relevant; therefore, it is in the business's best interest to ensure customer satisfaction and build customer loyalty.

The Marketing Accountability Standards Board (MASB) endorses the definitions, purposes, and measures that appear in Marketing Metrics as part of its ongoing Common Language in Marketing Project. In a survey of nearly 200 senior marketing managers, 71 percent responded that they found a customer satisfaction metric very useful in managing and monitoring their businesses. Customer satisfaction is viewed as a key performance indicator within a business and is often part of a Balanced Scorecard. In a competitive marketplace where businesses compete for customers, customer satisfaction is seen as a major differentiator and increasingly has become an important element of business strategy.

1.2.3.2. Customer Loyalty

The foundation for a business focused on establishing and preserving strong customer loyalty is the key to business success (Joudeh, J. M., Khraiwish, A., Al-Gasawneh, J. A., Abu-Loghod, N. A., Nusairat, N. M., & Ali, N. N., 2021) and has resonated with business performance and sustainability. (Lam et al. 2004) identified customer loyalty as repeated buyers of a business and recommenders of the business to other customers. To ensure customer loyalty, diverse banking service models have exposed the key antecedents that affect customer loyalty. In a fiercely competitive environment, understanding these antecedents provides banking service managers to improve organizations' financial performance by retaining their existing customers while attracting new customers. Therefore, the nature and drivers of customer loyalty to bank services have been drawing attention in the field of services marketing by practitioners and researchers (Joudeh, J. M., & Dandis, A. O., 2018). Moreover, some studies have demonstrated that the cost of acquiring a new customer is five times more costly than retaining an existing customer and 50 to 100 times more costly to retrieve a lost customer. Therefore, managing customer attrition is the biggest challenge for businesses that can be obviated by understanding the needs of their customers to decrease defection rates and aim to build a relationship around those needs to support long-term customer loyalty.

1.3. Research Questions

1. Do Perceived Financial Services Quality, Perceived Financial Service Orientation & Marketing Mix Strategy have a positive impact on Customer Satisfaction, Customer Loyalty and Value in Behavior in Jordan consumers?

1 Do Customer Satisfaction & Customer Loyalty have a positive impact on Value in Behavior in Jordan consumers?

2 Does Customer Satisfaction & Customer Loyalty play a mediating role in the association between Perceived Financial Services Quality and Value in Behavior?

3 Does Customer Satisfaction & Customer Loyalty mediate the association between Perceived Financial Service Orientation and Value in Behavior?

4 Does Customer Satisfaction & Customer Loyalty mediate the association between Marketing Mix Strategy and Value in Behavior?

1.4. Objectives of the Study

1. To study the relationship among the variables.

2. To study the impact of Perceived financial service quality, Perceived financial services orientation and Marketing mix strategies on Value in behavior.
3. To access the mediating effect of customer satisfaction and customer loyalty between variables Perceived financial service quality (PFSQ), Perceived financial service orientation (PFSO) & Marketing mix strategy (MMS), and the outcome variable Value in behavior (VB).
4. To test hypothesized the research model.

1.5. Significance of the Proposed Research Study

The significance of this research extends to five interrelated areas:

- (a) The specific needs of bank customers and factors affecting the needs of customers.
- (b) Sources of awareness of banking products and services.
- (c) Customer satisfaction with respect to financial services and marketing mix strategies of bank.
- (d) Promotional tool and techniques of the bank.
- (e) Bank position in a competitive market.

The proposed research study has tried to throw light on the needs of bank customers and some important factors affecting the needs of the customers. The bank should consider these factors to deal with the customers. (Joudeh, J. M., et al 2022). The customers also face problems in selecting a bank to operate. The proposed study indicates that customers should be made educated on new services introduced by the banks through different sources of information. The results of this study are helpful for the bank in choosing the preferable sources of information. iii. The study has tried to explore that customer satisfaction is a key point for the success of the banking industry. If the level of customer satisfaction is high with the financial services provided by the bank, then the bank has a strong position in the competitive marketplace. (joudeh, j. M., hashem, t. N., & nusairat, n. M., 2020). Customer dissatisfaction places a bank at a competitive disadvantage; they may be quick their businesses elsewhere. iv. In the light of the research findings, it is found that bank should be made their marketing strategies according to the Customer's needs and their level of satisfaction. Thus, it is clear that there is a strong relationship between customer satisfaction and the bank's marketing strategy. Marketing strategies offer a way of achieving success among other customers for the selection of banks.

1.6. Research Hypotheses

- H1: There is a positive significant relationship between perceived financial service quality and Value in behavior.
- H2: There is a positive significant relationship between perceived financial service orientation and Value in behavior.
- H3: There is a positive significant relationship between marketing mix strategy and Value in behavior.
- H4: There is a positive significant relationship between perceived financial service quality and customer satisfaction.

H5: There is a positive significant relationship between perceived financial service quality and customer loyalty.

H6: There is a positive significant relationship between perceived financial service orientation and customer satisfaction.

H7: There is a positive significant relationship between perceived financial service orientation and customer loyalty.

H8: There is a positive significant relationship between marketing mix strategy and customer satisfaction.

H9: There is a positive significant relationship between marketing mix strategy and customer loyalty.

H10: There is a positive significant relationship between customer satisfaction and Value in behavior.

H11: There is a positive significant relationship between customer loyalty and Value in behavior.

1.6.1. Hypotheses based on Mediation between the Association of Predictors (PFSQ, PFSO, MMS) and Value in Behavior

H12: Customer satisfaction will play a mediating role between perceived financial service quality and Value in behavior.

H13: Customer loyalty will play a mediating role between perceived financial service quality and Value in behavior.

H14: Customer satisfaction will play a mediating role between perceived financial service orientation and Value in behavior.

H15: Customer loyalty will play a mediating role between perceived financial service orientation and Value in behavior.

H16: Customer satisfaction will play a mediating role between marketing mix strategy and Value in behavior.

H17: Customer loyalty will play a mediating role between marketing mix strategy and Value in behavior.

1.7. Research Methodology

"Research methodology is a systematic way to solve a problem. The research methodology comprises defining and redefining problems, formulating hypothesis or suggested solutions, collecting, organizing and evaluating data, making deductions and reaching conclusions, and at last carefully testing the conclusions to determine whether they fit for the formulating hypothesis". It is also defined as the study of the method by which knowledge is gained. Its aim is to give the work plan of research. A useful research methodology must be systematic, logical, empirical, and replicable. The researcher should follow certain systematic methods, steps, and stipulations in designing, planning and executing the research (Malhotra, 2007).

1.8. Research Design

The research design is the framework; its main purpose is to plan methods that will be adopted for organizing, collecting and evaluating the data, techniques for analysis, keeping a view of the research objectives and availability of resources (time and money). Research design can be defined as a detailed blueprint to meet its objective (Aake D.A. et al., 2000). The proposed research study has been designed in the following stages Experience Surveys: Experience Survey is a technique of Exploratory research that can be defined as the initial research where the researcher wants to have an idea about a particular aspect or try to understand the observed aspect. It can be summarized that exploratory research does the initial groundwork for further research. Under this, the people who are knowledgeable and experienced about the particular research topic were surveyed, then their views and expert opinion were taken before undertaking the actual research study.

Pilot Study: "All surveys are tested before the actual surveys are conducted. A pilot study can refer to many types of experiments, but generally, the study aims to replicate the full-scale experiment but only on a smaller scale. A pilot study is done to ensure that the questionnaires are clear to respondents and can be completed in the desired manner, and are used to test the design of the full-scale experiment. The design can then be adjusted in time. This can turn out to be valuable and if anything is missing in the experiment, then modified, and the full-scale experiment will not have to be redone. Regarding the selection of respondents for a pilot study, choosing appropriate respondents is a very important step in the process because it is directly related to the quality of results expected". So, a sample of 100 respondents of branches was taken for each questionnaire based on convenience sampling from the different groups of customers. Analytical techniques have been applied to this sampling and then checked that the results are appropriate for the proposed study and fulfill the study's objectives. On the basis of the answers given and the time is taken by the respondents, the questionnaires were designed and finalized then we went for data collection.

1.9. Data Collection Process

Primary and secondary data were collected, and the main sources of data collection were primary data. Sources of Data Collection · Primary Data "Primary data has been collected through well-structured comprehensive questionnaires. The questions were designed keeping in view the objectives of the study. In the light of the pilot survey result, suggestions and criticisms made by the research guide and the set of questionnaires were developed for the customers of Jordan. The questionnaire was filled to selected customers in a direct, undisguised form to avoid confusion and get the best possible, reliable and honest answers". The bank customers were selected to fill the questionnaires via a convenient sampling technique. In some cases, the researcher also had a personal discussion with the objectives of soliciting additional information and using this information to supplement the information collected through questionnaires. The following procedure was adopted to collect data from the targeted respondents.

Table 1.1: Bank Customer Survey Response

2. RESEARCH MODEL

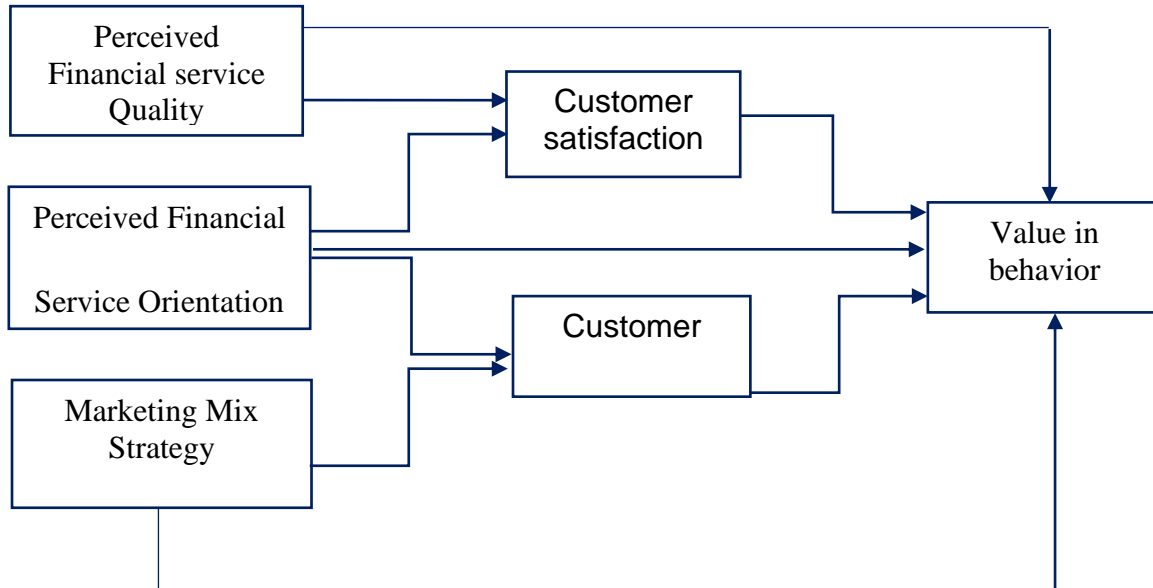


Figure 1.1: Research Model

3. RESEARCH GAPS

After the literature review, we came across plenty of studies available on the marketing of financial services. However, the majority of these were based on secondary data, and minimal studies have addressed the topic from a primary data perspective. Understanding this relevance, the current study has utilized a primary data perspective. This study considers perceived financial service quality, perceived financial orientation, marketing mix strategy, customer satisfaction, customer loyalty and value in behaviour as variables. This study fills the gap in the literature by studying how the value in behavior is formed as an outcome among bank customers. Moreover, it explored the connections between independent variables PFSQ, PFSO, MMS and mediating variables CS and CL. And also explained how value in behavior is formed out of the interrelations between before mentioned variables. The study also addresses the methodological gap by exploring the mediating effects of CS and CL between the relationship between PFSQ, PFSO, MMS and value in behavior.

4. DATA ANALYSIS & INTERPRETATION

The present chapter presents data analysis and the results of the study. First of all, the demographics of the participants in the study have been discussed. Further, the results of SEM, including the measurement and structural models, have been discussed.

The data were tabulated in excel and analysed using 26th version of SPSS software and Smart PLS. Statistical tools were used to analyse the data like chi-square analysis, Mean, Frequency analysis, standard deviation etc. hypotheses were tested, which were developed based on the objectives of the study. The information is classified and presented in graphs and tables with explanations. Towards the end, a summary of the chapter is presented.

4.1. Demographic Profile of Respondents

The demographic profiles of the final sample of 606 respondents are presented in Table 4.1. The demographic variables considered in the present study were gender, age, education and monthly family income of the respondents.

The data collected for the present study comprises 68.5 percent male and around 31.5 percent female respondents. The age group of online respondents shows 142 (23.4%) respondents are from the (Less than 25 years old) group, wherein it shows 433 (71.5%) respondents are from (26-40 years old) group and 31 (5.1%) respondents are from (more than 40 years old) group. Out of 606 respondents studied. The majority of the respondents (around 61.9 percent) were single, and the rest, 37.6 percent, were married. About 43.4 percent of the respondents are postgraduate, 35 percent are graduates, while 7.8 percent are from senior secondary, and only 1.7 percent belong to secondary education and the remaining 12.2 percent from doctorate. In terms of income profile, with around 23.6 percent belonging to the lower-income group (i.e. family income less than ₹ 20,000 per month), 29.5 percent from the middle-income group (i.e. between ₹20,001 to Rs 40,000), 22.6 percent from the upper-middle-class group (i.e. between ₹40,001 to Rs 60,000) and the remaining 24.3 percent were from the high-income group (i.e. family income more than ₹ 60,000 per month). Concerning the profession of the people, 30.2 percent are students, 51 percent of the group are employed, 13.9 percent are business professionals, while only 5 percent are housemakers. Thus, there is an adequate representation of all respondents of interest in the study.

4.2. Statistics related to the use of Banking services Activities of the Respondents

The statistics related to the use of banking services and respondents' engagement activities are summarised in table 1. The majority of respondents who have been using banking services for more than two years are (74.3%).

Table 1: Summary of the statistics related to how long you have been using banking services?

Duration	Frequency	Percent	Cumulative Percentage
0-6 Months	55	9.1	9.1
6-12 Months	56	9.2	18.3
1-2 years	45	7.4	25.7
More than 2 years	450	74.3	100.0
Total	606	100.0	

Table 1 illustrates the types of respondents who are using banking services. Interestingly, the majority of respondents who have been using banking services for more than two years are (74.3%), while another respondent who is under (0-6 months) is 9.1%, and respondents under (6-12 months) are 9.25% and the remaining respondents who are under (1-2 years) are 7.4%.

4.2.1. Reliability Result

Table 2: Reliability Result

S.No	Variable	No. of Items	Value of Cronbach's Alpha
1.	Perceived financial service quality	6	0.915
2.	Perceived financial service orientation	4	0.890
3.	Marketing mix strategy	12	0.956
4.	Customer satisfaction	5	0.912

5.	Customer loyalty	3	0.887
6.	Value in behaviour	7	0.950
Overall		37	0.918

If Cronbach's Alpha value is greater than 0.7, then the reliability test is satisfied, which means "Scale is Reliable".

The average value of Cronbach's Alpha for overall parameters is 0.918, which is greater than 0.9. Therefore, the test result will be highly acceptable.

Cronbach (1951) said that an alpha value of .70 to .79 is acceptable, .80 to .89 is regarded as Good, while an alpha result of more than .90 is considered an excellent scale for the instrument's reliability. The value of Cronbach's alpha in table 2. was more than .8, indicating that the investigation instruments are trustworthy.

Table 4.16: Summary of Mean, Standard Deviation and Correlation measures of the Marketing of Financial Services & Other Latent Constructs

	M	SD	PFSQ	PFSO	MMS	CS	CL	VB
PFSQ	3.30	.974	-					
PDF	3.24	1.04	.854	-				
MMS	3.32	.948	.853	.848	-			
CS	3.45	.959	.668	.656	.703	-		
CL	3.43	.982	.667	.691	.671	.857	-	
VB	3.41	.991	.724	.708	.736	.839	.893	-

PFSQ=Perceived financial service quality, PFSO= Perceived financial service orientation, MMS= Marketing Mix Strategy, CS = Customer satisfaction, CL=Customer Loyalty, VB= Value in Behavior.

The next step of the methodology was to formulate values for the latent constructs, consisting of a weighted average of indicators from the model. The most important aspect of PLS stems from the estimation and subsequent implementation of case value weights in the development of latent construct values (Joe F. Hair, Sarstedt, Ringle, & Mena, 2012; Hair et al., 2012). The partial least-squares analysis is a unique alternative to the most common forms of SEM and a more generally accepted covariance-based approach. As opposed to the covariance-based approach of traditional structural equation modelling, the variance-based PLS approach is more appropriate when dealing with smaller sample sizes, conducting exploratory research, or when the number of indicators that exist per latent variable is excessively large. The standard PLS procedure recommended by (J. f Hair, Hult, et al., 2014) was followed to test our inner and outer models. The entire theoretical model was tested using the PLS algorithm, and path loading significance was estimated through bootstrap estimation with 5000 samples.

4.2.2. Assessing the PLS-SEM Results in the Reflective Measurement Model

Reflective measures represent the effects of (or manifestation) of an underlying construct. Therefore, causality lies from the construct to its measure. It is a representative sample of all the possible items available within the conceptual domain of the constructs (J. f Hair, Hult, et al., 2014). Assessment of reflective measurement models includes Composite reliability to evaluate internal consistency, individual indicator reliability and Average variance explained (AVE) to evaluate convergent validity (see table 4.17). Besides, the Heterotrait Monotrait ratio and cross-loadings are used to assess discriminant validity (J. f Hair, Hult, et al., 2014).

Table 4.17: Factor loadings, Cronbach's Alpha, Rho A, C.R and AVE

Dimensions and Indicators	Loadings	Cronbach's Alpha	Rho_A	C.R	AVE
Perceived Financial Service Quality					
PFSQ1	.769				
PFSQ2	.865				
PFSQ3	.872				
PFSQ4	.862	0.915	0.920	0.934	0.704
PFSQ5	.821				
PFSQ6	.840				
Perceived Financial Service Orientation					
PFSO1	.875				
PFSO2	.875				
PFSO3	.897	0.890	0.894	0.925	0.755
PFSO4	.828				
Marketing Mix Strategy					
MMS1	.826				
MMS2	.764				
MMS3	.804				
MMS4	.854				
MMS5	.834	0.956	0.998	0.962	0.677
MMS6	.799				
MMS7	.871				
MMS8	.829				
MMS9	.860				
MMS10	.827				
MMS11	.807				
MMS12	.790				
Customer Satisfaction					
CS1	.872				
CS2	.898				
CS3	.901	0.912	0.919	0.937	0.748
CS4	.768				
CS5	.880				
Customer Loyalty					
CL1	.913				
CL2	.911	0.887	0.888	0.930	0.816
CL3	.886				
Value in Behaviour					
VB1	.825	0.950	0.950	0.959	0.769

Dimensions and Indicators	Loadings	Cronbach's Alpha	Rho_A	C.R	AVE
VB2	.887				
VB3	.901				
VB4	.871				
VB5	.895				
VB6	.888				
VB7	.871				

Note: CR = Composite Reliability, AVE = Average Variance Extracted and Rho_A = Rho Alpha

4.3. Reliability

The evaluation of the reflective measurement model examines its reliability and validity (see Table 4.17) (DeVellis, 2017; J. f Hair, Black, et al., 2014). Reliability of the measure is ensured with Cronbach's Alpha, Rho_Alpha values and composite reliability values. Cronbach's alpha values range from .88 to .95, exceeding the common threshold of .70. The constructs' composite reliability values range from .93 to .96, exceeding the common threshold of .70 (Ab Hamid, Sami, & Mohmad Sidek, 2017; Becker, Rai, & Rigdon, 2013; Joe F Hair, Risher, Sarstedt, & Ringle, 2019; Hair et al., 2012; Hair, Joseph, Sarstedt, Ringle, & Gudergan, 2017; Henseler & Chin, 2010; Henseler, Ringle, & Sarstedt, 2014; Henseler & Sarstedt, 2013). These results indicate that all reflective measures in the research model are sufficiently reliable.

4.4. Convergent Validity

Convergent validity is the extent to which the survey items for a given construct converge (i.e. strongly correlate) compared to survey items measuring different constructs. To achieve convergent validity, all standardized factor loadings should be greater than .70, and the average variance extracted (AVE) for measures should be greater than .50 (Ab Hamid et al., 2017; Hair et al., 2012, 2017; Henseler, Ringle, et al., 2014). In the present study, the standardized factor loading ranges from .76 to .91 and AVE values range between 0.67 and 0.82 (see Table 4.17). Hence, the study established the convergent validity of the latent constructs.

4.5. Discriminant Validity

Discriminant validity examines the degree to which the survey items of a given construct unintentionally do not measure a different construct. Table 4.18 shows the results of the discriminant validity assessment, providing evidence that each reflective construct relates more strongly to its measure than to the rest of the other constructs. This was achieved through Heterotrait Monotrait Ratio (HTMT) criteria (Hair et al., 2012, 2017; Henseler, Ringle, et al., 2014).

Heterotrait-Monotrait ratio (HTMT) of the correlations, which is the average of the Heterotrait-hetero-method correlations which means the correlations of indicators across constructs measuring different phenomena (Henseler, Ringle, et al., 2014).

Table 4.18: Discriminant Validity of Constructs Heterotrait Monotrait (HTMT) Ratio

	CL	CS	MMS	PDF	PFSQ	VB
CL						
CS	0.948					
MMS	0.729	0.752				
PDF	0.777	0.727	0.918			
PFSQ	0.740	0.731	0.912	0.945		
VB	0.972	0.900	0.772	0.769	0.777	

PFSQ=Perceived financial service quality, PFSO= Perceived Financial service orientation, MMS= Marketing mix strategy, CS= Customer satisfaction, CL=Customer Loyalty, VB= Value in behavior.

PLS-SEM is a nonparametric method, and therefore bootstrapping is used to determine statistical significance (Joe F Hair et al., 2019; Hair et al., 2012; Hair Jr et al., 2014). (Joseph F. Hair, Ringle, & Sarstedt, 2013) suggest using bootstrap confidence intervals for significance testing in case the bootstrap distribution of the indicator weights is skewed.

Otherwise, researchers should use the percentile method of constructing bootstrap-based confidence intervals. If the confidence interval of an indicator weight includes zero, this indicates that the weight is not statistically significant, and the indicator should be considered for removal from the measurement model. But if an indicator weight is not significant, it is not necessarily interpreted as evidence of poor measurement model quality. Instead, the indicator's absolute contribution to the construct is considered (J. f Hair, Hult, et al., 2014), as defined by its outer loading (i.e., the correlation between the indicator and its construct). According to (Fassott, 2010; J. f Hair, Hult, et al., 2014), indicators with a non-significant weight should be eliminated if the loading is also not significant. A low but significant loading of 0.50 and below suggests that one should consider deleting the indicator unless there is strong support for its inclusion on the grounds of measurement theory. When deciding whether to delete formative indicators based on statistical outcomes, researchers need to be cautious for the following reasons. First, formative indicator weights are a function of the number of indicators used to measure a construct. The greater the number of indicators, the lower their average weight. Formative measurement models are therefore inherently limited in the number of indicator weights that can be statistically significant. Second, indicators should seldom be removed from formative measurement models since formative measurement theory requires the indicators to fully capture the entire domain of a construct, as defined by the researcher in the conceptualization stage. In contrast to reflective measurement models, formative indicators are not interchangeable and removing even a single indicator can therefore reduce the measurement model's content validity. And +1, but, in rare cases, can also take values lower or higher than this, which indicates an abnormal result (e.g., due to collinearity and/or small sample sizes). Weight close to 0 indicates a weak relationship, whereas weights close to +1 (or -1) indicate strong positive (or negative) relationships. After assessing the statistical significance of the indicator weights, researchers need to examine each indicator's relevance. The indicator weights are standardized to values between -1

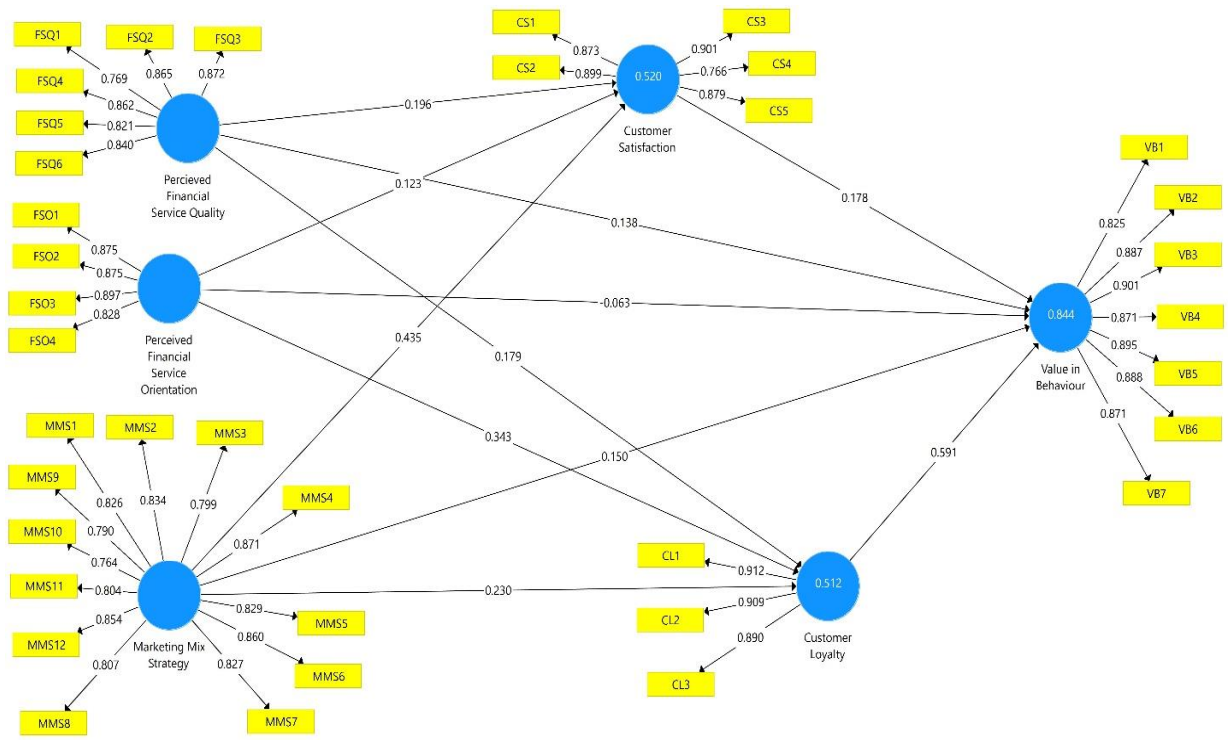


Figure 4.7: PLS-SEM Bootstrapping1

4.6. Assessing the PLS-SEM Results of the Structural Model

4.6.1. Structural Model (Inner Model)

Once the reliability and validity of the outer models are established, several steps need to be taken to evaluate the hypothesized research relationships within the inner model. The purpose of this step was to evaluate the ability of the model to predict the relationship between the endogenous and exogenous constructs. The following criteria facilitate this assessment: Significance of the path coefficient (β), Coefficient of determination (R^2), Predictive relevance (Q^2), (f^2) for effect size and Global fit indices. Later on, an analysis of the mediating and moderating variables was also done. A bootstrap analysis was performed with 5000 subsamples to assess the significance of the path estimates. The result of these analyses was used to test the hypotheses of the research model. Figure 4.5 represents the structural model analysis using PLS-SEM.

4.6.2. Collinearity Assessment

Under Smart PLS software, collinearity assessment starts by using the latent variable scores. These latent variable scores are used to run multiple regressions with a set of predictor constructs as independent variables and any other latent variable which does not serve as the dependent variable by using PLS-SEM software. Table 4.19 shows the results of the variance inflation factor (VIF) for higher-order constructs. All VIF values are below 5, which indicates that there is no collinearity issue (J. f Hair, Hult, et al., 2014; Joseph F. Hair et al., 2013; Hair Jr et al., 2014). In other words, these constructs do not have the same information to measure the same variables. Therefore, there are no redundant constructs in the model. Thus, all the constructs measured in the present study can be included in the structural model.

Table 4.19: Collinearity Statistics (VIF)

	CL	CS	MMS	PDF	PFSQ	VB
CL						4.181
CS						4.247
MMS	4.652	4.652				4.074
PFSO	4.584	4.584				4.887
PFSQ	4.829	4.829				4.915
VB						

Table 4.20: Significance of the path coefficient (β) Results of PLS path analysis

<i>Paths</i>	<i>B</i>	<i>T Statistics</i>	<i>p-Values</i>
CS -> VB	0.178	4.244**	0.00*
CL -> VB	0.591	14.265**	0.00*
PFSO -> CS	0.123	2.032**	0.042*
PFSO -> CL	0.343	6.163**	0.00*
PFSO -> VB	0.063	1.295**	0.195*
MMS -> CS	0.435	6.101**	0.00*
MMS -> CL	0.230	3.387**	0.001*
MMS -> VB	0.150	3.460**	0.001*
PFSQ -> CS	0.196	3.074**	0.002*
PFSQ->CL	0.179	2.674**	0.008*
PFSQ->VB	0.138	3.532**	0.00*

*p < .001; PFSQ=Perceived financial service quality, PFSO= Perceived Financial service orientation, MMS= Marketing mix strategy, CS= Customer satisfaction, CL=Customer Loyalty, VB= Value in behavior.

The structural model path estimates are shown in Table 4.20 and Figure 4.4. The results showed that a significant and no significant relationship exists between Endogenous variables and Exogenous variables. The results showed that a significant relationship exists between the PFSQ to CS ($\beta=.196, p<.05$), PFSQ to CL ($\beta=.179, p<.05$), PFSQ to VB ($\beta=.907, p<.05$), PFSO to CS ($\beta=.123, p<.05$), PFSO to CL ($\beta=.343, p<.05$), PFSO to VB ($\beta=.063, p<.05$), MMS to CS ($\beta=.435, p<.05$), MMS to CL ($\beta=.230, p<.05$), MMS to VB ($\beta=.150, p<.05$), CS to VB ($\beta=.178, p<.05$) and CL to VB ($\beta=.591, p<.05$).

4.7. Coefficient of Determination (R²)

The (R²) or the coefficient of determination is a measure of the model's predictive accuracy. Another way to view (R²) is that it represents the exogenous variable's combined effect on the endogenous variable(s). This effect ranges from 0 to 1, with 1 representing complete predictive accuracy. Because (R²) is embraced by a variety of disciplines, scholars must rely on a "rough" rule of thumb regarding an acceptable (R²) with 0.75, 0.50, 0.25, respectively, describing substantial, moderate, or weak levels of predictive accuracy (Hair Jr et al., 2014). Though R² is a valuable tool in assessing the quality of a PLS model, too much reliance on R² can prove problematic. Specifically, if researchers attempt to compare models with different specifications of the same endogenous constructs, reliance only on R² may result in the researcher selecting a less efficient model. So, the R² will increase even if a non-significant yet slightly correlated construct is added to the model. As a result, if the researcher's only goal is to improve the R², the researcher would benefit from adding additional exogenous constructs even if the relationships are not meaningful. Rather, the decision for a model should be based on the adjusted R², which penalizes increasing model complexity by reducing the (adjusted) R² when additional constructs are added to the model (Hair Jr et al., 2014). In the present research model, the value of R² = .512 for **Customer Loyalty** means the research model explains 51 % of the variance from its antecedents which is moderately higher. Similarly, **Customer Satisfaction** R² = .520 showing 52 % variance, and Value **in Behavior** R² = .844 showing 84 % variance approximately,

4.8. Effect size (f²)

The effect size for each path model can be determined by calculating Cohen's f². The f² is computed by noting the change in R² when a specific construct is eliminated from the model. To calculate f², the researcher must eliminate two PLS path models. The first path model should be the full model as specified by the hypotheses, yielding the R² of the full model. The second model should be identical except that a selected exogenous construct is eliminated from the, yielding the R² of the reduced model. The criteria for determining the effect size can be as follows:

Table 4.21: Cohen Effect Size

Small	0.02
Medium	0.15
Large	0.35

That is, if an exogenous construct strongly contributes to explaining an endogenous construct, the difference between R² included and R² excluded will be high, leading to a high f² value (Cohen, 1988). For the present model, the f² value ranged from .021 to .534 (Table 4.22).

4.9. Predictive Relevance (Q²)

In addition to evaluating the magnitude of the R² values as a criterion of predictive accuracy, researchers should

also examine stone – Geisser’s Q² value (Geisser, 1974; Stone, 1974). This measure is an indicator of the model’s out-of-sample predictive power relevance (J. f Hair, Hult, et al., 2014). In the structural model, Q² values larger than zero for a specific reflective endogenous latent variable indicate the path model’s predictive relevance for a particular dependent construct (J. f Hair, Hult, et al., 2014). The Q² is a means for assessing the inner model’s predictive relevance. The smaller the difference between predicted and original values, the greater the Q² and thus the model’s predictive accuracy. Specifically, a Q² value larger than zero for a particular construct (Hair Jr et al., 2014). For the present model, the Q² value ranged from 0.383 to 0.644, as shown in Table 4.22. All the values are within the cut-off limit. So, the model has good predictive relevance.

Table 4.22: Summary of Predictive Relevance (Q²) and Effect size f²)

	PFSO	MMS	CS	CL	VB	Q ²
PFSQ			0.027	0.021	0.025	
PFSO			0.039	0.053	0.045	
MMS			0.085	0.023	0.029	
CS					0.048	0.383
CL					0.534	0.413
VB						0.644

PFSQ=Perceived financial service quality, PFSO= Perceived financial service orientation, MMS= Marketing mix strategy, CS= Customer satisfaction, CL=Customer loyalty, VB= Value in behavior, . [f² → 0.02-0.35 & Q²→ >0]

4.10. Model Fit in PLS-SEM

The research used the latest recommendation of Henseler, Hubona and Ray (Henseler & Sarstedt, 2013) and (Henseler et al., 2016) before assessing hypothesized relationships between the component and using the standardized root mean square residual (SRMR) to assess the fit model. A complete model fit is demonstrated by the SRMR value of zero, and an SRMR value of less than 0.08 is usually recommended to obtain acceptable PLS direction models. A Standardized Root Mean Square Residuals (SRMR) of 0.047 was observed in this study, Normed Fit Indices (NFI) is > .90 & RMS- Theta is lying between .120-.140, indicating a satisfactory model fit (see Table 4.23) (Henseler et al., 2016).

Table 4.23: Model fit Summary

Indices	Fit Summary	References
SOME	0.047	
d_ ULS	1.558	
d_ G	1.345	(J. f Hair, Hult, et al., 2014; Joseph F. Hair et al., 2013; Hair et al., 2017; Henseler et al., 2016; Henseler & Sarstedt, 2013; Nitzl, 2016)
Chi-Square	4352.942	
NFI	0.921	
RMS – Theta	0.129	

4.11. Mediation Analysis

Mediation occurs when a third mediator variable intervenes between two other related constructs. More precisely, a change in the exogenous construct causes a change in the endogenous construct in the PLS path model (J. f Hair, Hult, et al., 2014). In this research, smart PLS has been used to test the mediating effect containing three mediators’ variables (Task, Social and Emotional Self-Efficacy) with 5000 bootstrap samples that generated 95% bias-corrected

and adjusted confidence intervals for the indirect effect (Nitzl, Roldan, & Cepeda, 2016). It has been suggested in previous research such as (J. f Hair, Hult, et al., 2014; Joe F. Hair et al., 2012; Joseph F. Hair et al., 2013; Hair et al., 2012, 2017; Hair Jr et al., 2014; Hengky latan, 2018; Henseler & Chin, 2010; Henseler, Ringle, et al., 2014; Henseler & Sarstedt, 2013; Ringle et al., 2012) that smart PLS is the more suitable package as compare to any other tools or packages to test the complex models with more than two predictors or criterion variables. Whether it is a case of serial mediation or Parallel mediation, as in the case of this research, it can be easily or more accurately tested. There is mainly two-step in testing the mediation. First, determine the significance of the indirect effect. If it is found to be significant, then the researcher should go for further analysis because the insignificant indirect effect does not explain the correct Phenomenon or theory (Nitzl et al., 2016). The second step is to determine the nature and type of mediation, i.e. Partial or Full mediation, based on criteria suggested by (Cohen, 1988; J. f Hair, Hult, et al., 2014; Nitzl, 2016) by calculating the values of variance accounted for (VAF) shown in the Table 4.25. Table 4.25 display results of mediation output reveal that there is a partial Complementary mediation effect in each case, partially supporting the hypotheses of this research (Nitzl et al., 2016). There is a significant direct relationship between **Perceived financial service quality** and **Value in Behavior** ($\beta=.138$, $p<.001$), **Marketing Mix Strategy** and **Value in Behavior** ($\beta=.150$, $p=.001$). Such relationship is also called direct Effect, and the third is no significant direct relationship between **Perceived financial service orientation** and **value in behavior**. That is why the mediation results are not calculated & included in the mediation table by reference to **BARON KENNEY**. The first model examined the mediating role of **Customer satisfaction** between **Perceived financial service quality & Value in behavior** showing Partial Complementary mediation ($\beta = 0.035$, $p<.05$) and $VAF = 20\%$, Second, the model examined the mediating role of **Customer Loyalty** of Use between **Perceived financial service quality & Value in behavior** showing Partial Complementary mediation ($\beta = 0.106$, $p<.05$) and $VAF = 43\%$, third, model examined the mediating role **Customer satisfaction** between **Marketing Mix Strategy & Value In behavior** showing Partial Complementary mediation ($\beta = 0.077$, $p<.001$) and $VAF = 63\%$, and the final fourth, model examined the mediating role **Customer Loyalty** between **Marketing Mix Strategy & Value in behaviour** showing Partial Complementary mediation ($\beta = 0.136$, $p=.001$) and $VAF = 48\%$.

Table 4.24: Criteria for Testing Mediation

<i>Variance Accounted For</i>	<i>Type of Mediation</i>
<i>VAF < 20%</i>	<i>No Mediation</i>
<i>20 % ≤ VAF ≤ 80 %</i>	<i>Partial Mediation</i>
<i>VAF > 80%</i>	<i>Full Mediation</i>

$$\text{Variance accounted for} = \frac{\text{Indirect Effect}}{\text{Total Effect}}$$

Table 4.25: Summary of Mediation Analysis Results

Predictors	Mediating Variable	Criterion	Direct Effect	Indirect Effect	Total Effects	VAN	VAF (%)	Type of Mediation	P-values	Results of Hypotheses
PFSQ	CS	VB	0.138	.035	.173	20.17	20	Partial Mediation	.017*	Supported
PFSQ	CL	VB	0.138	.106	.244	43.39	43	Partial Mediation	.010*	Supported
MMS	CS	VB	0.150	.257	.407	63.15	63	Partial Mediation	.000*	Supported
MMS	CL	VB	0.150	.136	.286	47.53	48	Partial Mediation	.001*	Supported

* $p < .001$; PFSQ=Perceived financial service quality, MMS= Marketing Mix Strategy, CS= Customer satisfaction, CL= Customer Loyalty, VB=Value in Behavior.

4.12. Summary

The present chapter starts with data screening and preparation, which comprises of dealing with missing frequencies and unengaged responses followed by statistical measures for outliers. Moving further, the chapter deals with measurement model employing EFA (using Maximum Likelihood Method as the extraction method and Promax as rotation method) in SPSS, and PLS-SEM (for establishing “model fitness,” “convergent” and “discriminant” validity of the data). Later, this chapter presents descriptive statistics viz. “mean,” and “standard deviation” (for descriptive properties of each variable), and “skewness” and “kurtosis” (for normality assumptions). Lastly, this chapter tests causal-relationship using structural equation modeling in PLS-SEM (12 hypotheses were found accepted and 1 were rejected), and out of 6 mediation-based hypotheses, 4 hypotheses were found supported and 2 were not tested as per the suggestion of Baron-Kenny.

5. FINDINGS OF THE STUDY

The analysis of the data acquired from the customers of the Arab bank in Jordan provides meaningful insights into Perceived financial service quality, perceived financial service orientation, marketing mix strategy, customer satisfaction, customer loyalty and Value in behavior. Further, the research investigates the direct and indirect association among the study variables. The preliminary analysis discloses that the means of all the study variables were between 3.00 to 3.64.

Summarizes the inferences drawn from the hypotheses tested in the study. It was found that the Perceived financial service Quality and Marketing mix strategy has a significant positive association with Value in behavior. Further, Perceived Financial service quality has a positive significant association with customer satisfaction and customer loyalty in the Arab bank in Jordan. Additionally, Perceived financial service orientation has a positive significant relationship with customer satisfaction and customer loyalty. Further, a Marketing mix strategy has a positive significant relationship with customer satisfaction and customer loyalty. At last, customer satisfaction and customer loyalty have a positive significant relationship with Value in behavior. Further, it was found that perceived financial service orientation has a negative significant relationship with Value in behavior. Customer satisfaction and Customer loyalty partially mediate the relationship between Perceived financial service quality and Value in behavior. Likewise, Customer satisfaction and customer loyalty can not mediate the relationship between Perceived financial service orientation and Value in behavior. At last, Customer satisfaction and Customer loyalty partially mediate the relationship between Marketing mix strategy and Value in behavior.

5.1. Implications of the Study

The proposed research study has tried to throw light on the needs of bank customers and some important factors affecting the needs of the customers. The bank should consider these factors to deal with the customers. The customers also face problems in selecting a bank to operate. The proposed study indicates that customers should be made educated on new services introduced by the banks through different sources of information. The results of this study are helpful for the bank in choosing the preferable sources of information. The study has tried to explore that customer satisfaction is a key point for the success of the banking industry. If the level of customer satisfaction is high with the financial services provided by the bank, then the bank has a strong position in the competitive marketplace. Customer dissatisfaction places a bank at a competitive disadvantage; they may be quick their businesses elsewhere. In the light of the research findings, it was found that bank should formulate their marketing strategies according to the Customer's needs and their level of satisfaction. Thus, it is clear that there is a strong relationship between customer satisfaction and the bank's marketing strategy. Marketing strategies offer a way of achieving success among other customers for the selection of banks.

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DOI: <https://doi.org/10.15379/ijmst.v10i4.2125>

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