

E-BANKING SERVICES: AN OVERVIEW OF JORDAN

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Abstract

The momentum for enabling technology that will result in the rise of electronic services has been set by a rapid surge in information technology in Jordan. Business-to-consumer e-service allows businesses to cut costs, accelerate delivery, and accommodate more customers. As a result, many businesses have migrated to the information system or are planning to do so. Self-service technologies (SSTs) have also significantly impacted how consumers engage with e-service providers. This study's fundamental aim is to present a comprehensive analysis and gather conceptual opinions on electronic services in Jordan. Exploring the traits, benefits, and drawbacks of e-services is crucial to the nature of electronic services. Correlation and regression analyses of multiple factors revealed that the ATM service's cost-effectiveness, usability, security, and responsiveness were the most crucial elements in determining consumer satisfaction. According to the structural model, three e-service quality factors have a beneficial effect: responsiveness, security, and interface quality. These discoveries add to our understanding of e-services in developing nations and have consequences for the technology suppliers in fostering client satisfaction and service quality. As a result, we have highlighted significant aspects from prior research, gaps in the actual research, and errors in the premises and conclusions of earlier literature.

Keywords: Self-service technology, Space transactions, Automatic Teller Machine, Customer satisfaction, Mobile banking adoption, E-banking.

INTRODUCTION

Both consumers and corporations value self-service highly. The most typical and established method of communication between front-line employees and customers is through personal

service. Personal service is a straightforward but valuable service where businesses handle clients directly with customer service personnel. However, the market signifies a technological advancement for all Jordanian and Middle Eastern sectors. Self-service technology (SST) has now become a conventional service. Especially in the banking industry, many businesses are expanding their use of technology to offer competitive services that will draw in more clients and keep market leaders. Self-service technology (SST) is a technical interface that enables customers to generate and use services without the immediate help of business personnel (Ding et al., 2007). Of course, SST lowers labor expenses for service providers when direct client service is possible. This trend raises essential considerations concerning how technology affects service quality and consumer satisfaction. Can a business, for instance, maintain or raise customer satisfaction by eliminating employee-client contact on the front lines? There is a limited empirical study on how self-service technology affects how valuable customers are perceived and how satisfied customers are (Raman, 2019; Khaled, 2019; Al Maqtari et al., 2020; Khaled., 2020; Al-Homaidi., 2019; Khaled et al., 2020; Al-Homaidi et., 2021). Therefore, additional study is required to understand better customer satisfaction and engagement with self-service technologies, particularly in light of the continued usage of new technologies to achieve a competitive edge in the market and the increasing pace of technical progress.

LITERATURE REVIEW

Self-Service Technology

Most industries' service providers have boosted their technology usage to boost productivity and competitiveness in response to the external environment's rapid changes. The use of technology in service organizations to significantly cut costs and decrease uncertainty is discussed by (Empson et al. (2015). Technology has been utilized to standardize service sector service by minimizing interactions between customers and employees. Technical service has thus superseded personal service. Furthermore, many customers would instead connect with technology than service provider employees to produce service outcomes.

SST illustrates a market exchange that does not call for direct communication between buyers and sellers. Previous research has demonstrated that SST has advantages for users, including convenience that saves time and money (Ding et al., 2007; Al-Homaidi et al., 2020; Khaled, 2019; Al Maqtari et al., 2020).

Customers can offer services through SST, a technology interface, without the involvement of direct service providers. Examples of SSTs range from traditional high-interaction services to low-interaction services, such as ordering movies online rather than renting them, self-checking in at the front desk rather than going to the front desk and waiting in long lines to speak with hotel staff and refueling at the station with the VISA card rather than asking the staff to do so.

Although there are other examples of SST in the list above, the automated teller machine is the most typical example of SST (ATM). Without the assistance of a teller, bank customers can check their account balances and withdraw cash at any time using an automated teller machine

or ATM. Additionally, many ATMs let users deposit money or checks, move money between bank accounts, and even purchase stamps. Customers of financial institutions are now permitted to execute financial transactions in public areas without the assistance of tellers, staff, or bank personnel. Japan, Sweden, the US, and the UK simultaneously created this self-service retail banking model.

Technology acceptance models

With the development of new technologies, a growing body of literature devoted to technology adoption is emerging. In this context, two significant disciplines have developed models and theories focusing on technical acceptability, adoption, and use. They are psychology and sociology, which concentrate on how people use technology, whereas information systems concentrate on how systems work and how they relate to technological acceptance.

Personal Service Usage (e.g., Teller)

People now have more faith in workplace health and safety than in former years. Practicality is a constant theme in our daily lives. However, SST is finally departing from the original and conventional type of service: personal consumption of services. A service that facilitates one-on-one interaction between users and representatives of the service provider's staff is known as personal use of the service. Staff members interact directly with users without the use of technology. The user can ask any inquiry and receive a prompt answer from the company. There are numerous instances of how human services are used: ticket booths, where customers come in to ask the employees at the counter to purchase the correct tickets so they can attend a movie.

Most customers are dealt with directly by tellers who work for the bank. Cashiers are another name for these workers. In banking, tellers are regarded as the "front line." Customers are the first people they encounter in the bank and are the ones that stop fraudulent transactions most frequently to protect the bank (forgery of bills and checks, identity theft, fraud, Etc.). They inform them about customer accounts and banking services while maintaining good communication.

Consumer Satisfaction

High quality can be characterized as user happiness. According to Aka et al. (2016), customer pleasure is a crucial marketing idea. High user happiness best predicts a business's future profitability (Hill & Alexander, 2006). User satisfaction is a measure that is frequently used to evaluate the effectiveness of a product or service and is connected to a company's overall performance. It is well-recognized that customer satisfaction affects customer loyalty and profitability. In contemporary marketing theory and practice, customer satisfaction is crucial. This is always management's primary objective.

Additionally, it is a crucial technique for providing feedback to any company (Aka et al., 2016; Hill & Alexander, 2006; Salah et al., 2023; Al-Homaidi et al., 2021; D. Khaled et al., 2021; Al Rawashdeh et al., 2021; Khaled et al., 2020; Khaled, A. S et al., 2020; Alnaser et al., 2018; Al Shamaileh et al., 2018; Al-Allak et al., 2011; ALNASER et al., 2017; Alnaser et al., 2016;

Khaled, A. S et al., 2023; Khaled et al., 2021). Encounters with business technology or staff may have an impact on user happiness. Marketing is concerned with pleasing customers and turning a profit, not merely selling items. As a result, an improvement in overall quality of life is anticipated.

In this way, organizations can focus on the elements that matter most to consumers, identifying them to improve overall satisfaction.

Consumer Commitment

Human communication depends heavily on user participation. Like trust, customer loyalty can be crucial to successful long-term relationships. Another definition of commitment is "a persistent desire to preserve a meaningful relationship" (Alkilani et al., 2012; Salah et al., 2023; Al-Homaidi et al., 2021; D. Khaled et al., 2021; Al Rawashdeh et al., 2021).

According to earlier research, corporate partnerships committed to one another benefit businesses. Product development can be enhanced, earnings and market share can grow, and businesses can generate profit. Relationship marketing is based on the idea of commitment. The intention to do an action or activity means "commitment," which originates in industrial/organizational psychology (Fatima & Mascio, 2019). A long-term channel relationship must be developed to feel committed and regarded as a positive emotion or emotional response. As a result, commitment is a psychological feeling that influences how one feels about upholding connections with business partners. People are bound to one or more goal-related actions by the power of commitment (Haniffa & Cooke, 2005; Khaled et al., 2020; Khaled, A. S et al., 2020; Khaled, A. S et al., 2023; Khaled et al., 2021). This power alludes to specific psychological conditions that characterize the relationship between the subject of interest and the subject in question and impact the decision to keep the relationship going. Three elements make up this mindset: emotional commitment, persistence, and calculative commitment.

Affective Commitment

The emotional state a person or couple goes through when they are in a relationship with another person or couple is called commitment. Emotional commitment is the name for this kind of dedication. When someone shares, identifies with, or internalizes the organization's values, they become effectively committed (Morgan & Hunt, 1994; Khaled et al., 2020; Khaled, A. S et al., 2020). A sense of connection and an emotional relationship with community service are the foundation for emotional commitment. A connection to a company based on desire is known as emotional commitment. It is also the best strategy for establishing and keeping relationships between partners based on mutual respect. The desire to be in a relationship, the intention to be in a relationship, and the readiness to invest in relationships are all strongly positively influenced by emotional commitment. It has been discovered to strongly negatively impact, among other things, developing new relationships and opportunistic behavior. It acts on consumers and providers like a mental force and ties them to their basic desires.

Continuance Commitment

Users who cannot stop the relationship because of the financial, social, or psychological costs have coercion-based partnerships akin to endurance commitments. A coercive force that ties customers to a business is continuance commitment. As a result, customers continue to use the same service providers because they are obligated to. Contrarily, continuation participation is a cost-based involvement where the employee feels obligated to stay with the company (i.e., the employee is with the organization because they need to). It is comparable to a joint psychological force that ties customers to service providers out of a sense of duty. The perceived expenses of adhering to the implementation process influence commitment to continuation. It is also linked to having few options (Aka et al., 2016; Al Maqtari et al., 2020; Khaled., 2020; Al-Homaidi., 2019; Khaled et al., 2020; Al-Homaidi et., 2021; Salah et al., 2023;). This (forced) persistence may tie the consumer to a provider of unwanted services, for instance, if the cost of switching providers is considerable or if the consumer believes there are few providers. Customers are more likely to feel "connected" to their service provider if switching costs, such as time, effort, or money, rise, making them less likely to move. However, customers are less likely to feel "locked in" to their present supplier to the point that other parties are viewed as desirable, increasing the possibility of transferring.

Calculative commitment

Trust affects accounting commitments negatively (Hawley, 2012). A calculated commitment attempts to weigh a relationship's advantages and disadvantages. Partners in a relationship get more emotional without consciously assessing the advantages and disadvantages of the relationship when they trust each other more. Another perspective holds that conduct, rather than emotions, drives commitment. This type of commitment, or calculated commitment, is the outcome of a cognitive understanding of the crucial need to maintain a relationship with an organization.

Banking and Mobile Sectors in Jordan

Banking Sector

Jordan's financial history dates back to 1925 when the Ottoman Bank became the nation's first commercial bank. The Arab Bank followed in 1934, and the British Middle East Bank did so in 1949. These three banks until 1955, when four new commercial banks—the Central Bank of Jordan, the Central Bank of Jordan, Cairo-Amman Bank, and Rafidain Bank in 1957—were founded. In the 1960s, the banking industry did not experience significant growth, which prevented the formation of either domestic or international institutions. However, the Jordanian banking industry began seeing considerable qualitative and quantitative changes in the early 1970s. Several commercial banks in Jordan have been established (Jordan Kuwait Bank, Jordan Gulf Bank, Petra Bank, and Syrian Jordanian Bank).

Besides, several foreign banks have since opened new branches nationwide, including Citibank, Chase Manhattan Bank, and Credit Commercial Bank. As other financial institutions, specialist banks, and investment banks started to operate in Jordan; the Jordanian financial

market finally integrated in terms of themes and the variety of financial instruments on offer. Jordan's banking industry has been through various stages of development, which can be summed up as follows: In addition to the banking sector, the first stage (1925–1967) from the start of the banking industry through 1967 was defined by this. In 1964, the banking hub was established. The Jordanian financial system underwent no significant modifications during the second stage (1968–1973). The Jordanian economy, and the banking sector, in particular, made significant strides during the third phase (1974–1981), which was marked by an expansion in the number of business units, total assets, and financial instruments employed. There were now 17 banks overall, and there were 174 branches overall in stage IV (1982-1990). By the end of 1988, the banking industry had broadened its scope despite the challenges Jordanian banks faced at this time, thanks to a growth in deposits in both local and foreign currencies and credit lines. The Persian Gulf Crisis and its aftermath dominated the fifth phase (1990–1993), which saw Jordan lose its traditional markets in Iraq and the Persian Gulf nations. The Central Bank of Jordan implemented fiscal austerity during the sixth phase (1994–2000), which decreased domestic market liquidity and marginally increased local currency deposits. However, regulated Jordanian banks could raise their assets, deposits, and credit lines by 1998. Jordan had 23 banks as of 2008, including eight foreign institutions. There are now 25 banks in Jordan.

Table 1: explains the significant regions of the world (millions of users) using online banking.

Region	2000	2001	2002	2003	2004
Europe	18.6	28	37.8	47.7	57.9
USA	9.9	14.7	17.1	20.4	22.8
Japan	2.5	6.5	11.9	19.6	21.8
Asia	2.4	4.4	6.8	9.8	13.8
Rest of the world	1.0	1.7	3.1	5.1	6.1

Mobile Sector

Mobile technology usage is rising, particularly in Asian nations like Jordan. Users can explore several applications, from calls and simple text messaging (SMS) to multimedia messaging services (MMS) and internet access, depending on each mobile phone's technology and service capabilities. Different advancements in mobile technology, such as GPRS, WAP, and 3G standards, have made these applications possible. WAP (Wireless Application Protocol) on 3G phones enables users to access data, voice, video, and the Internet from space. In the mobile industry, there are three operators: Zain Jordan, Orange Mobile, and Umniah (GSM). The government awarded the third GSM license towards the end of 2003, and two global carriers received licenses in 2004. After the third quarter of 2009, the number of mobile phone customers in Jordan surpassed the country's population for the first time, according to government statistics. In 2010, there were over 60,000 mobile phone subscribers in Jordan, and the rate was 101% higher. (Abu-Shanab & Abu-Baker, 2014).

Mobile Banking Adoption

Over the past ten years, many studies have been conducted on mobile financial services. The Technology Adoption Paradigm (TAM), which evolved from The Theory of Rational Action

(TRA), is the most often used model in information systems (Lai, 2017). According to TAM, users' willingness to adopt a new information system is influenced by their intents and perceptions of the system. Additionally, TAM demonstrates how perceived utility and perceived ease of use, two beliefs, explain variations in user intentions. According to Lai (2017), future studies on technology adoption should consider how other factors affect usability, simplicity of use, and user acceptance. Finding other criteria that can predict mobile banking uptake more accurately is essential since ease of use and perceived utility may only partially account for the behavioral intention to use mobile banking.

E-banking in Jordan

Since the 15th century, when banks were first established in ancient Rome, today's banking system has undergone significant modification. This demonstrates how convenient and simple it is for people worldwide to borrow and donate money, thanks to the development of online banking. E-marketing is a notion that must be understood in order to comprehend e-banking. A global virtual network that comprises services that can only be carried out via a computer or mobile device from anywhere, according to SI (2015), is how email marketing is characterized as a platform. It is a platform that dispenses with the requirement of a common area so buyers and sellers can promote and communicate. Because one does not need to visit the bank to complete a transaction physically, banks have made it convenient. Banks adopted this ideal strategy due to the widespread adoption of email marketing as a service.

The size of the Jordanian banking system will be accepted based on the paperwork for a specific region (for instance, the Middle East). Nevertheless, e-banking has done wonders for banks in terms of efficiency, speed, and dependability, which has greatly aided in facilitating customer service, according to SI (2015), despite this misperception. Due to their complexity, slowness, and difficulty in use, computer systems have recently become less dependable, especially in banks. This has resulted in a time and resource-intensive need for substantial staff training. Previous research, in particular by Leeflang et al. (2014), has demonstrated that creative solutions are being built to try to cover the gap in demand for the services provided by the banks precisely because of these difficulties. One innovation is the VISA card, which enables rapid and simple cash withdrawals from ATMs. Customers can deposit and take money from their bank accounts through mobile banking without being physically present. Another breakthrough is using mobile servers to send and receive payments in the form of money. Since Jordan is a developing nation in the Middle East, these developments have significantly impacted the banks' services and the national economy's administration. Some users choose to open bank accounts at banks with lower traffic than avoid referrals since the app mixes the offloading part of banking with client convenience, challenge customers have faced for decades. Therefore, the Central Bank of Jordan's use of electronic banking is a significant step that boosts both the bank's popularity and revenues.

Contrary to previous events, the simplicity of receiving and withdrawing money without visiting the bank is a significant technological advancement that enhances the service. If banks can fully integrate these systems, they will transform and improve the globe and offer superior services. They might only accept payments if they charge extra costs for deposits and

withdrawals. The obligation to transfer all data to the virtual platform may factor into the system's unreliability. Both elements may have an impact on how well this service model performs. The easiest way to persuade and urge individuals to utilize this strategy is to show them that, despite what it may seem like, there are more benefits of e-marketing in the Jordanian banking system than drawbacks.

Background of e-marketing

According to SI (2015), understanding the main marketing principles, such as buying, selling, promoting, and advertising, is necessary to comprehend the origins of email marketing. Before internet marketing, consumers used to go from one location to another to buy their goods. Retailers also employ effective marketing techniques to draw clients into their establishments. Advertising is a component of promotion, which can be carried out through print media or even word-of-mouth, although it could be more effective. New advertising strategies have been established due to the inefficiency of these marketing strategies, including the usage of digital media like radio and television, which has proven highly successful for businesses using these platforms for advertising. Advertisement is used by banks that use the internet system to spread the word and draw clients from institutions that still need to adopt it. According to Hartemo (2016), the advent of the Internet brought about a total transformation in the marketing sector. Some retailers thought that using the Internet to advertise their goods and services would boost the likelihood of making more sales and profit. Internet usage demonstrates how email marketing has been used and how banks worldwide are utilizing this opportunity to enhance the services they provide to their clients. (Karimi Anche et al., 2014; Alshaketheep I. M. Khaled et al., 2021; Alshaketheep I. M. Khaled et al., 2020; Alomari M Khalid et al., 2020; Alomari M, Khalid 2020; Alomari M.Khalid, et al., 2020) claim that several reasons make it possible for businesses and banks to continue offering top-notch customer service. This is accomplished by analyzing comments and responses for feedback, studying and implementing fresh market trends that satisfy the users' requirements of the advertising platforms, and so on. The platforms one employs are crucial because they decide the kind of customers a firm aims for and how many customers it can efficiently service. Because there are so many of them, businesses are expected to target them more. For instance, if a clothing line is marketed on Instagram, it suggests that it caters more to the younger than, the older generation. Direct response marketing and indirect response marketing are both possible in online marketing. These models are significant because they let the customer choose the level of service he wants from the supplier. As a result, the service is typically seen as being of a high caliber. Banks that have employed email marketing frequently offer their clients a direct line of communication by phone call or SMS. For instance, a customer who wishes to obtain a loan from a bank may ask the bank for further details prior to the visit, and if the bank does not respond, the consumer may be directed to another bank, which would result in a loss for the bank (Karimi Anche et al., 2014; Khaled, A. S et al., 2022; Alshaketheep I. M. Khaled et al., 2022; Alnaser et al., 2022; Alshaketheep I. M. Khaled et al., 2021; Khaled D. S. Amgad et al., 2021; Almugari et al., 2022; Parveen et al., 2022). Therefore, regular contact is required for this procedure. The basis for email marketing and internet marketing is the traditional marketing strategy, which has lately been updated and modified to meet the needs of all clients and keep up with the rapid advancement of technology.

With internet marketing, banks' services would be better and more reliable, resulting in a long-term loss of revenue for the government and the banks.

E-marketing and E-banking in the Middle East and Jordan

According to prior studies, online banking and marketing are among the finest marketing methods because they are practical and easy to use. Email marketing, presented in the Middle East as a method and tool, is used for advertising the services and goods offered by online banks. Email marketing is more practical than conventional marketing because it allows the bank to monitor the progress. As email marketing is the most adaptable strategy for reaching more domestic and international clients, more banks are investing in it every day. Since the development of the Internet, online marketing in the Middle East has had a significant technological, political, and economic impact on the banking sector. For instance, the Middle East and Jordan have seen substantial technological and economic advancement since the development of ATMs. The administration and management of banks also altered. Although the bank is accessible 24/7, and consumers may easily access their bank's menu at home or work, the staff was cut in Jordan, and more employees—especially IT specialists—were hired to ensure the effectiveness and accessibility of online marketing. The Middle East now allows to learn how to create, access, and administer their accounts as content marketing has evolved into digital marketing. The web interface allows consumers the freedom to manage their money because many of them frequently check their current balances, withdrawals, deposits, and other crucial information. According to SI (2015), since you may conduct your banking at any time, email marketing combined with internet banking reduces time limitations as banking time increases. Customers can access online banking at Jordan Bank anytime because it is open twenty-four hours a day, seven days a week.

Furthermore, since people do not have to rearrange their schedules to make it to the bank before it shuts, it draws in more clients. Alternative distribution channels have emerged as a result of computerization. Depending on the kind of service supplied, there are components with these strategies that help improve the nature of the firm. Banks must concentrate on the macro and micro environments while conducting strategic analysis to track client needs and how those wants and behaviors are evolving. Through successful business models that raise the bank's visibility and foster healthy competition, the strategy also helps it keep an eye on its rivals. The execution of strategic objectives is crucial because it gives the bank a clear understanding of whether the line objectives will boost its revenues and quality of services. Banks will only experience revenue and consumer traffic success if they set targets based on the services provided. Banks can track their progress and determine what they need to do to improve the services they provide, particularly when it comes to internet marketing, by defining goals. A Jordanian bank's electronic banking can be improved by implementing these techniques. This occurs when banks create and put into action plans to accomplish strategic objectives. For instance, their newly launched website is straightforward and sports a fresh style. A key element in successful goal-setting is implementation. Once objectives are determined, banks must put in much effort to attain them and secure future success. Three approaches—analysis, objectives, and implementation—show what banks should do when their email marketing

services are not in line with the most recent consumer and business preferences. The significance of strategies in other businesses is that they aid in the company's movement and achieving specific objectives.

DISCUSSION

This paper discusses Jordan's emerging e-services market. Electronic services aim to be competitive, adaptable, and customer-focused in a changing corporate environment by utilizing the electronic environment and technical advancements.

Many firms, including Amazon, HP, and IBM, are aware of the value that e-service channels may provide to their operations. Companies must concentrate on all strategic and tactical facets of e-services due to rapid technological change and the evolution of service forms. Only focusing on something other than technology will help a firm succeed, even though many innovative concepts and technologies have emerged in recent years in e-commerce. The secret to success is to keep clients' attention and win them over with e-services that offer higher value.

One of the marketplaces for e-services that are expanding in Jordan. Because of their efficiency and use, online marketing and banking are regarded as some of the most remarkable marketing techniques. Online marketing has had a significant technological, political, and economic impact on the Middle East's banking sector since the Internet's development. As email marketing is the most adaptable strategy for reaching more clients, banks are investing in it more and more frequently. Customers can access online banking at Jordan Bank anytime because it is open twenty-four hours a day, seven days a week. Three-way email marketing enhances Jordan Bank's online banking platform claims Alvani (2016). Strategic goal implementation is crucial because it enables banks to determine with clarity whether the online goals will boost revenue and consumer traffic.

New banking technology has created dynamic market conditions that significantly impact customer behavior. In order to influence and determine consumer behavior, which in turn could give them the necessary competitive edge in the future, e-banking providers must better understand their clients and how they feel about using technology. With the shifting client demographics and the interaction between the usage and marketing of e-delivery channels among banks, new distribution environments are being created (Baraghani, 2007). The adoption of e-banking services has been extensively discussed in the literature in this regard. Table 2, concluded from a study by SHBIEL and AHMAD (2016), provides a list of published studies on e-banking adoption.

Authors	Models	Factors
(M.-C. Lee, 2009)	TAM model and TPB model	Financial risk Security risk
(Mangin <i>et al.</i> , 2011)	TAM model	Convenience Price
(Rusu and Shen, 2012)	TAM model	Image Security

Authors	Models	Factors
		<ul style="list-style-type: none"> • Self-efficacy • Convenience
(Tan <i>et al.</i> , 2012)	TAM model	-----
(Yasa <i>et al.</i> , 2014)	TAM Model	-----
(Wenchao, 2012)	TPB model	-----
(Ali <i>et al.</i> , 2015)	TAM model and TPB model	<ul style="list-style-type: none"> • Trust • Self-efficacy • Enjoyment • Experience
(Rouibah <i>et al.</i> , 2011)	TAM model and TPB model	-----
(Arunkumar, 2008)	TAM model	<ul style="list-style-type: none"> • Enjoyment
(Hou and Gergi, 2015)	TAM model and TPB model	<ul style="list-style-type: none"> • Technological behavior • Education
(Wang <i>et al.</i> , 2003)	TAM model	<ul style="list-style-type: none"> • Trust/Perceived • Credibility • Self-efficacy
(Suh and Han, 2003)	TAM model	<ul style="list-style-type: none"> • Trust
(Asosheha <i>et al.</i> , 2008)	TAM model and TPB model	<ul style="list-style-type: none"> • Flexibility • Brand Loyalty
(Khanifar <i>et al.</i> , 2012)	TAM model and TPB model	<ul style="list-style-type: none"> • E-service quality
(Bisrat, 2015)	TAM model	<ul style="list-style-type: none"> • Culture • perceived risk
Authors	Models	Factors
(Al-Ajam and Nor, 2013)	TPB model	-----
(Solomon <i>et al.</i> , 2013)	TAM model	<ul style="list-style-type: none"> • perceived risk • Trust
(Al-Smadi, 2012)	TMA model and TPB model	<ul style="list-style-type: none"> • Culture • perceived risk
(AlKailani, 2016)	TAM model	<ul style="list-style-type: none"> • Perceived Risk • Perceived Trust • Bank Credibility
(Nasri, 2015)	TAM model and TPB model	<ul style="list-style-type: none"> • Attitude • Perceived behavior control • Subjective norms • Perceived usefulness
(Al Qeisi and Al-Abdallah, 2013)	UTAUT model	-----
(Eriksson <i>et al.</i> , 2005)	TAM model	<ul style="list-style-type: none"> • Trust

CONCLUSION

Due to tensions and wars in the Middle East, Jordan may need help influencing the conventional financial system. Due to these issues, active digital marketing platforms assist clients in banking less frequently. Marketing in the Middle East, particularly in Jordan, used, to begin with, conventional banking techniques. In the age of networking, businesses other than banks are also thriving, from traditional marketing and advertising to networking, which has proven to be more successful than conventional tactics like word of mouth. As a result, some Jordanian banks have a long history of online banking and customer acquisition through banks. These banks have yet to fully embrace the new era of information and communication technologies, which are challenging for banking but continue to evolve. E-marketing is the best platform bank vans use to promote their products and services. Customers must embrace new online banking strategies in light of technological advancements.

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