

The Impact of E-Marketing on Customer Satisfaction: The Moderating Role of Service Quality in Jordanian Commercial Banks

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Abstract

Banking work in this era is distinguished by relying on information and communication technology to develop systems and means of providing banking services and raising the efficiency and performance of banking services in line with the rapid progress in the banking industry. This study examines the impact of electronic marketing on customer satisfaction with the moderating role of service quality in Jordanian commercial banks. The study's goals and questions were met using a descriptive and analytical technique. With the aid of a suitable data and information collection tool, the descriptive technique was employed based on the study of the research topic. The study population consisted of all administrative workers in the Jordanian commercial banks. The statistical package for the social sciences program was used to examine the data after obtaining it using the questionnaire (SPSS). The study found a statistically significant effect at the level ($\alpha \leq 0.05$) of e-marketing on customer satisfaction in Jordanian commercial banks, with the moderating role of service quality. The study also recommends expanding investments in the technical field. Banks seeking to provide electronic banking services must realise the importance and necessity of huge investments in information systems, the adoption of modern technology in communications, the development of internal and external networks, and the need for protection and security.

Keywords: E-Marketing, Customer Satisfaction, Service Quality, Jordanian Commercial Banks

INTRODUCTION

The world has witnessed a huge revolution in information and communication technology, and e-marketing has become one of the latest means of marketing goods and services (Jaas., 2022). Many companies have switched to online marketing to save time, effort, and money. There is no doubt that e-marketing tools have become of great importance for marketing services and products and have even recently preceded traditional marketing methods in achieving a high level of sales (Abdulqader et al., 2021). Many recent studies have proven that e-marketing tools are no longer a luxury but a major component of any marketing strategy within the organisation (Kapoor & Kapoor, 2021). As the focus shifts from traditional marketing methods to e-marketing, companies must realise the importance of this new paradigm in order not to lag behind competitors, and the new paradigm focuses on relationships with users and trying to attract and satisfy loyal customers (Afshinmehr et al., 2023). The role and place of marketing in contemporary organisations are related to the concept of users and the process of interacting with them. By focusing on building value for users and extracting it from them as the basis for the organisation's competitive strength, the user represents a strategic pillar in the organisation for the concept of e-marketing and its ability to rise and grow, ensuring success for the company. The company relies on building strong interactive relationships with its customers, ultimately contributing to maintaining organisation for all its clients (Nadube & Ordah, 2023).

In recent years, commercial activities in the telecommunications sector have been represented by the Internet and the World Wide Web (www) (Pantelimon et al., 2020). The role of e-marketing has become a tangible reality in many countries, and it constitutes one of the tributaries of national income in developed countries because of its importance in satisfying customers and the ease of providing services. Because the customer represents the core of the marketing process, attention must be paid to him by following modern marketing

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methods that save him effort and time, and through which the bank can attract him and obtain his loyalty. Then, the customer will be satisfied and repeat the transaction with his communication companies (Shahrani et al., 2021). This dictates the need for such a study while acknowledging that telco customers now use smartphones to access various products and services. This study examines the impact of electronic marketing on customer satisfaction with the moderating role of service quality in Jordanian commercial banks.

LITERATURE REVIEW

E-Marketing

E-marketing is one of the areas of modern marketing knowledge that has received great attention from researchers and writers. Its strategy is to provide electronic services through the government Internet as a new marketing communication channel with unique characteristics that distinguish it from other communication channels. It is characterised by fast performance and low costs (Yousaf et al., 2018). The e-marketing strategy shifts from a spatial market to a space market. E-marketing relies on the Internet to increase and improve its traditional functions and influence customer attitudes and trends (Alzahmi, 2020). E-marketing is “the application of the Internet and related digital technologies to achieve marketing objectives” (Salome & Ofunre, 2019). E-marketing is also defined as “the process of effective use and development (according to a clear digital vision) and proficiency (core ability) of E-marketing resources (expertise), knowledge, people, rules, data, relationships, etc.) and tools available on the Internet to achieve an advantage in competitiveness in the digital business market (Khan, 2023). On the other hand, E-marketing manages the interaction between the organisation and the consumer in the virtual environment space to achieve common benefits (Jaas, 2022). The virtual environment for E-marketing relies mainly on Internet technologies, and the E-marketing process not only focuses on the relationship between products and the consumer but also focuses on managing the relationships between the organisation on the one hand and the consumer and the elements of the internal environment and external on the other hand (Lasi, 2021).

Customer Satisfaction

Satisfaction is: “a level of an individual’s feeling resulting from the comparison between the product’s performance and that individual’s expectations” (Yeh et al., 2019). In other words, satisfaction is a function of the difference between performance and expectation (Otto et al., 2020). The concept of satisfaction is based on a commercial exchange that verifies the exchanges that will be determined in light of the level of previous customer expectations with the final and achieved output of the current service, where if the actual service exceeds what is expected from it, the customer will be satisfied with the service and the opposite will be dissatisfied (Majeed et al., 2022). Satisfaction and dissatisfaction describe the natural feeling (negative or positive) that occurs after the purchase, and the customer complaint is only an explicit expression of the state of dissatisfaction (Kuo & Nakhata, 2019). Satisfaction based on cumulative exchanges is based on the total experience of purchasing and obtaining the service over a certain period. This is an important indicator for evaluating the performance of the service role in the present, past and future, and customer experience can determine its level of satisfaction. At the same time, customer satisfaction depends on the value, which combines price and quality (Pei et al., 2020).

Service Quality

The huge and rapid growth of the information economy and electronic networks, which encouraged business organisations generally and banks, in particular, to focus more on the market, led to the era of electronic service (Li et al., 2021). It also gave them access to chances and skills to connect with clients, offer them customised services catered to their needs, and deliver goods and services of a calibre that matches and occasionally exceeds their expectations (Raviadaran et al., 2019). Electronic services generated great interest from academics and specialists in understanding how the Internet environment can provide effective systems of electronic services to customers (Rita et al., 2019). The quality of traditional services was measured by five dimensions: reliability, responsiveness, tangibility, empathy, and safety (Yuan & Gao, 2019). As a result, the quality of online services can be measured in seven dimensions: content, access, browsing, navigation, design, background, and privacy (Nandankar et al., 2023).

Hypothesis Development

Several initiatives to offer best practices for e-service quality measurement and e-marketing strategy have been launched during the past 20 years. Web service performance quality must always be assessed using various tools, such as the E-SERVQUAL model. In a service-based organisation, monitoring the quality of the E-service results in increased customer satisfaction. The findings show that the e-service system's efficiency, dependability, assurance, and security aspects are in good shape, while the responsibility component, which influences the company's degree of customer satisfaction, is not (Das et al., 2019). Rita et al.'s (2019) analytical findings demonstrated that three aspects of e-service quality website design, security/privacy, and fulfilment affect the overall quality of e-services. However, customer service does not considerably influence the total quality of e-services. Customer behaviour and overall e-service quality are statistically highly correlated.

Alzahmi (2020) asserts that the banking industry has benefited greatly from e-marketing since it has enabled financial organisations to improve their services and access international markets. The study showed a strong correlation between e-marketing adoption and higher-quality banking services. Due to the various demographic characteristics of the potential clients, the results also showed statistically significant variances in the responses regarding banking services. The results of Alnaidi et al. (2021) have shown that the relationship between consumer satisfaction and e-marketing is significant here. Regression analysis found that these factors positively impacted customer satisfaction in the banking sector based on three independent variables (mobile phones, internet and credit cards). Referring to Daoud & Saadon (2022), his data was gathered using an actual questionnaire, and it was discovered that in the Jordanian commercial banking sector, there is a positive and significant connection between mobile marketing, electronic service quality, and customer satisfaction. Bader et al. (2022) noted that e-marketing significantly improved consumer loyalty and satisfaction. The study's contribution is that marketing performance is measured through the outcomes of this process, such as consumer pleasure and loyalty, rather than by assessing the e-marketing process itself or its instruments, such as search engines. The most significant conclusion reached by Awad & Aboalghanam (2023) is that e-marketing impacts customer satisfaction. The study also came to several recommendations, including A focus on their website to be designed intuitively and to provide all the necessary information about the business that pertain to the customer and the requirements of his transactions, leading to its progression more and more instead of regressing. Based on the above, the following hypotheses can be reached:

H1: There is a statistically significant effect at the level ($\alpha \leq 0.05$) of e-marketing on customer satisfaction in Jordanian commercial banks.

H1.1: There is a statistically significant effect at level ($\alpha \leq 0.05$) of credit card use on customer satisfaction in Jordanian commercial banks.

H1.2: There is a statistically significant effect at level ($\alpha \leq 0.05$) of Internet use on customer satisfaction in Jordanian commercial banks.

H1.3: There is a statistically significant effect at the level ($\alpha \leq 0.05$) of mobile phone use on customer satisfaction in Jordanian commercial banks.

H2: There is a statistically significant effect at the level ($\alpha \leq 0.05$) of e-marketing on customer satisfaction in Jordanian commercial banks, with the moderating role of service quality.

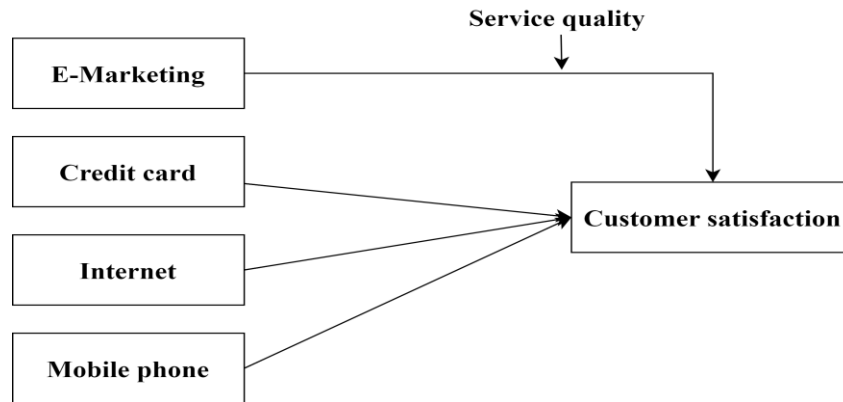


Figure 1 Theoretical framework

RESEARCH METHODOLOGY

The study’s goals and questions were met using a descriptive and analytical technique. With the aid of a suitable data and information collection tool, the descriptive technique was employed based on the study of the research topic. Using the analytical technique to process and evaluate the data gathered, test hypotheses, and arrive at the study’s findings, the study's objective is to investigate the link between the study’s dimensions and its variables. Also, offer sensible suggestions in light of those findings. The study population consisted of all administrative workers in the Jordanian commercial banks, where the population is referred to as the group to which the researcher wishes to generalise the study's results, and it includes all persons with specific characteristics (Fraenkel et al. 2018.). The data was collected through a random sample of administrative workers in Jordanian commercial banks, estimated at 300 male and female employees. A questionnaire specially developed to suit the current research was used as a study tool. It was distributed electronically through Google Forms, where 216 questionnaires (72%) were retrieved from the study sample. The statistical package for the social sciences program was used to examine the data after obtaining it using the questionnaire (SPSS). The demographic analysis of the study sample found that most of the workers in the Jordanian commercial banks are males. The most common category is young people (30 to less than 40 years old) who hold a university degree to the bachelor's level. They have average years of experience, indicating that the respondents have the knowledge and experience to answer the questionnaire and achieve the objective study.

Result and Analysis

Reliability

According to Zikmund (2003, p.300), reliability is “The degree to which measures are free from errors and therefore yield consistent results”. Cronbach’s alpha is a coefficient used to assess items' internal consistency or reliability; it shows how closely the items are related to one another and how free from bias they are (Sekaran and Bougie, 2016). Reliability is presumed if the Cronbach's alpha value is greater than 70% for all variables. Cronbach's Alpha coefficients for all variables are greater than 70%, as shown in Table 1, indicating reliability (Tavakol and Dennick, 2011).

Table 1 Cronbach’s Alpha coefficient

No.	Variable	Cronbach’s Alpha
1	Credit card	0.912
2	Internet	0.899
3	Mobile phone	0.901
5	E-Marketing	0.880
6	Customer satisfaction	0.904
7	Service quality	0.918

Correlation between Variables

A Bivariate Pearson correlation coefficient was used to test the relationships between the independent variables and dependent dimensions. Table 2 shows that the relationships between dependent dimensions are strong, where r ranges between 0.499 and 0.688.

Table 2 Bivariate Pearson’s Correlation (r)

No.		1	2	3	4
1	Credit card	1.000			
2	Internet	0.645	1.000		
3	Mobile phone	0.538	0.688	1.000	
4	Service quality	0.499	0.531	0.557	1.000

Multi-collinearity:

Using the Variance Inflation Factor (VIF) and the Tolerance Variant Statistics, we check that the independent variables dimensions indicate no multicollinearity. The tolerance coefficient was lower than (3), higher than (0.05), and all three values of VIF were less than (10). Based on Hair et al. (2017), these values suggest no multi-collinearity among all dimensions, demonstrating that multiple regression analysis can be used to test study hypotheses.

Table 3 Tolerance and VIF

Dimension	Collinearity - Statistics	
	Tolerance	VIF
Credit card	0.544	1.839
Internet	0.412	2.427
Mobile phone	0.470	2.126
Service quality	0.622	1.607

Below is an analysis of the hypotheses test, which employed multiple regression to test the main hypothesis and its sub-hypotheses. Based on the significance level (α), the null hypothesis (H0) is accepted or rejected. The significance level (α) was adopted as (0.05) as the maximum. Therefore, a statistically significant impact will be felt if the significance level is less than or equal to (0.05). Still, no statistically significant impact will be felt if the level is higher than (0.05).

The First Hypothesis

Multiple linear regression analysis was performed to test the first hypothesis. The First hypothesis of the study was as follows: “There is a statistically significant effect at the level ($\alpha \leq 0.05$) of e-marketing on customer satisfaction in Jordanian commercial banks”. According to Table No, the correlation coefficient indicates an effect of e-marketing on customer satisfaction in Jordanian commercial banks methods ($R = 0.783$) and that the independent variable (e-marketing) on customer satisfaction is statistically significant. (4) where the calculated value was F (76.583) and the level of significance (sig = 0.000) is less than (0.05), where the value of the coefficient of determination ($R^2 = 0.613$) indicates that the variance in quantitative methods can explain (61.3%) of the difference in (customer satisfaction). Table (4) shows the values of the regression coefficients for the sub-dimensions of the variable (e-marketing). It is clear from the table that the B value in the Credit card dimension was (0.144), and the calculated T value in this dimension was (1.704) at a significant level (0.043). It is less than 0.05, which indicates a significant positive effect at the significance level ($\alpha \leq 0.05$). It is clear from the table that the value of B in the dimension of the Internet was (0.157), and the value of T calculated in this dimension (2.232) at a significance level (0.027), that is, less than 0.05, which indicates a significant positive effect at ($\alpha \leq 0.05$). It is clear from the table that the B value in the Mobile phone dimension was (0.306), and the T value was (5.319) at a significance level of (0.000), less than 0.05, which indicates a significant positive effect. At ($\alpha \leq 0.05$).

Table 4 Results of testing the impact first hypothesis.

D.V	Model Summary		ANOVA		Coefficients				
	R	R ²	F	Sig F*	variable	B	standard error	T	Sig T*
Customer Satisfaction	0.783	0.613	76.583	0.000	Credit card	0.144	0.062	1.704	0.042
					Internet	0.157	0.071	2.232	0.027
					Mobile phone	0.306	0.058	5.319	0.00

* *The effect is statistically significant at the level ($\alpha \leq 0.05$)*

A simple linear regression analysis was performed to test the sub-hypotheses.

H1.1: There is a statistically significant effect at level ($\alpha \leq 0.05$) of credit card use on customer satisfaction in Jordanian commercial banks.

H1.2: There is a statistically significant effect at level ($\alpha \leq 0.05$) of Internet use on customer satisfaction in Jordanian commercial banks.

H1.3: There is a statistically significant effect at the level ($\alpha \leq 0.05$) of mobile phone use on customer satisfaction in Jordanian commercial banks.

Table 5 shows that the R-value of the first dimension was (0.519), which indicates a positive correlation between the dimension (Credit card) and the dimension (customer satisfaction). It turns out that the result of the coefficient of determination is ($R^2 = 0.269$), which means that the (Credit card) domain explained (26.9%) of the variance in (customer satisfaction) when all other variables remain constant. It was also proved that at the level of confidence ($\text{sig} = 0.000$), the value of (F) reached (72.111), which confirms the importance of the regression at the level of significance ($\alpha \leq 0.05$).

Table 5 Impact test results H1.1, H1.2, and H1.3

I.V	Model Summary		ANOVA		Coefficients				
	R	R ²	F	Sig F*	B	standard error	T	Sig T*	
Credit card	0.519	0.269	72.111	0.000	0.529	0.062	8.492	0.000	
Internet	0.0623	0.388	124.232	0.000	0.630	0.057	11.146	0.000	
Mobile phone	0.688	0.473	176.059	0.000	0.607	0.046	13.269	0.000	

* *The effect is statistically significant at the level ($\alpha \leq 0.05$)*

The R-value of the first dimension was (0.623), which indicates a positive correlation between the dimension (Internet) and the dimension (customer satisfaction). It turns out that the result of the coefficient of determination is ($R^2 = 0.388$), which means that the (Internet) domain explained (38.8%) of the variance in (customer satisfaction) when all other variables remain constant. It was also proved that at the level of confidence ($\text{sig} = 0.000$), the value of (F) reached (124.232), which confirms the importance of the regression at the level of significance ($\alpha \leq 0.05$). The R-value of the first dimension was (0.688), which indicates a positive correlation between the dimension (Mobile phone) and the dimension (customer satisfaction). It turns out that the result of the coefficient of determination is ($R^2 = 0.473$), which means that the (Mobile phone) domain explained (47.3%) of the variance in (customer satisfaction) when all other variables remain constant. It was also proved that at the level of confidence ($\text{sig} = 0.000$), the value of (F) reached (176.059), which confirms the importance of the regression at the level of significance ($\alpha \leq 0.05$). A hierarchical linear regression analysis was performed to test the second hypothesis.

H2: There is a statistically significant effect at the level ($\alpha \leq 0.05$) of e-marketing on customer satisfaction in Jordanian commercial banks, with the moderating role of service quality.

Table 6 Presents the results of the hierarchical multiple regression analysis based on two models, as the results of the first model showed that the correlation value was ($R = 0.709$), indicating a positive correlation between e-marketing and customer satisfaction. The results also showed that there is a statistically significant effect of the service quality variable on customer satisfaction, where the value was ($F = 198.035$) and the significance level ($\text{Sig} = 0.000$), which is less than (0.05).

Table 6 Hierarchical multiple regression analysis of the modified role statement.

DV	IV	First model			second model		
		B	T	Sig*	β	T	Sig*
customer satisfaction	e-marketing	0.792	14.073	0.000	-		
	service quality \times e-marketing	-			0.472	8.199	0.000
	R	.0709			0.772		
	R ²	.0503			0.596		
	Δ R ²	0.500			0.592		
	Δ F	198.035			143.720		
	Sig. Δ F	0.000			0.000		

The value of the determination coefficient was ($R^2 = 0.503$), meaning that the value of (50.3%) changes in customer satisfaction results from the change in e-marketing. The impact score value was ($B = 0.792$), which means that an increase of one degree in the level of interest in e-marketing leads to an increase in customer satisfaction with a value of (0.792), which indicates that e-marketing explains (79.2%) of the variation. In the second model, the modified variable (service quality) was introduced to the regression model, as the value of the correlation coefficient increased to become ($R = 0.772$), as well as the value of the determination coefficient R^2 , which increased by (59.6%). This percentage is statistically significant, as the change in the value of F (143.720) and the level of significance ($Sig = 0.000$) is less than (0.05). The effect score value β was (0.472) for the modified variable (service quality). The calculated T value was ($T = 8.199$) with a significance level ($Sig = 0.000$), and this confirms the significant role of the modified variable (service quality) in improving the impact of e-marketing in customer satisfaction, as the rate of interpretation of the discrepancy in customer satisfaction improved by (59.2%), rising from (50.3%) to (59.6%).

Several studies agreed with these findings. Alzahmi (2020) asserts that the banking industry has benefited greatly from e-marketing since it has enabled financial organisations to improve their services and access international markets. In addition, Alnaidi et al. (2021) have shown that the relationship between consumer satisfaction and e-marketing is significant here. Regression analysis found that all these factors positively impacted customer satisfaction in the banking sector based on three independent variables (mobile phones, internet and credit cards). Rita et al.'s (2019) analytical findings demonstrated that customer service only partially influences the total quality of e-services. Customer behaviour and overall e-service quality are statistically highly correlated.

CONCLUSION

Banking work in this era is distinguished by relying on information and communication technology to develop systems and means of providing banking services and raising the efficiency and performance of banking services in line with the rapid progress in the banking industry. The importance of this study is due to the adoption of e-marketing techniques by most international and even Arab banks, and this is due to the vitality and expansion of the sector, especially in its availability of the privacy of direct contact with customers and all categories and segments. Consequently, the interest in the quality of banking services has grown, as it has become necessary to track the changing conditions that the world is witnessing now, on top of which is the fierce competition in recent years by global banks and financial entities so that the quality of service is the criterion for obtaining the largest possible market share.

The Jordanian banking market faces the challenge of opening up to global markets and an unprecedented confrontation with larger and more experienced institutions. It must face this challenge by using modern technologies to provide customer services. Thus, the study recommends knowing modern technologies and software and working on their introduction to provide the best services to the beneficiaries. It also recommends diversifying the banking services offered and making them easy to obtain through new channels to face a dynamism and continuous change market.

The study also recommends expanding investments in the technical field. Banks seeking to provide electronic banking services must realise the importance and necessity of huge investments in information systems, the adoption of modern technology in communications, the development of internal and external networks, and means of protection and security.

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