

A Survey of the Role of Smartphone in Satisfaction Jordanian Commercial Banks Clients: The Influence of Electronic Applications

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Abstract

The concept of customer satisfaction is considered important for all organizations of different specialties, so getting to know what affects and satisfies the customer greatly helps the organization's success and achieving it to the highest levels of competition with similar organizations in the same field. This study aimed to investigate the effect of smart phone on customers in the Jordanian commercial banks satisfaction. To achieve the goal of the study, the comparison method was used based on the previous studies, the results of study's showed that there is a trace of smartphone apps on repeat purchase, the willingness of the purchase in the Jordanian commercial banks, there is the impact of various factors on the client access the degree of satisfaction from doing business with the bank or its own organization. Through the results achieved, we recommend that banks pay more attention in activating electronic services, especially for high-end mobile applications, as they play an important role in customer satisfaction, taking into consideration future studies on the importance Conducting a longitudinal analysis on the same topic by using a conceptual framework and relying on data collection and analytical data, as customer decisions related to electronic services change and evolve with time quickly, which achieves important results that can be used to follow the achievement of satisfaction and repeatedly to purchase in the Jordanian commercial banking sector.

Keyword: Smart Phones; Customer Satisfaction; Commercial Banks; Jordan.

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1. INTRODUCTION

The world is currently witnessing a technological revolution, especially in the sector of phones and communications, it's become a widespread spread of smart phones among all segments of society and all age groups, and this has helped to provide many services for the Internet through these phones and has become available at an acceptable price. which change now the behavior of individuals and the marketing process of organizations Through various websites or on social media (Alghizzawi, Salloum and Habes, 2018; Habes *et al.*, 2018) Individuals and organizations are increasingly interested in using smart phones, as these phones collect websites, social media platforms and all services which bring together organizations and consumers so that they provide services and goods from organizations in a different way to reach the consumer, its achieved many benefits for everyone since the consumer awareness, Organizations need more efforts to be able to satisfy customers, There are many factors

that banks need to make in order to attract customers (Lee and Kacen, 2008; Alghizzawi *et al.*, 2018; Karjaluo *et al.*, 2019). There are problems and challenges facing banks today, the most important of which is knowing what satisfies its customers, and this is due to the fact that bank customers consist of different demographic characteristics, so there are many and different opinions that require tremendous efforts from banks in order to improve their services in a way that is suitable for all of their customers in order to achieve satisfaction and profits. In the event of customers dissatisfaction, it will go to another bank commensurate with its desires, which leads to a decrease in the performance of some banks, so the importance of customer satisfaction with all organizations, especially commercial banks, is related to the extent of the level of services provided so that its desires are fulfilled, so the amount of success achieved is touched accomplished (Rahi, Khan and Alghizzawi, 2020; Samar *et al.*, 2021) The study of customer

satisfaction and understanding the reality of the role it plays is necessary in order to explain many phenomena or economic or social problems. Success in productive work necessarily requires identifying the customer's desires and analyzing the factors affecting their level of satisfaction with the product or service provided, and the way in which its decisions are taken in terms of purchasing or not (Khokhar, Laghari and Lakhani, 2019; Rahi *et al.*, 2019; Rahi, Ghani and Ngah, 2020). Therefore, dealing with the subject of customer satisfaction with banks is an important matter and needs to be studied taking into account demographic factors in order to plan in proportion to these characteristics carried by clients in addition to that the commercial banking sector is a very important sector in terms of economics, so that it is reflected in the wheel of development and income in The country and Jordan suffers from weak financial revenues and always tries to put in place policies and laws that protect and encourage the banking sector. Through this study, we will try to shed light on the importance of raising the level of banking services provided by relying on smart phone applications taking into account demographic factors to achieve satisfaction for customers of commercial banks in Jordan. In Figure 1, the graph shows the effect of smartphone applications with demographic factors on customer satisfaction.

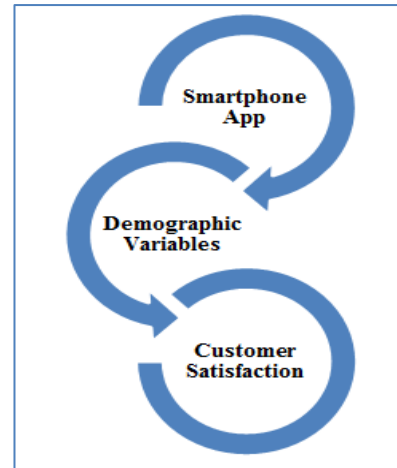


Fig-1: The effect of smartphone applications with demographic factors on customer satisfaction

The importance of the current study is evident with the global development of technology, where the greatest dependence of all individuals and organizations on electronic services in all fields, especially banking, has become due to the emergence of the Corona pandemic, Figure 3 shows the percentage of users of electronic banking services globally from 2020 with forecasts from 2021 to 2024, by region (Department, 2021).

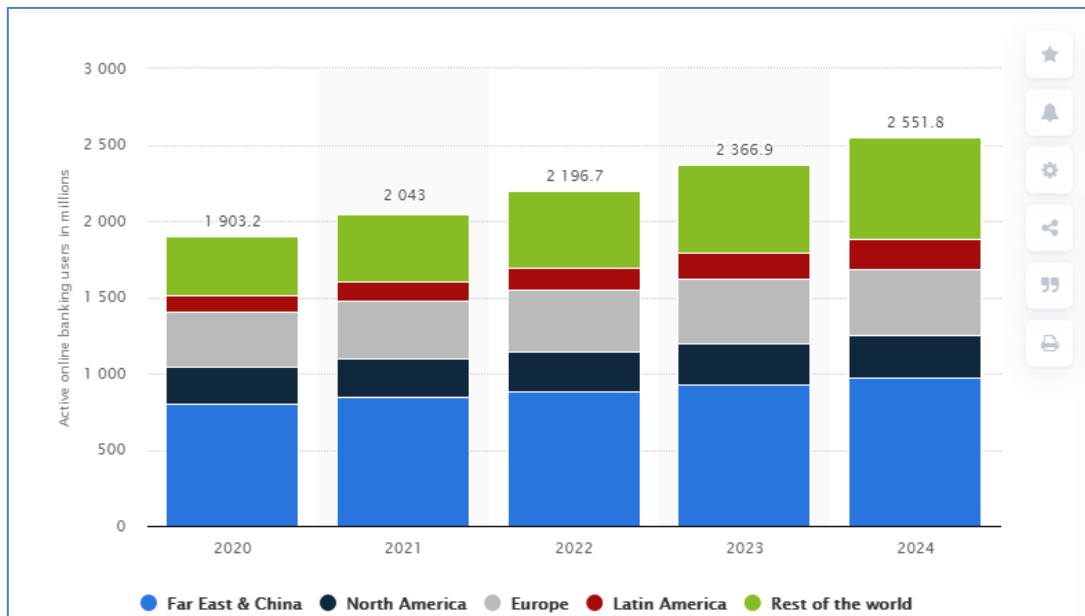


Fig-2: The percentage of users of electronic banking services globally from 2020 with forecasts from 2021 to 2024, by region

2. TECHNIQUES & METHODS

This study worked to provide support for previous studies that dealt with the topic of the impact of smart phone applications on customer satisfaction. The previous literature was reviewed in the third section and the results were discussed in the fourth section and finally the conclusions and future work in the four section.

3. SMARTPHONE APPLICATIONS & CUSTOMER SATISFACTION

Smartphones in developing countries were like rare currencies, but now, with the new developments, they have spread widely, since the beginning of the Millennium decade, where the number of smartphones has reached billions, with its widespread spread facilitated the mechanism of communication between individuals and there has been a change in the patterns

and behavior of individuals Accordingly, the organizations were affected by the fact that these smartphones have become the most famous technological tool in the current era, and therefore the use of these phones provides various opportunities and challenges in all sectors, which generates high competition between countries, organizations and governments (Auter, 2007; Kellogg, 2011; Alghizzawi *et al.*, 2018) Through smart phones, applications that provide different services to customers are downloaded at a simple cost, ease and speed, and these are among the important advantages that individuals always aspire to, in addition to helping them with the ability to communicate with each other (Kim *et al.*, 2016). Companies now rely on smart phones to reach customers and work to satisfy their desires by providing them with all the services they are looking for with the importance of staying in touch with them (Scharl, Dickinger and Murphy, 2005). According to Ragupathi and Prabu, (2015) The study showed that the educational level correlates with smart phone users and affects their satisfaction with the services provided through these applications.

In another study by (Chun, Lee and Kim, 2012), the study focused on knowing the level of student satisfaction with smart phone applications, and it was found that most smart phone users have satisfaction with their phone applications, and that user satisfaction is affected by the privacy policy of phone applications, ease of use and the possibility Improving the performance of the device, as most users prefer the Android operating system, IOS, in addition to that it was found that users of smart phone applications are the owners of the young age group, study of (Alqahtani *et al.*, 2015) Discover that there is an impact of smart phone applications in the commercial banking sector on customers in Saudi Arabia, as some of the banking services that customers want to obtain through their smartphones were identified, and the results showed a positive relationship between all elements of quality and diversity of the banking services provided through Smartphone applications where customers focused on the importance of quality more than any other factor,

and most of the services provided are government fee payment bills, money transfer and self-transfer account management. There is an effect of the experiences of individuals in their use of smart phone applications, as smartphones contain many applications available for use by individuals, which helps them in many things that they need, in addition to the practical and scientific level has an impact on the extent to which individuals use smart phone applications In addition to the presence of many individuals who work to explain a specific application without using it, but based on the experience of others who used this application (Jaakkola *et al.*, 2015). Convenience is one of the factors that positively affect customers to achieve satisfaction with smart phone applications, and in contrast to the complexity or difficulty of use (Gerogiannis, Papadopoulou and Papageorgiou, 2012). Experience and perception have an impact on customer satisfaction with mobile phones, and the main point of customer satisfaction management is by setting the level of satisfaction in using a mobile phone (Dobrota, Nikodijević and Mihailović, 2012). Known social needs have a positive impact on smartphone users in terms of their purchasing behavior in the future in addition to that the social situation has a positive impact on the purchasing behavior of individuals (Ting *et al.*, 2011). Smart phone applications affect customer satisfaction in commercial banks and motivate them to repeat the purchase, which generates the positive word conveyed to them, which in turn stresses the need for banks to focus on developing their services through smart phone applications and relying on them (Alnhar, 2016). Through smartphone applications Companies can , achieve a competitive advantage so that it creates added value for the customer, which creates trust between the bank and the customer, and this is very important in the banking sector and it's difficult to achieve without smartphones (Dohmen, Moormann and Rosemann, 2009; Noh and Lee, 2016). With going deeper into the applications of smart banking services, we find some important information in the strategy of banking services provided and the mechanism of customers' use of these service (Manish, 2021). This is shown in the following figure No3.

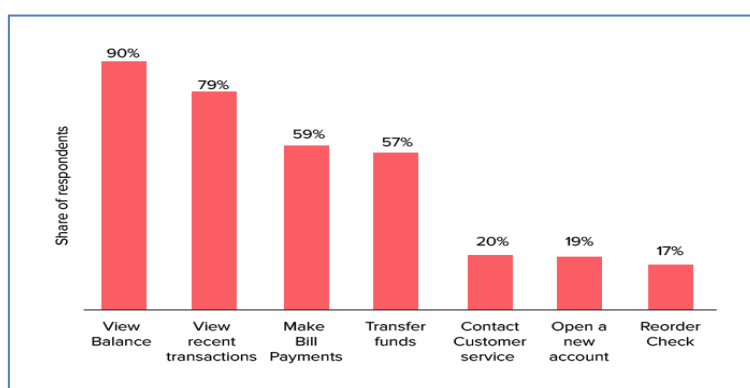


Fig-3: The percentage the most important statistics related to smart banking applications

4. RESULT / DISCUSSION

Banks face challenges centered on how to satisfy and maintain customers, as most bank customers carry different demographic categories and this in itself is a challenge in how to be able to balance between all these categories in addition to high competition, this pushes decision-makers in the banks to search for ways to raise from the level of banking services provided. Hence the importance of the subject of study seeking to know the impact of smartphones on customer satisfaction, consequently that an attempt was made to know the relationship between them it revealed through a review of previous studies which clarifies the relationship between smartphone applications and customer satisfaction. It also turned out that smart phone applications raise the level of service provided to customers, which increases satisfaction and achieves repetition of purchase and helps to keep customers with banks and increases the positive word conveyed by the customers about banks (Scharl, Dickinger and Murphy, 2005) (Ting *et al.*, 2011; Chun, Lee and Kim, 2012; Dobrota, Nikodijević and Mihailović, 2012; Gerogiannis, Papadopoulou and Papageorgiou, 2012; Ragupathi and Prabu, 2015; Alnhar, 2016; Noh and Lee, 2016) (Alqahtani *et al.*, 2015). With the demographic factors in mind, given that bank customers consist of many categories, we find that these factors are appropriate for the use of smart phone applications (Chun, Lee and Kim, 2012; Ragupathi and Prabu, 2015). This is due to the fact that these applications achieve important advantages for customers represented in ease and low cost in addition to speed and that these banking services become available at all times and places (Auter, 2007; Kellogg, 2011; Kim and Han, 2014; Kim, Joo and Lee, 2016)..

5. CONCLUSION & FUTURE WORK

This study aimed to shed light on the role of smart phone applications on the satisfaction of clients of Jordanian commercial banks and after reviewing and comparing previous studies, it was found that we have a strong positive relationship between smart phone applications and customer satisfaction, therefore the decision-makers in Jordanian commercial banks must be concerned with smart phone applications and follow up the development of banking services to be provided through them in order to ensure the fulfillment of the desire and satisfaction of its customers. In addition to the importance of pursuing future studies on this subject customers' desires and needs change in order for banks to be able to compete and continue to provide a service that suits the required level.

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