

The Impact of e-marketing of Mobile Banking Services in Achieving Customer Satisfaction \ An Applied Study from the Point of View of Customers of Iraqi Commercial Banks

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Abstract

Mobile banking has established itself as an emerging technology that is being used by banks all around the world. The goal of this study is to determine the important mobile technology adoption elements that influence consumer satisfaction in Iraq. This study aims to look into the Relationship between E - marketing by mobile phone in achieving bank and customer satisfaction. The study aims to address the following issues: What impact does e-marketing for mobile banking services have on obtaining customer satisfaction from the viewpoint of users of Iraqi commercial banks. Questionnaires are used to collect data, which is subsequently evaluated using statistical techniques such as regression analysis, correlation analysis, and factor analysis. The researcher collected data through the questionnaire, and the SPS statistical program was used to analyze those data, and the researcher used a sample of 200 people from commercial banks in Iraq.

The findings indicate that customers' concerns regarding the technology's security, authenticity, and dependability are significant. According to the findings, there is a strong positive and statistically significant direct correlation at the 0.01 level between performance effectiveness and customer satisfaction, where the value of the correlation coefficient is 0.524 between them. The results of the regression model were significant, but less than the level of significance (0.000) needed to support the hypothesis that there is an effect via marketing mobile phone.

Keywords: E-marketing of Mobile Banking Services, Customer Satisfaction, and Commercial Banks.

Introduction

A strategic axis for developing mutually beneficial relationships and target markets, marketing is one of the most crucial tasks carried out by business organizations at the moment. This activity is closely related to the success of business organizations in terms of their outputs of goods and services, and as a result, major mergers and developments in the world economy. By creating business models that enable them to compete and survive in a technology world that is developing amazingly, banks have tried to reconsider the creation of new strategies (Limna, P., & et al. (2022)).

Banking Intelligence Solutions were required since banks realized they had to act swiftly to make the best strategic decisions in order to handle the issues they had placed on the various banking operations with innovative banking techniques. (Al- Adeniyi, D & et al. (2019).

In order to maintain their existence and continuity in reaching higher levels of customer satisfaction, technical systems in banks today have evolved to keep up with development and adapt to the data of the technology revolution. From this vantage point, modern banks understand how crucial it is to achieve a relationship between the bank's success and its creative orientation in the area of employing and investing technology, in identifying the needs of customers and striving to meet them in order to achieve and maintain a competitive advantage. In light of this, banks have tried to leverage technology in a variety of sectors to provide services before experiencing crises

Additionally, a system for electronic marketing and products through telecommunications firms are lost, and consumers' access is only valid for a certain amount of time in accordance with the membership requirements established by banks. The bank's customers have access to a variety of services thanks to the use of e-marketing, including: bill payments, money transfers between accounts, transfers to other customers within the bank, knowledge of the operations that have been performed on the account, inquiries about current, savings, and deposit balances, accounts answer quality, checkbook requests, tables, and quality, and more.

From this vantage point, the study concentrated on the function of e-marketing by phone for banking services in a commercial institution in the future, and the degree to which it is achieved to maintain its position and name to maintain, investors, and investors, and investors, and investors, and investors, and investors, and investors, in the future.

Overview of Banking Sector of Iraq

There are about 47 private banks, 12 international, 12 Islamic, and 7 state banks in Iraq. Iraq's state-owned banks are in charge of 96% of its banking assets. It is common knowledge that both the Central and Private Banks have engaged in corruption, accepting bribes, and scandals. Long lineups can be found at the customer service windows due to limited banking hours. Customers are not given advice on money management and finances from qualified professionals.

The Role of Central Bank of Iraq

The Central Bank of Iraq's (CBI) main goals are to promote a competitive, stable financial system based on the market and to guarantee domestic price stability. Additionally, the CBI must support Iraq's long-term development, employment, and growth. In addition to achieving its main goals, the CBI's duties include: implementing Iraq's monetary and exchange rate policies; managing the country's currency; establishing, monitoring, and promoting a reliable and effective payment system; issuing licenses; and performing any auxiliary duties or transactions within the bounds of Iraqi law (Eckert, C. et al (2022).

Strengths and Weaknesses of Iraqi Banks

Iraqi banks' advantages include a population that is underbanked, substantial foreign exchange reserves, and high GDP growth over the medium term, significant financing needs, and a number of industries with great growth potential. According to Eckert, C & et al., the banking industry is underdeveloped, state-owned banks predominate, the financial system is fragile, monitoring is still lax, reforms are taking a long time to implement, and the operating climate is difficult.

Problem Statement

Commercial banks in Iraq want to be competitive in both the domestic and international markets. To do this, they must forge strong relationships with their clients by offering new, high-quality services that are also secure. As a result, banks must invest in and upgrade their information technology to offer the kind of services that will win over

clients who use mobile banking services.

According to statistics, 61% of smartphone owners in Iraq use mobile applications, while 42% of the country's population uses smartphones. In industrialized nations, smartphone adoption is higher, and there are already more than 1.08 billion smartphone users worldwide (Arab advisors, 2019) This shows that users of mobile services in Iraq continue to feel nervous doing so, possibly because they feel they must interact personally with staff members or go to a bank to complete their transactions.

The effectiveness of mobile banking is demonstrated through the use of several mobile banking channels to determine what mobile tools will be required to take the lead in all banking activities.

This study aims to comprehend how Iraqi consumers use mobile banking services, particularly in the service sector by emphasizing customer e-satisfaction to give customers a sense of security and privacy when accessing their data.

This study aims to address the following issue:

1. What impact does e-marketing for mobile banking services have on obtaining customer satisfaction from the viewpoint of users of Iraqi commercial banks?
2. What effects do mobile e-marketing campaigns have on Iraqi commercial banks?
3. How different are the results of e-marketing via mobile phone in terms of customer satisfaction?

Due to demographic issues, customers of Iraqi commercial banks (gender, age, qualification).

Methodology

The study was based on the descriptive and analytical approach, and the preliminary data were collected on a tool by only a sample of customers of Iraqi commercial banks will be shown, as secondary tools were used from various sources, Such as research, previous studies and reports.

The researcher relied in his study on using a sample of 200 people dealing with the selected banks in this database and 5 Iraqi banks, and the researcher analyzed the results statistically using the SPSS program., for addressing the problem of research; dividing the research into two main axes: according to

1. Field study of a sample of customers in Iraqi banks.
2. Theoretical literature

Objectives of the Study

The main goal of this study is to quantify the effects of e-marketing to ensure that users of mobile banking services are satisfied:

1. Identifying the degree to which consumers of Jordanian commercial banks are aware of the idea and significance of marketing.
2. Mobile phone-based electronic banking for the numerous banking services that banks offer to their customers.
3. The contribution of mobile phone e-marketing to bank client satisfaction Business banking services in Iraq.
4. How gaining customer happiness is affected by demographic characteristics (gender, age, educational attainment, and income).

Hypothesis

1. In terms of effectiveness or reaction time, e-marketing via mobile phone has not been found to significantly affect consumer satisfaction with Iraqi commercial banks at the level of significance ($\alpha > 0.05$).
2. There is no statistically significant relationship between performance effectiveness and customer satisfaction among clients of commercial banks.

Limitations

The primary goal of this study is to quantify the effects of e-marketing.

To ensure that users of mobile banking services are satisfied:

This survey only included clients and recipients of services from Iraqi commercial banks.

Restrictions to the Space

Out of Iraqi banks, only (5) Iraqi commercial banks were included in the study.

• Timeframes

The second and summer semesters of the year 2022 were used to collect data for this investigation.

Determinants of the Study

The following issues were discovered through earlier studies:

1. The challenge of getting the essential information about the operations of Iraqi commercial banks because those records are regarded as confidential. It might not be seen.
2. The study sample participants' poor cooperation in responding to the questionnaire.

Research Questions

1. What impact does e-marketing for mobile banking services have on obtaining customer satisfaction from the viewpoint of users of Iraqi commercial banks?
2. What effects do mobile e-marketing campaigns have on Iraqi commercial banks?
3. How different are the results of e-marketing via mobile phone in terms of customer satisfaction.

Significance of the Study

The significance and influence of mobile e-marketing are what give the current study its significance.

The study's significance is emphasized in the following areas with regard to increasing customer satisfaction with Iraqi commercial banks:

1. The researcher conducted this study to identify the most crucial factors that customers are seeking, which may persuade them to switch from the traditional method to the electronic method in their interactions with banks, to adapt to current and future developments, and to keep pace with innovation.
2. It has practical significance in that it focuses on the role that Jordanian commercial banks' marketing departments have adopted to ensure the success of their work and the achievement of their marketing and social goals through the use of mobile phones in the provision of a range of banking services in order to satisfy their customers. In order for customers to be satisfied with these services, bank employees must possess unique skills due to the quick development of financial services, their diversification, and the usage of mobile devices to deliver banking services.

Key Terms

Operational Definitions

E-Banking Service

E-banking is defined as the automated delivery of new and traditional banking products and services directly to customers through electronic, interactive communication channels such as: ATM, online banking, mobile banking.

Mobile Banking

A service provided by the bank that enables the user to receive information, make payment and transfer to third parties based on orders sent via mobile phone.

Customer Satisfaction

Customers' evaluation of a product and service in terms of whether it has met their needs or expectations better.

Theoretical Framework and Literature Review

Introduction

The most significant benefit of e-marketing is the simplicity with which it is possible to learn about any banking service and its features because of the widespread use of the internet. This benefit is complemented by the low cost of e-marketing when compared to the costs of traditional marketing, and the creation and promotion of online banking services offers an opportunity to E-marketing also has some drawbacks, such as the likelihood of some

fictitious organizations existing and the possibility that some clients may not accept the online buying method. Institutions' information "may be damaged and accessed by internet hackers and consumers' failure to follow up on Electronic Development" are additional concerns that go beyond a lack of confidentiality in dealings.

Conceptual Framework

Customer happiness is critical to a company's management and success. Most studies believe customer happiness to be a key determinant for the service sector. "The bulk of banks merely introduce additional services in the hope of improving client happiness," says Babrovich. However, studies reveal that customers are becoming increasingly irritated with the sophisticated mobile banking capabilities.

Theoretical Framework

Change is addressed by innovation diffusion theory. It is the belief that new innovations (items, services, etc.) are tested or accepted by individuals as useful in their daily lives. It is not persons who change in the dissemination of innovations, but the innovations themselves. The technology acceptance model (Tam) attempts to develop a relationship while also describing user intentions and how a product or service influences consumers. It emphasizes the significance of perceived usefulness and ease of use in technology adoption.

E-marketing

Every bank that wants to sell its banking and financial services online must create a unique website for itself, and the website must consider the fundamental pillars and elements that are required on each site in terms of integrating all the bank's work, gathering the interests of site visitors and catering to them, providing adequate, accurate and up-to-date information and data, working to promote the bank's website adequately by a variety of channels, and more.

Banking Services

What are Banking Services?

Banks are defined as licensed financial institutions that serve to receive deposits, grant loans, and provide many other banking services such as: Currency exchange,

1. A retail bank is one that works with individuals, whereas an investment bank is one that deals with capital markets. Banking services are defined as financial transactions and services offered by banks to organizations. Businesses are given access to loans, credit, savings accounts, and current accounts through banking services. The term "banking services" refers to any activity involving accepting money owned by people and other entities with the intention of lending these funds to make a profit. Although it is safe, accepting loans or investments for people's financial deposits can also be referred to as "banking services."

Numerous financial services are offered by banks, including different banking services, insurance services, financing services, money management services, payroll services, and fraud protection services.

2. The following are the most significant categories of banking services: banking solutions One category of banking services that financial institutions worldwide strive to offer to clients in accordance with their requirements are banking services, which include the following: Given that banks are for-profit businesses, offering loans is one of the most crucial services they can offer in order to maximize earnings. After keeping cash reserves, banks offer short-term, medium-term, and long-term loans. Banks give account holders with checks so they can withdraw a check from the bank to pay money, allowing banks to pay clients after verifying their accounts.

Collection and payment of credit instruments: Banks provide a wide range of credit instruments, including checks, bonds, and bills of exchange, therefore they are able to collect and pay numerous kinds of credit instruments on behalf of their clients. In order to settle receivables in international trade, banks convert foreign currency for local currencies. Consulting: Financial and legal professionals employed by banks provide clients with investment, business, trade, and tax advice. Bank guarantee services: Modern commercial banks strive to position themselves as a guarantee to the client, acting as the client's guarantee in the event that the client is required to deposit a particular amount of money in a government office or court.

Money transfer: One of the services that banks offer to their clients is money transfer, which involves moving money between locations using checks and money orders. Credit cards: Credit cards enable the cardholder to make purchases of goods and services through a credit card issuer that operates on the principle of immediate payment of goods and services in exchange for an agreement to return the purchase amount within a predetermined time frame.

ATM Services

Numerous banking services, including deposit, withdrawal, and account inquiry, are offered through ATMs. Debit card services: These cards let their owners electronically withdraw money from their bank accounts. In order to enable account holders to access their account information online and perform a variety of tasks, including account transfers, bill payments, and balance enquiries, banks are attempting to offer internet banking as a service.

Mobile Banking

It is referred to as M-Financial and enables mobile phone access to the account as well as knowledge of payments and other banking transactions. For example, risks related to employees can be avoided by providing a safe workplace, warning employees of risks, and providing them with appropriate and safe tools. The insurance services offered vary according to their intended purpose. Since all businesses involve risks, it is important to manage risks effectively. Getting the right types of insurance is one of the most important ways to do this.

The Federal Deposit Insurance Corporation defines the insurance services (bank insurance) offered by banks as a guarantee of deposits in banks, which helps to protect people who deposit money in banks in the event that those banks become insolvent. Among the insurance services offered by banks are the following:

1. Examination of withdrawal accounts. Safekeeping for your savings. Money market deposit accounts that are secure. Certificates of deposit are one type of deposit insurance. Cashier's checks should be safe. Postal money orders that are secure. Safeguard personal accounts. Dependable joint accounts securing assets held on behalf of others to cover death accounts. Certain kinds of retirement savings accounts are insured.
2. Financial services Investment banks work to distribute bonds from the company to clients in order to connect investors to business. Investment banks work with companies by selling bonds, which are sorts of loans.
3. Investment banking, which is defined as banking activities that aim to assist people or organizations in order to increase capital and provide them with financial advice services, is the name given to the services that these banks offer. Putting fresh company shares up for subscription to the general public. Trading on a proprietary basis.

Trading offers advice on mergers and acquisitions, as well as leveraged finance, which is used to lend money to businesses so they can buy assets and complete acquisitions. Companies are restructured with the goal of improving their organizational structures in order to run their operations more profitably.

Taking and sending orders for financial instruments, managing a portfolio of financial instruments, subscribing to financial instruments, and placing financial instruments without a fixed obligation. Currency exchange services, many people exchange currencies for personal usage as a part of their business operations for their firms or for trading on financial markets, where the exchange rate is the difference in price between the two currencies. While small banks purchase and sell currencies from one of the local exchanges, large banks administer electronic exchanges to provide currency exchange services (Currency Exchange 1).

Buy or sell currencies at the current or forward exchange rate is one of the currency exchange services offered by banks. Offering a wide variety of currency possibilities. As each service has benefits and parties that vary according to the service requested, banking services are primarily split into four types: banking services, insurance services, investment services, and currency exchange services.

Satisfaction

Customer satisfaction: The degree to which a person matches the needs of He also emphasizes in his job that a person needs strength at disease levels to complete his mission.

In terms of satisfaction traits, there are three: subjective satisfaction (consumer perception), relative satisfaction (fluctuating expectations), and evolutionary satisfaction (changing). Expectations, conformance, and actual performance served as its determinants.

Degrees of Satisfaction: There are three levels of satisfaction that are as follows. Levels of satisfaction are determined by a person's comparison of actual performance to expected performance.

Customer dissatisfied with performance compared to expectations.

Performance = met expectations of customers.

Performance exceeded expectations, creating a happy customer. Components of customer happiness: The bank must

have enough financial and human resources in order to ensure client pleasure.

It can offer excellent service to draw in more clients and increase its market share. The following diagram illustrates how the model categorizes service requirements based on how they affect customer satisfaction into three categories:

* Basic requirements: There is no need to state these requirements because it is believed that the service will meet them.

The consumer won't be satisfied if these conditions aren't met, and their presence won't make the situation any better.

The Mobile Banking Service

The commercial banks in Namibia's mobile banking service offers a variety of services such as buying airtime, paying or purchasing electricity, sending money (e-wallet/blue wallet), checking your mini statement, and so on for a fee of just N\$1, and this service is highly secure because you must enter a password to access it. According to Kahandawa and Wijayanayake, the majority of individuals in this cashless society would prefer not to waste their valuable time at a bank branch for financial activities.

Customer satisfaction is a measure of how well an organization's services meet or surpass the expectations of its customers. Customer satisfaction is obtained by meeting the expectations that consumers have about the mobile banking service; if the service meets the expectations of reliability, safety, ease of use, and so on, customer satisfaction will be high (meaning more consumers will engage in mobile banking), and if it does not, customer satisfaction will be low (meaning more consumers will not engage in using mobile banking services).

Mobile banking in Iraq makes it easier for customers to check their balances, transfer money, and so on. However, if they are transferred money, they must withdraw it at an ATM. ATMs may be unavailable at times if the mobile banking system is unavailable. This has an impact on consumers because they may require the funds at that moment to complete a crucial transaction or pay off a debt.

Literature Review

Mobile Marketing

In a previous study, the impact of personality qualities such as interaction, privacy concerns, registration, and evasion were all identified as challenges that needed to be addressed. The reliability of mobile marketing in various cultures was evaluated (Pierce, M. et al., 2021). The study looked into the effects of switching designs between paid and free install price on mobile device costs and in-app purchases, the impact of voices in apps on activity goals, reasons to use branded apps, and the elements that influence the effect of phone "check-ins" (Dinsmore, J. et al., 2021). This study sought to uncover the factors that influence Jordanian banks' electronic banking services. Perceived benefit, ease of use, trust, privacy, and security are all important considerations.

Rawwash, H., and colleagues (Rawwash, H. et al., 2020). Mobile communication is most effective when users, buyers, and customers are most engaged. Gasification, which entails making mobile offerings more enticing to customers, is a successful approach for increasing participation. They believe that the current generation of mobile apps is not fully utilizing the saturation potential (Venkatesh Shankar, 2016). This paper discusses briefly the advancements in mobile communication technologies. Advances in information and communication technology have offered major marketing opportunities for firms (Y. Burçak Boydak Oztas, 2015).

Electronic Service Quality

A.M. Zeytoun (2019), A Service Quality is defined as the extent to which a mobile app or website can meet the demands of its clients.

It's a way of discussing how mobile marketing or mobile banking services improve customer satisfaction. Describe the quality of the electronic service. The ability of a smartphone app to accomplish exactly what the user wants it to do in terms of meeting the user's goals, performing activities, and moving about the app quickly. According to Kaur, D. M., the rapid proliferation of internet technologies and mobile applications. (2018) has shifted enterprises' focus to improving e-service quality in order to increase client happiness.

Taleb. S.M. (2018), (2018), Marketing research activities, such as customer interest in surveys, their reaction to a service, or the use of chat software, can be carried out via the bank's website or applications. The site or app, as well

as the bank, collect information about consumer preferences through surveys. A web page or app can provide access to a database in order to track purchasing habits and improve service quality. As a result, interactive and online reaction models generate instant feedback from potential customers and site visitors, which can be used to improve the service.

Customer's Satisfaction

The purpose of this research is to determine how satisfied customers are with banking mobile apps, as well as the effects of chatbot trust and bank reputation on customer satisfaction (Eren, B.A. 2021). This study discusses the numerous variables of service quality and customer happiness, as well as how they affect electronic client satisfaction and loyalty. This thesis analyzes the structural relationship between the quality of e-banking services, electronic user retention, and automated customer satisfaction using a variety of structures (Ali, B. J et al 2021).

The goal of this research was to determine how customer satisfaction affects the cost of selling a company in the future. The results indicated statistical significance in terms of customer happiness and future customer spending within the context of motive, opportunity, and ability (Lim, L.G., et al., 2019).

Methodology

Introduction

In Iraq, there are several branches of Iraqi commercial banks where. The mobile banking application is accessible from all commercial banks. The respondents of the current study will be the clients of these banks and the researcher was satisfied with the clients of only 5 banks.

The data will be collected using a questionnaire verified by experts. Simple random samples are selected randomly by chance, with each client having an equal chance to be selected. The sample size will be appropriate for the target demographic of the study. Kotterlich, J., 2001).

Only 200 of the 250 completed surveys were declared statistically valid. A diverse range of firms are represented in this research, according to the sample data used for this study, which is shown in Table 1. The random sample used in this study matches the distribution of the entire population, which consists of various company sizes that often engage in RSC activities, and the activity sector.

Table 1: Gender

Gender	Compute	Percentage
Male	125	56%
Female	75	44%
Overall	200	100%

Table 2: Education Level

Education	Number	Percentage
Other's	6	3%
High School	43	21.5 %
Diploma Degree	41	20.5%
Bachelor Degree	84	42%
Master Degree	14	7%
Doctorate Degree	12	6%
Overall	200	100%

Table 3

Age	Number	Percentage
18 - 30	96	48%
31 - 40	65	32.75%
41 - 50	28	13.75%
Above 50	11	5.5%
Overall	200	100%

Proposed Model

According to Maignan et al. 2011 research, the fundamental latent variable in this paper's structural model is stakeholder behavior. As a result, this study aims to quantify, on the one hand, the influence of stakeholder behavior on sustainability and decision-making, and, on the other hand, the implications of this behavior on a set of factors that measure business performance.

The global conceptual model is broken down into two sub-models because it relates to the causes and effects of stakeholder-oriented behavior. The stakeholder model one of them, is used to test the links between the predictor variables of behavior that is stakeholder. In order to ascertain whether socially responsible behavior has an impact on Make decision, the second sub-model, the performance model (P model), assesses the causal linkages among stakeholder-oriented behavior and dependent variables of this construct.

Hypotheses

1. In terms of effectiveness or reaction time, e-marketing via mobile phone has not been found to significantly affect consumer satisfaction with Iraqi commercial banks at the level of significance ($\alpha > 0.05$).
2. There is no statistically significant relationship between performance effectiveness and customer satisfaction among clients of commercial banks.

Participants and Procedure

A structured questionnaire survey method was used in this investigation. The questionnaire was developed based on a survey of the literature and elements from composition measurements connected with the tried and true conceptual model. Customers of big, medium, and small Iraqi commercial banks were issued the questionnaire. All banks were chosen to take part in data collection.

Only 200 of the 250 surveys returned were deemed valid for statistical analysis.

As indicated in Table 1, the sample data acquired in this investigation demonstrate the presence of a diverse range of works represented in this study.

The random sample employed in this study corresponds to the distribution of the overall population, which is made up of various bank sizes. The five-score Likert scale was adopted to evaluate the respondents' answers.'

Instrument

The measurements employed in this study are adaptations of earlier research. As a result, research supports the model's estimation. According to Homburg, pfleiser, and Megan et al., behavioral norms and artifacts serve as precedents for key stakeholders' behavior. Social norms and cultural artifacts are built on shared core beliefs. 17 This item was used to measure An applied study from the perspective of consumers of Iraqi commercial banks on the impact of e-marketing of mobile banking services in achieving customer satisfaction.

Questionnaire

The researcher is preparing a field study” The impact of e-marketing of mobile banking services in achieving customer satisfaction\ an applied study from the point of view of customers of Iraqi commercial banks”. Thus, please carefully answer the following questions by placing an x in the box that agrees with your opinion as a contribution to the study's success. Please keep in mind that your responses will be processed secretly and collectively for scientific research purposes only, and you are not needed to disclose your name or address. Thank you in advance for your fortunate efforts and excellent cooperation.

A sample of (200) participants from customers of 5 commercial banks in Iraq and a questionnaire was distributed to them to indicate the purpose of the current scientific research.

Questionnaire

Questions	Strongly Agree	Agree	Neutral	Disagree	Strongly Agree
The first axis: the bank's electronic services via telephone					
1. A bank that keeps abreast of the latest innovations in E-Marketing Technologies is more eager to serve consumers					
2. The bank I work with is distinguished by the breadth of its e-marketing offers.					
3. Clients receive marketing materials on the internet.					
4. The bank offers an accessible and well-known website for all its customers					
5. The bank sends account statements to consumers via mobile phone					
6. I can get the service I want while it works for me					
The second axis: the bank managed the quality of its services					
7. When a client submits a question online, the bank responds quickly					
8. The bank I work with is distinguished by the speed with which it completes the services it provides to its customers					
9. The bank I work for was characterized by the quality of its work and the absence of errors.					
10. Internet marketing correctly performs basic services					
11. The materials on the bank's website are updated on a regular basis					
The third axis: customer service					
12. I feel satisfied and reassured while dealing with the bank through its website					
13. The bank resorts to the use of modern methods of promotion on its website					
14. E-marketing services are available during holidays and holidays					
15. I feel safe when dealing with the bank online.					
16. I can rely on the bank's management in its quest to gain customer satisfaction					
17. I feel that every employee of the bank knows the meaning of quality					

Statistical Procedures for Research

First: The Psychometric Properties of the Study

The psychometric properties of the scale were verified by calculating both the validity and reliability, as follows:

1. Internal Consistency Validity

The researcher used the Pearson correlation coefficient to verify the internal consistency of the scale, by calculating the correlation coefficients between the degrees of the phrases with the total degrees of the dimension to which they belong, and the correlation coefficients between the degrees of the sub-dimensions and the total score of the scale.

Table 1: Pearson's Correlation Coefficients between the Terms and the Dimensions and the Overall Score of the Scale

Customer service		The bank managed the quality of its services		The bank's electronic services via telephone	
Correlation coefficient	paragraph number	Correlation coefficient	paragraph number	Correlation coefficient	paragraph number
0.603**	12	0.730**	7	0.469**	1
0.858**	13	0.716**	8	0.667**	2
0.746**	14	0.755**	9	0.602**	3
0.883**	15	0.551**	10	0.479**	4
0.88**	16	0.492**	11	0.489**	5
0.780**	17	-		0.691**	6
0.835**		0.601**		0.727**	Dimensions related to scale

It is Clear from the Previous Table

The validity of all items at the level of the total scale, where the internal consistency coefficients came at a significant level less than (0.01) among the degrees of the phrases with the total degrees of the dimension to which they belong, and these coefficients ranged between (0.469 to 0.858).

- It is clear from this that the values of the coefficients are high, which reflects the relationship between the different dimensions and the extent of their representation of the scale, and this is largely reflected on the degree of credibility of these dimensions, as it achieved statistically significant correlation coefficients with the total score of the scale ranged between (0.601 to 0.835) and this Confirms that the scale has a high degree of validity.

2. Scale Stability

The stability of the scale was calculated using Cronbach's alpha stability coefficient and the split-half method using Spearman-Brown coefficient and Guttman coefficient, as shown in the following table:

Table 2: The Reliability Coefficients of Alpha Cronbach, Spearman and Guttman

Dimensions	Number of paragraphs	Alpha Cronbach coefficient	Spearman Brown	Getman
Bank's electronic services via the telephone	6	0.746	0.758	0.756
The bank managed the quality of its services	5	0.856	0.843	0.843
Service customer	6	0.804	0.877	0.897
Scale	17	0.905	0.911	0.913

It is Clear from the Previous Table

The reliability coefficient of Alpha Cronbach for the total scale was (0.905), which indicates the high reliability of the scale, and the values of Alpha Cronbach's coefficient confirmed the reliability of these dimensions significantly, as the values of the reliability coefficient of the dimensions ranged between (0.746 to 0.856), which reflects a high degree of reliability of the tool Used to express the dimensions of the scale.

The reliability of the scale was also verified by calculating the correlation coefficients between the scores of the sample members in the individual items and their scores in the paired items on the scale as a whole and each dimension separately, and the values of the correlation coefficients for dimensions with the Spearman-Brown coefficient ranged between (0.758 to 0.877) and for the scale as a whole (0.911), the correlation coefficients for the dimensions with the Guttman coefficient ranged between (0.756 to 0.897) and for the scale as a whole (0.913), which are high values, which indicates that the scale has a great deal of reliability.

Second: The Demographic Characteristics of the Study

The responses to the search terms presented to the respondents were limited and numbered (200), and the distribution of the responses was as follows:

1. Distribution of Responses According to Gender

Table 3: Distribution of Responses According to Gender

Gender	Frequency	Percentage
Male	125	56%
Female	75	44%
Overall	200	100%

It is Clear from the Previous Table

- (56%) of the respondents Chose (Male), which is the highest percentage, (44%) of the respondents Chose (Female) which is the lowest percentage.

2. Distribution of Responses According to Education

Table 4: Distribution of Responses According to Education

Education	Number	Percentage
Other's	6	3%
High School	43	22%
Diploma Degree	41	21%
Bachelor Degree	84	42%
Master Degree	14	7%
Doctorate Degree	12	6%
Overall	200	100%

It is Clear from the Previous Table

- (42%) of the respondents Chose (Bachelor Degree), which is the highest percentage, (3%) of the respondents Chose (Other's) which is the lowest percentage.

3. Distribution of Responses According to Age

Table 5: Distribution of Responses According to Age

Age	Number	Percentage
18 - 30	96	48%
31 - 40	65	33%
41 - 50	28	14%
Above 50	11	6%
Overall	200	100%

It is Clear from the Previous Table

- (48%) of the respondents Chose (18 - 30), which is the highest percentage, (6%) of the respondents Chose (Above 50) which is the lowest percentage.

Third: Descriptive statistics for the Study

The researcher developed the results of the current study by analyzing the results of the scale items and arranging the items for each of the axes according to relative importance as follows:

1. Descriptive Analysis of the Dimension Items “The Bank's Electronic Services via Telephone”

The researcher used the statistical methods (frequencies, percentages, arithmetic mean and standard deviation) for each paragraph of the dimension to arrange them according to their importance and extracted the following results:

Table 6: Arrange the Paragraphs of the Dimension “The Bank's Electronic Services via Telephone” in Order of their Importance

Paragraphs		Responses					Mean	Std. Deviation	Rank
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree			
A bank that keeps abreast of the latest innovations in E-Marketing Technologies is more eager to serve consumers.	Frequency	85	68	40	4	3	4.14	.908	2
	Percent	42.5	34.0	20.0	2.0	1.5			
The bank I work with is distinguished by the breadth of its e-marketing offers.	Frequency	74	73	46	3	4	4.05	.917	5
	Percent	37.0	36.5	23.0	1.5	2.0			
Clients receive marketing materials on the internet.	Frequency	79	69	45	5	2	4.09	.898	3
	Percent	39.5	34.5	22.5	2.5	1.0			
The bank offers an accessible and well-known website for all its customers	Frequency	76	72	48	0	4	4.08	.893	4
	Percent	38.0	36.0	24.0	.0	2.0			
The bank sends account statements to consumers via mobile phone	Frequency	76	65	52	4	3	4.04	.926	6
	Percent	38.0	32.5	26.0	2.0	1.5			
I can get the service I want while it works for me.	Frequency	81	84	32	2	1	4.21	.780	1
	Percent	40.5	42.0	16.0	1.0	.5			
		General Mean					4.1		

It is Clear from the Previous Table

- In the first ranking (I can get the service I want while it works for me.) with an arithmetic mean (4.21) and a standard deviation (0.780), In the last ranking (The bank sends account statements to consumers via mobile phone) with an arithmetic mean (4.04) and a standard deviation (0.926).
- As it is clear that the general mean of the dimension reached its Value (4.1), the value is high on the Likert scale.

2. Descriptive Analysis of the Dimension Items “The Bank Managed the Quality of its Services”

The researcher used the statistical methods (frequencies, percentages, arithmetic mean and standard deviation) for each paragraph of the dimension to arrange them according to their importance and extracted the following results:

Table 7: Arrange the Paragraphs of the Dimension “the Bank Managed the Quality of its Services” in order of their Importance

Paragraphs		Responses					Mean	Std. Deviation	Rank
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree			
When a client submits a question online, the bank responds quickly.	Frequency	76	71	44	5	4	4.05	.939	5
	Percent	38.0	35.5	22.0	2.5	2.0			
The bank I work with is distinguished by the speed with which it completes the services it provides to its customers	Frequency	84	83	32	1	0	4.25	.735	1
	Percent	42.0	41.5	16.0	.5	.0			
The bank I work for was characterized by the quality of its work and the absence of errors.	Frequency	73	72	50	4	1	4.06	.860	4
	Percent	36.5	36.0	25.0	2.0	.5			
Internet marketing correctly performs basic services.	Frequency	86	81	31	1	1	4.25	.768	2
	Percent	43.0	40.5	15.5	.5	.5			
The materials on the bank's website are updated on a regular basis.	Frequency	76	83	39	0	2	4.16	.803	3
	Percent	38.0	41.5	19.5	.0	1.0			
		General Mean					4.15		

It is Clear from the Previous Table

- In the first ranking (The bank I work with is distinguished by the speed with which it completes the services it provides to its customers.) with an arithmetic mean (4.25) and a standard deviation (0.735), In the last ranking (When a client submits a question online, the bank responds quickly) with an arithmetic mean (4.05) and a standard deviation (0.936).
- As it is clear that the general mean of the dimension reached its Value (4.15), the value is high on the Likert scale.

3. Descriptive Analysis of the Dimension Items “Customer Service”

The researcher used the statistical methods (frequencies, percentages, arithmetic mean and standard deviation) for each paragraph of the dimension to arrange them according to their importance and extracted the following results:

Table 8: Arrange the Paragraphs of the Dimension “Customer Service” in Order of their Importance

Paragraphs		Responses					Mean	Std. Deviation	Rank
		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree			
I feel satisfied and reassured while dealing with the bank through its website	Frequency	80	66	51	2	1	4.11	.855	1
	Percent	40.0	33.0	25.5	1.0	.5			
The bank resorts to the use of modern methods of promotion on its website	Frequency	72	78	43	4	3	4.06	.889	3
	Percent	36.0	39.0	21.5	2.0	1.5			
E-marketing services are available during holidays and holidays	Frequency	75	72	49	1	3	4.08	.879	2
	Percent	37.5	36.0	24.5	.5	1.5			
I feel safe when dealing with the bank online.	Frequency	76	66	49	4	5	4.02	.967	4
	Percent	38.0	33.0	24.5	2.0	2.5			
I can rely on the bank's management in its quest to gain customer satisfaction	Frequency	72	65	53	6	4	3.98	.964	6
	Percent	36.0	32.5	26.5	3.0	2.0			
I feel that every employee of the bank knows the meaning of quality	Frequency	69	72	52	4	3	4.00	.908	5
	Percent	34.5	36.0	26.0	2.0	1.5			
		General Mean					4.04		

It is Clear from the Previous Table

- In the first ranking (I feel satisfied and reassured while dealing with the bank through its website.) with an arithmetic mean (4.11) and a standard deviation (0.855), In the last ranking (I can rely on the bank's management in its quest to gain customer satisfaction) with an arithmetic mean (3.98) and a standard deviation (0.964).
- As it is clear that the general mean of the dimension reached its Value (4.04), the value is high on the Likert scale.

Fourthly: Research Questions

The study addresses the following questions:

1. In terms of effectiveness or reaction time, e-marketing via mobile phone has not been found to significantly affect consumer satisfaction with Iraqi commercial banks at the level of significance ($\alpha > 0.05$).

To verify this hypothesis, we performed a simple linear regression test, and the results were as follows:

Table 9: Simple Linear Regression Test Results

Dependent variable	Independent variable	R	R Square	F	.Sig	Beta	t	.Sig
Consumer satisfaction	Mobile via marketing phone	0.642	0.412	147.75	0.00	0.787	12.167	0.00

It is Clear from the Previous Table

In order to find out the relationship between the two variables, a simple linear regression model was used, in which via marketing mobile phone was considered as an independent variable and consumer satisfaction as a dependent variable.

The results show that the independent variable explains (41.2%) of the variance in consumer satisfaction by looking at the coefficient of determination (R Square), and it is also clear that whenever via marketing mobile phone improves by one unit, consumer satisfaction improves by (0.787) units.

The results of the regression model showed that the regression model was significant, through the value of F (147.75) in significance (0.000) less than the level of significance (0.05), which indicates the occurrence of the hypothesis that states that “there is a statistically significant effect between via marketing mobile phone and consumer satisfaction”.

Simple Linear Regression Equation: $Y=B_0 + B_1X$

Consumer satisfaction =35.859+0.787 via marketing mobile phone

2. There is no statistically significant relationship between performance effectiveness and customer satisfaction among clients of commercial banks

To find the relationship between the two variables, the Pearson correlation coefficient was used, and the results were as follows.

Table 10: The Value of the Pearson Correlation Coefficient

Variables		Correlations
Performance effectiveness and customer satisfaction	Pearson Correlation	0.524**
	Sig. (2-tailed)	0.000
	N	200

It is Clear from the Previous Table

There is a strong positive and statistically significant direct correlation at the 0.01 level between performance effectiveness and customer satisfaction, where the value of the correlation coefficient is 0.524 between them.

Discussion and Analyzing

After reviewing the statistical analysis, the researcher came to the following conclusions:

1. The validity of all items at the total scale level, where the internal consistency coefficients were less than (0.01) among the degrees of the phrases with the total degrees of the dimension to which they belong, and these coefficients were between (0.469 to 0.858).
2. It is clear from this that the coefficient values are high, reflecting the relationship between the different dimensions and the extent of their representation of the scale, and this is largely reflected on the degree of credibility of these dimensions, as it achieved statistically significant correlation coefficients with the total score of the scale ranging from (0.601 to 0.835), confirming that the scale has a high degree of validity.
3. The scale's dependability was determined by calculating the correlation coefficients between the sample members' scores in individual items and their scores in paired items on the scale as a whole and each dimension separately. The Spearman-Brown and Guttman correlation coefficients ranged from (0.758 to 0.877) for dimensions and (0.758 to 0.877) for the scale as a whole (1.913). These scores are high, indicating that the scale is extremely reliable.
4. (56%) of the respondents Chose (Male), which is the highest percentage, (44%) of the respondents Chose (Female) which is the lowest percentage.
5. In the first ranking (I can get the service I want while it works for me.) with an arithmetic mean (4.21) and a standard deviation (0.780), In the last ranking (The bank sends account statements to consumers via mobile

phone) with an arithmetic mean (4.04) and a standard deviation (0.926).

As it is clear that the general mean of the dimension reached its Value (4.1), the value is high on the Likert scale.

6. In the first ranking (The bank I work with is distinguished by the speed with which it completes the services it provides to its customers.) with an arithmetic mean (4.25) and a standard deviation (0.735), In the last ranking (When a client submits a question online, the bank responds quickly) with an arithmetic mean (4.05) and a standard deviation (0.936).

As it is clear that the general mean of the dimension reached its Value (4.15), the value is high on the Likert scale.

7. In the first ranking (I feel satisfied and reassured while dealing with the bank through its website.) with an arithmetic mean (4.11) and a standard deviation (0.855), In the last ranking (I can rely on the bank's management in its quest to gain customer satisfaction) with an arithmetic mean (3.98) and a standard deviation (0.964).

As it is clear that the general mean of the dimension reached its Value (4.04), the value is high on the Likert scale.

Results

Change is addressed by innovation diffusion theory. It is the belief that new innovations (items, services, etc.) are tested or accepted by individuals as useful in their daily lives. It is not persons who change in the dissemination of innovations, but the innovations themselves. The technology acceptance model (Tam) attempts to develop a relationship while also describing user intentions and how a product or service influences consumers. It emphasizes the significance of perceived usefulness and ease of use in technology adoption.

The results of the regression model showed that the regression model was significant, through the value of F (147.75) in significance (0.000) less than the level of significance (0.05), which indicates the occurrence of the hypothesis that states that "there is a statistically significant effect between via marketing mobile phone and consumer satisfaction".

Simple Linear Regression Equation: $Y = B_0 + B_1X$

Consumer satisfaction = $35.859 + 0.787$ via marketing mobile phone

1. There is no statistically significant relationship between performance effectiveness and customer satisfaction among clients of commercial banks.

To find the relationship between the two variables, the Pearson correlation coefficient was used, and the results were as follows:

There is a strong positive and statistically significant direct correlation at the 0.01 level between performance effectiveness and customer satisfaction, where the value of the correlation coefficient is 0.524 between them.

Recommendations

After thoroughly studying and analyzing the study's findings, the researcher recommends the following:

1. The importance of staying up to date on recent innovations in the field of e-marketing and reaching out to consumers via the most up-to-date electronic means, since this has a direct impact on the quality of banking services.
2. The requirement for banks to provide databases and marketing material that assist clients in meeting their needs and making banking decisions.
3. Banks should perform studies to keep track of anything new in the development of financial services.
4. Banks should strive to foster an environment of trust, reassurance, and security in their interactions with clients.
5. The requirement for banks to offer a wide range of financial services, which has a direct impact on the quality of banking services.
6. Banks should do research and use the time factor to provide services as rapidly as possible because speed is related to the quality of banking services.
7. Banks should include demographic aspects of their clients in their marketing mix and banking service mix.

Conclusion

The study added to the existing body of knowledge by revealing customer expectations from mobile banking and showing which mobile services consumers use most frequently and which services users use. This survey also identified the mobile banking items that have the greatest and least impact on consumer satisfaction. These factors contribute to a percentage of consumer satisfaction in general, through various mobile networks, promotion of advertising, compatibility of the service with mobile devices and also there is a strong positive and statistically significant direct correlation at the 0.01 level between performance effectiveness and customer satisfaction, where the value of the correlation coefficient is 0.524 between them.

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