

## CASE STUDY

# The effect of electronic banking services usage on clients electronic loyalty

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### ABSTRACT

**BACKGROUND AND OBJECTIVES:** This research targets at investigating and identifying the factors affecting electronic loyalty (E-loyalty) of electronic banking services (E-banking services) in Jordanian bank sector from clients' point of view. The scale of eTailQ was appointed to accomplish the research objectives. The procedures of current research were conducted under COVID-19 pandemic conditions such data collection, access the sample and different aspects. The model of current research was adopted based on three stages which are aiming at measuring the level of influence of independent determinants; that are subject norms, value perception, web design, reliability, customer support security; through mediation determinants; that are Electronic-satisfaction (E-satisfaction) and Electronic-trust (E-trust); on the E-loyalty of E-banking services usage.

**METHODS:** The population of the current research was the Jordanian clients who use the E-banking services, the sample size was 403 client. Structural Equation Model was declared to be a methodology of research to acquire the research outcomes

**FINDINGS:** Depending on the obtained outcomes, Reliability, Customer support, Value Perception, and Subject Norms have a positive effect on E-satisfaction with the .484, -.166, .281, and .249 scores respectively. Moreover, Web design, Reliability, Customer support, and Security/privacy a positive effect on E-trust with 199, .719, -.017, and .463 scores, respectively. The results also indicated that E-satisfaction and E-trust have a positive effect on E-loyalty with the .441 and .515 scores, respectively.

**CONCLUSION:** The focal result of present study is that scale of eTailQ is an optimal measurement for determining the factors that impact the clients E-loyalty of E-banking services usage in Jordanian banks. The present study is encouraged the related specialists to conduct many investigations attached to E-banking services and the development process of E-loyalty.

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## INTRODUCTION

### *Background*

The nature concept of “loyalty” has practically been established to bring considerable prosperity in any type of organization through growing in the profitability in different methods (Reichheld and Scheffer, 2000). To get more insight about loyalty revenue for companies, (Reichheld and Sasser, 1990) in a worthy study, it has emphasized that reaching 5 percent of customers can fetch 85 percent of profitability for the organization in the market. Logically, keeping customers loyal can give a share in increased the revenue of the organization much more than transitory customers. Accordingly, the profitability could be achieved by reiterating the purchase process of the same products and bringing many unprecedented customers by describing the products of the organization. Retailers have a comprehensive view of loyal customers and their anticipations that leads to having their satisfaction (Reichheld and Sasser, 1990; Zeithaml *et al.* 1996). Moving into online fashion, the E- loyalty has been taken its place that declares as “feelings or attitudes that prompt a positive memory and thus make a customer to re-visit a website for information, communication or entertainment purposes, or to re-purchase a particular product or services from an online business” (Anderson and Srinivasan ,2003). Similar to the offline mechanism, the e-loyalty paradigm have an authentic role in e-business processes (Reichheld and Scheffer, 2000). Reichheld and Scheffer (2000) indicated that the clients in an online pattern resort to combine their purchased products from a single major supplier, and this purchase process comes to be daily behavior for them. In the same fashion, Balabanis *et al.* (2006) pointed out that the clients in the online pattern have more loyalty than the clients in the offline pattern as they do not prefer to turnover suppliers, where the website and online tools could offer many options of purchases.

### *Problem statement*

Generally, many models have been examined in the literature engaged with e-service quality for elucidating determinants affecting the e-loyalty development context such as E-SERVQUAL (Zeithaml *et al.*, 2002), E-S-QUAL/E-RecS-QUAL (Parasuraman 2005; Yang and Tsai, 2007), and

eTailQ (Wolfenbarger and Gilly, 2003). Accordingly, two results have come up from these measured frameworks: the first result is that a big deal of previous researches concentrated on the e-service quality with an absence of value perception variable; where the second result is that there is a scarcity for measuring and validating the eTailQ framework even the eTailQ model has been measured by a single research (Kim, *et al.*, 2009). Due to less cost and the high quality of information transmission, the online pattern considers as an optimal alternative to accomplish banking operations; whereas the online pattern provides comprehensive information that allows clients to make a comparison with others. Specifically, E-banking processes have been occupied solid affirmation in a few years. Akhisar *et al.* (2015) point out that the bank’s performances could be negatively affected when the percentage of clients adopting e-banking services is less expected. In the same fashion, Yang *et al.* (2018) suggest that a client-oriented business strategy should be instituted, which targets to maximize the loyalty of clients level for their e-banking services. Otherwise, several types of research emphasized that developed countries are still disinclined to embark on adopting E-banking services due to different reasons such: influence social, cultural constraints, and economic issues (Al-Qeisi, 2009; AbuShanab and Pearson, 2007; Dajani, 2011; Nasri and Charfeddine, 2012; Riffai *et al.*, 2012; Mansour *et al.*, 2016). Accordingly, it is paramount to make an effort for conducting studies connected to factors that impact e-banking services usage in Jordan. According to Rawash *et al.* (2019), their worth work suggested that the bank’s sector requires to widen the effort to make some procedures for explaining the characteristics of E-banking services and their benefits. The research also asserted to identify the client’s challenges to rely on E-banking services to perform their financial processes. It further recommended that the banks in Jordan should always seek to adopt the newest technology to improve the old e-banking services and launch new services for clients. Finally, the study counseled the bank’s sector in Jordan to rapidly respond to client’s complaints and matters related to E-banking services. Due to the COVID-19 pandemic, the level of E-banking services usage is significantly increasing in Jordan banks without accessing the branches building of banks. Thus,

determining the factors affecting E-loyalty of Jordanian E-banking services usage is taken attention to conduct this study during unexpected current conditions. According to the aforementioned, there is an encouragement to conduct more researches to gauge and validate eTailQ framework in several contexts. Entailing eTailQ framework, this research comes to measure the impact of the e-banking services usage on e-loyalty from clients' perspective in Jordan. This study will have nine dimensions which are value perception, customer support, reliability, security/privacy, web design, e-satisfaction, e-trust, and e-loyalty.

### *Contributions*

The primary initiative of the current study is to reconnoiter the connection between E-banking services and E-loyalty from the client's perspective in Jordanian banks. Besides, the current study crystallizes in explaining the dimensions of E-banking services over client e-trust and e-satisfaction that lead to client loyalty. The objective of the current study is to highlight on sophisticating of E-banking services with concentrating the clients. Empirically, the potential outcomes of the current study would present assistance for contributors, scholars, and practitioners for exploring the construct and content of E-banking services in Jordanian banks in the future. Subsequently, there are objectives as follows:

1. To test the status of e-banking services in Jordanian Banks.
2. Widen the eTailQ framework to encompass the value perception and subjective norms as adding dimensions, and empirically examine the developed model.
3. Inspect the impacts of every sub-dimension of the eTailQ framework in E-banking services in Jordanian banks inclusive of newly added dimensions as predecessors of E-trust and e-satisfaction, and then examine the e-loyalty in the banks sector context.

### *Literature review*

#### *E-banking services*

E-banking has been presenting as a new banking system (Ota, 2010). E-banking is a particular kind of banking service to supply its patrons who harness an electronic climate such as website, mobile

forces, and applications. Through the E-banking style, the main target is to transform the entire banking processes from traditional legacy pattern to online pattern, these processes are for receiving or depositing money, signature verification services, organized inventory, and other considerations. Moreover, the E-banking paradigm and technology have been aiming to superfast employing E-channels for offering banking products to target clients during the 1990 period (Salehi and Alipour, 2010). E-banking defines as a newfangled approach for bank patrons to perform their services and activities in an online pattern such as ease bills paid, having authority for domination of their money, taking benefits of the several services. Practically, the conclusive purpose of organizing the E-banking technology is to diminish the number of bank branches and to accomplish banking services connected to banking customers with trending to possibility cancel all of these geographical locations of branches. E-banking provides clients of the bank appropriate access to administer their financial issues with a minimum rate of harassment. Depending on the annual report of the banking Center of Jordan in 2019, the number of Islamic banks are 3, the number of commercial banks is 13, and the number of foreign banks is 10. For meeting clients' demands, the banks of Jordan have begun to offer their services through electronic mode that provides lower expensive and effortless to customers (Siam, 2006). The presented E-banking services in banks of Jordan are; SMS, M-bank, Bank Call Centre, and online bank.

### *Research model and its hypothesis*

The model of this study entails the eTailQ framework by adding some factors to achieve the research objectives (Wolfenbarger and Gilly, 2003). The eTailQ framework classifies into four basic factors which are namely; reliability, customer support, security/privacy, and web-design. The eTailQ variables have been rarely indicating for impacting the E-loyalty through the mediation of E-satisfaction and E-trust. The following sections demonstrate the developed model of the current study by adding modified variables to the eTailQ framework, as follow:

### *Common eTailQ factors as Antecedents of E-Satisfaction and E-Trust*

Web-design is an idiom which indicates to show

the power of corporation in the online pattern for performing business processes and also takes the attention of some determinants such as usability, ease of use, aesthetic design, interactivity, layout, navigation, checkout, search strength, and quality of information. Several contributors and scholars have theorized that web-design factor has a significant impact on E- satisfaction and E-trust (Alkhouli and Samer2017; Cristobal *et al.*, 2007; Wolfinbarger and Gilly; 2003). Reliability is an idiom that indicates to corporation's capability for guaranteed delivering products to the customer's in the promised stipulation and time. (Cristobal *et al.*, 2007). Several contributors and scholars have theorized that the reliability factor has a significant impact on E-satisfaction (Coulter and Coulter, 2002; Hwang and Kim, 2007) and E-trust (Coulter and Coulter, 2002). Customer support is a term which appears the corporation capability to respond to the client's requests and complaints and commit the level of the corporation preparedness to seriously solve and deal with its client's requirements (Negash *et al.*, 2003). Several contributors and scholars have theorized that the Customer support factor has a significant impact on E-satisfaction (KVan La, 2005) and E-trust (Hwang and Kim, 2007).

According to the aforementioned theories, the current research will draw the following hypotheses:

- H1:** *web-design will positively effect on E-satisfaction of E-banking services customers in Jordan.*
- H2:** *web-design will positively effect on E-trust of E-banking services customers in Jordan.*
- H3:** *reliability will positively effect on E- satisfaction of E-banking services customers in Jordan.*
- H4:** *reliability will positively effect on E- Trust of E-banking services customers in Jordan.*
- H5:** *Customer support will positively effect on E-satisfaction of E-banking services customers in Jordan.*
- H6:** *Customer support will positively effect on E- Trust of E-banking services customers in Jordan.*

#### *Security/Privacy as Antecedents of E-Trust*

Security/Privacy is an idiom that concentrates on the confidentiality of the client's information in their corporation. Security/Privacy factor considers as a major matter which influences

on undesirable behaviors such as unauthorized access, the dispensation of personal information, and disingenuous use of financial data (Cristobal *et al.*, 2007). Several contributors and scholars have theorized that the Security/Privacy factor has a significant impact on E-Trust (Wolfinbarger and Gilly, 2003). According to the aforementioned theory, the current research will draw the following hypothesis:

- H7:** *Security/Privacy will positively effect on E- trust of E-banking services customers in Jordan.*

#### *Value Perception and subject Norms as Antecedents of E-Satisfaction*

Value Perception is an idiom that indicates to the advantages of firm offers for its clients when they pay for goods or services. To best of knowledge, only one research has been theorized that the Value Perception factor has a significant impact on E- satisfaction (Honglei *et al.*, 2014). Subject Norms is pointed out as citizen perception which indicates to a set or citizen to boost or refuse the given practice or attitude (Fishbein and Ajzen, 1977). Subjective norm interacts with the forces of a surrounded environment which compel the citizen towards acceptance or rejection of behavior. Subjective norm has beheld as a critical variable which effects on client purchase propensity (Ryan and Bonfield, 1975). According to Venkatesh and Davis (2000), social forces drive citizen to accomplish a practice even in case citizen does not have a tendency for accomplishing the practice. Moreover, subjective norm also aims at gauging the social impact on citizen tendency and behavior which come from the motivation and expectancies of family and friends. Practitioners and contributors have been theorized that the subject norms factor has a significant impact on E-satisfaction Alnaser *et al.* (2017). According to the aforementioned theories, the current research will draw the following hypotheses:

- H8:** *Value Perception will positively effect on E-satisfaction of E-banking services customers in Jordan.*
- H9:** *Subject Norms will positively effect on E-satisfaction of E-banking services customers in Jordan.*

*E-Satisfaction and E-trust as Antecedents E-loyalty*

Keyr *et al.* (2009) introduced a definition of e-loyalty that is tangible inclinations to execute some actions on the website such as visiting, reutilizing, and performing purchase products continuously. Anderson *et al.* (2003) have interpreted e-loyalty as a positive demeanor and customer adherence toward an electronic business causing to cyclic shopping demeanor (Leung *et al.*, 2011). In term of E-satisfaction, The satisfaction has been debated in the e-loyalty context as E-satisfaction which has been considered as a central indicator in consolidating loyalty in the online and traditional mode. The anticipations sophisticated as an outcome of announcements and community opinions about products are pivotal to have the satisfaction of clients within and after the purchase process (Van La, 2005). The tincture of the relationship between satisfaction and loyalty in the online pattern (e-satisfaction and e-loyalty) has been coming from the classical loyalty researches which indicate that a high level of customer satisfaction will be achieved a high level of customer loyalty to the organization (Jones and Sasser, 1995). Several contributors and scholars have theorized that the E-satisfaction factor has a significant impact on E-loyalty (Garepasha *et al.*,

2020; Alkhouli and Samer, 2017; Amin, 2016; Honglei *et al.*, 2014; Rahman and Ramli, 2016; Sathyavany and Shivany ,2019; Vadivelu *et al.*, 2017). In terms of E-trust, E-trust can points out as a client’s certainty and belief which client’s anticipations of E-business could be achieved, that harnesses to expound the growth process of E-loyalty linking with the theory of expectation confirmation (Valvi and West, 2013). The nature concept of trust is that organizations should create powerful relationships with clients with a high scale of confidence. Trust in both mode offline or online is a paramount matter, due to its ability to have success and uninterrupted relationship. Several contributors and scholars have theorized that the E-trust factor has a significant impact on E- loyalty (Garepasha *et al.*, 2020; Amin, 2016; Honglei *et al.*, 2014; Rahman and Ramli, 2016; Papadopoulou *et al.*, 2001).

According to the aforementioned theories, the current research will draw the following hypotheses:

**H10:** *E-satisfaction will positively effect on E- Loyalty of E-banking services customers in Jordan.*

**H11:** *E-trust will positively effect on E- Loyalty of E-banking services customers in Jordan.*

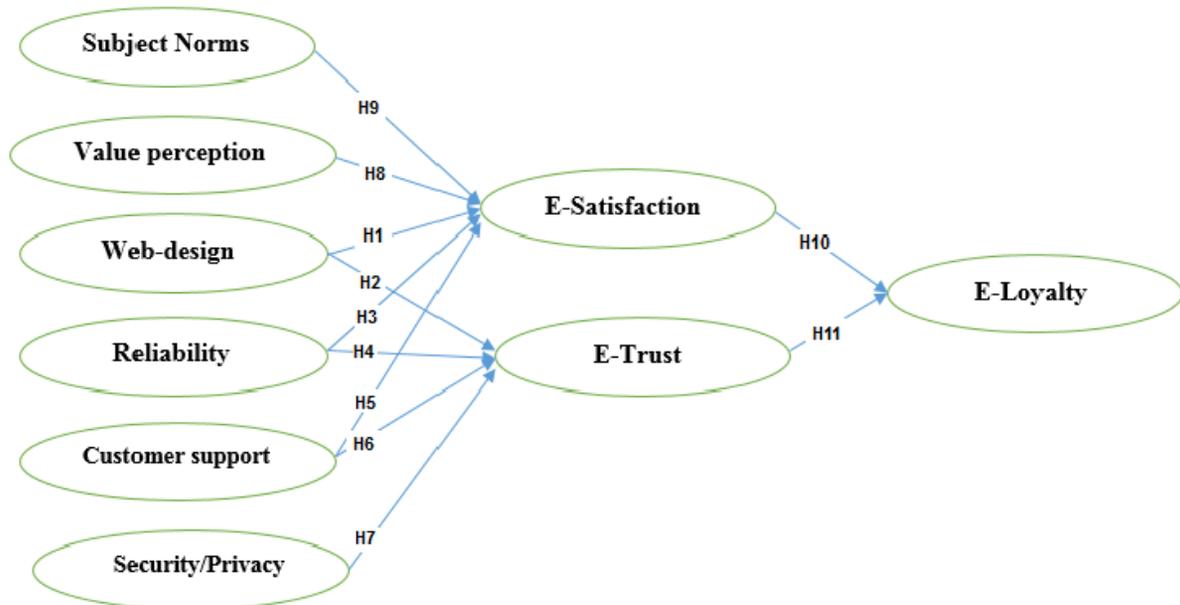


Fig. 1: The Conceptual Model of E-Banking Services

Fig. 1 shows the conceptual framework of the current study with an illustration the study hypothesis. The current study has been carried out in Jordan in 2020.

## MATERIALS AND METHODS

### *Range of Research*

Due to the capacity for employing a numeral approach and statistical techniques, the selected methodology of current research is a quantitative style for acquiring the research purposes and objectives. Structural Equation Model (SEM) is harnessed for several purposes such as measuring the impact of each variable, analyzing the gathering data, performing the data analysis and obtaining the study results. Moreover, the SEM method demands a robust research design by emphasizing a passable sample size, continuously and normally distributed observed factors, and no missing data (Hair *et al.*, 2014).

### *Instruments Measurement of Research*

Items categorizations of current research instrument were labeled corresponding with a five-point Likert scale where 1 value represents by "strongly disagree" and 5 value represents by "strongly agree". The high-level score points out the high-level scale of impacting the E-loyalty of E-banking services usage. According to Wolfinbarger and Gilly (2003) and antecedent supported measurements, this study was based on the eTailQ framework for adapting the instrument. The questionnaire of this study is included two domains which are A and B. Domain A of the questionnaire consists of the characterizations of sample demographic such as gender, age, monthly income, education, income, occupation, and frequency of usage of E-banking services. Domain B encompasses of items of the construct which are 30 within the conceptual framework of E-loyalty of E-banking services usage. The constructs of this study are classified into three layers which are independent, mediation and dependent layer. The independent layer is encompassed of six dimensions: the first dimension is Website design which was come to be adapted from Chang *et al.* (2008), the second dimension is reliability which was come to be adapted from Coulter and Coulter (2002), the third dimension is customer support

which was come to be adapted from (Hwang and Kim, 2007; Negash *et al.* (2003), the fourth dimension is security/privacy which was come to be adapted from Kim *et al.* (2009), the fifth dimension is value perception which was come to be adapted from Yang *et al.* (2004) and the last dimension in this layer is Subject norms which was come to be adapted from Ramayah and Razak (2008). The mediation layer consists of two dimensions which are E-satisfaction and E-trust; the items of e-.satisfaction and e-trust have been come to be adapted from previous studies (Jin *et al.*, 2008; Chang and Chen, 2008).The independent layer is included just one dimension which is e-loyalty that was come to be adapted from (Jin *et al.*, 2008; Chang and Chen, 2008).

### *Sample Plan and Size of Research*

The real tincture of the sampling concept is to represent the whole population of the study through fetching data and representing the basic characteristics from a part of the targeted population as possible. For having the sample size and the collecting data style of research, the current research was harnessed the convenience sampling mode. This mechanism has many features such as its ability to access the subjects of current research easily, its capacity for easy handle and less expensive for data collection processes. Due to the customers who use the E-banking services in Jordan was unknown, the minimum sample that could be used in this study is (384). Thus, the initial size of the current research was launched with (600) clients who utilize E-banking services in Jordanian banks. The clients agreed to delightedly share their opinions in this research.

### *Data Collection and Time Frame*

Given that the language of the population of this study is Arabic, the items of current research instruments were developed and adapted in the English language. The current research was embarked to translate the instrument items into the Arabic language, this process was performed by inviting two experts in the translation field (English to Arabic). Next, a scholar specializing in the Arabic language is invited to improve the instrument items after moving the instrument into Arabic. The gathered data were from the clients who utilize the E-banking services in Jordanian banks. In terms of

data gathering procedures, a pilot study was fulfilled with 10 systematic clients of E-banking services in Jordan who were interested to contribute to the current research. The recommended feedback from this procedure assisted to make corrections in construct items such as: reshaping the obscure and unclear figures. After redesigning the instrument items in the final version, Due to the spread of coronavirus and to decrease the close contact with the respondents to the questionnaire, an online questionnaire was used (Basarir-Ozel *et al.*, 2017). The link of online survey was delivered to clients during many approaches such as E-mail, WhatsApp and possible electronic channels, the previous processes were accomplished to guarantee the client’s privacy response to the survey without misusing their answers. This was executed to diminish the possibility of a threat of common method bias (Podsakoff *et al.*, 2003). The design of the online survey is prepared with asserting that all items of an instrument will be answered; thus, the data set of this research do not comprise missing data. The data gathered process was begun in July 2020 and it took 2 months to be finalized. The link of questionnaires was sent to 600 clients, the number

of returned questionnaires was 403 which were used for analysis purposes.

## RESULTS AND DISCUSSION

### Results

Table 1 represents the demographic variables of the current research sample which includes the frequency and percentage for each variable.

The construct was undergone to Confirmatory Factor Analysis (CFA) for achieving some purposes such as improving dimensionality, enhancing convergent and supporting discriminant validity. The overall model was reasonable to carry on in the current research analysis as can be manifested in Table 2 and Fig. 2. The model after subjected to CFA was applied to measure the probability impendences of Common Method Variance (CMV), the results supplied that CMV impendences do not be existed.

One item from Reliability construct was omitted due to some processes in CFA. Table 3 shows the constructs reliability values of each construct and their Standard Deviation values (STD). Accordingly, the normality and skewness of the current study responses were evaluated, thus; the values were matched with the accepted values scale to conduct

Table1: Demographic characteristics (N=403)

Demographic characteristic	FREQ	(%)	
Gender	Male	234	58.1
	Female	169	41.9
Age	20 or Less than	8	2
	21-30 years	54	13.4
	31-40 years	184	45.7
	41 & above	157	39.0
Monthly Income	500JD or Less than	182	45.2
	501-1000 JD	179	44.4
	1001-1500 JD	25	6.2
	1501 JD & above	17	4.2
Education	High school or less	12	3.0
	Diploma	29	7.2
	Bachelor	214	53.1
	Master	104	25.8
	PhD	44	10.9
Occupation	Trade sector	30	7.4
	Public sector	322	79.9
	Private sector	51	12.7
Bank Type	Islamic	239	59.3
	Commercial	133	33.0
	Foreign	31	7.7
Frequency of usage of E - banking services	Never	40	9.9
	Once per month	88	21.8
	Twice per month	101	25.1
	Three times per month	174	43.2

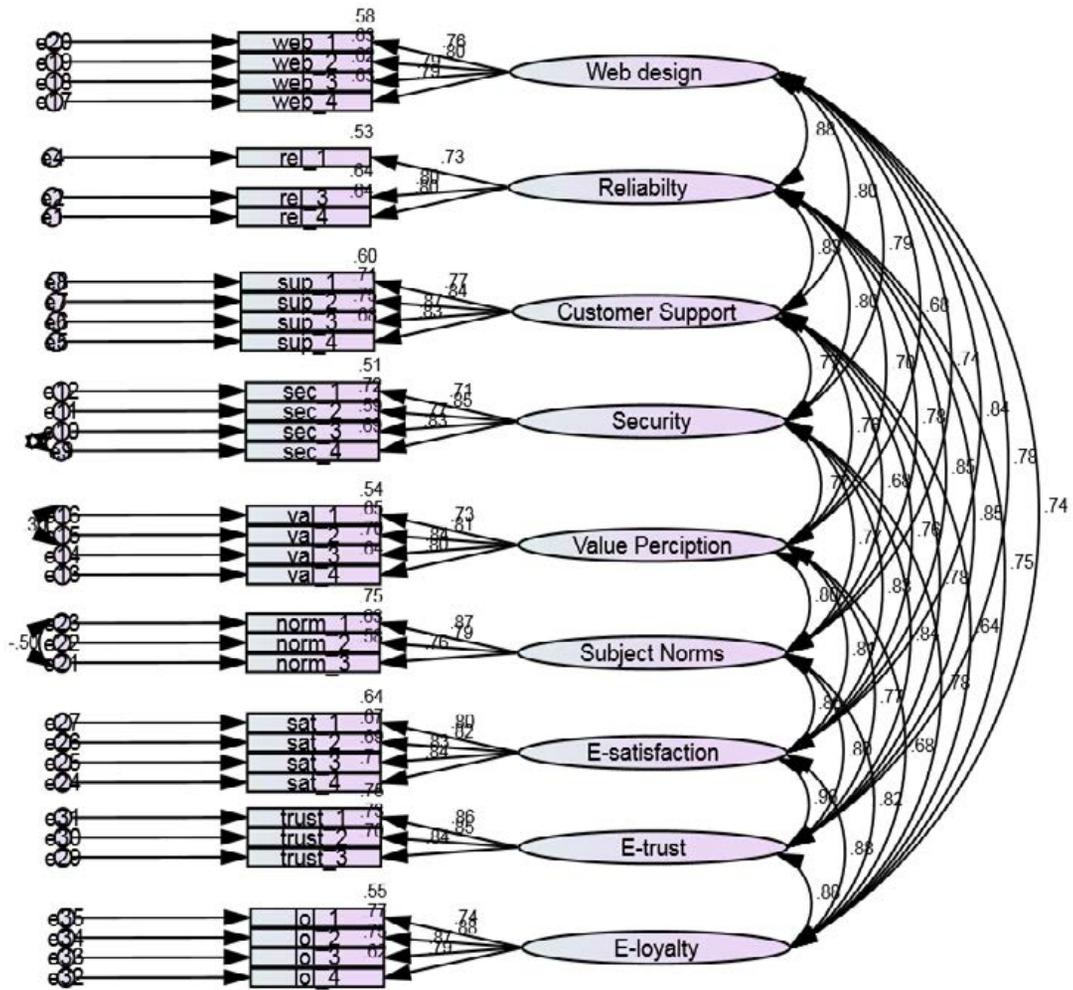


Fig. 2: Overall Confirmatory Factor Analysis Model for Research construct

Table 2: fix model of Research construct

Goodness-of-fit- indices	Values	Recommended value
Chi-square (X <sup>2</sup> )= 1208.843,Df = 456, P<0.00		
GFI	0.849	Values comes to be closed to 1 signalize a very good fit (Jöreskog and Sörbom, 1984).
NFI	0.894	Values close to 1 signalize a very good fit (Bentler and Bonett, 1980).
CFI	0.931	Values comes to be closed to 1 signalize a very good fit (McDonald and Marsh, 1990).
TLI	0.920	Values comes to be closed to 1 signalize a very good fit (Tucker and Lewis ,1973).
RMSEA	0.064	Values < .08 indicating good fit (Browne and Cudeck, 1989).
CMIN/DF	2.651	Values >1 and < 5 were accepted (Marsh and Hocevar, 1985; Tanaka and Huba, 1985).

Note: the abrivation of GFI is Goodness of Fit Indices, DF is Degree of Freedom ,NFI is Normed Fit Index , CFI is Comparative Fit Index, TLI is Tucker-Lewis Index, RMSEA is Root Mean Square Error and CMIN/DF is Relative Chi-square

Table 3: Reliability of construct

Factor	Cronbach's alpha	STD	CR	AVE
Subject Norms	0.82	2.37	0.849	0.653
Value Perception	0.88	3.70	0.873	0.633
Web design	0.87	3.20	0.866	0.617
Reliability	0.80	3.01	0.820	0.603
Customer Support	0.90	3.50	0.896	0.684
Security/Privacy	0.88	3.40	0.869	0.625
E-Satisfaction	0.89	3.20	0.893	0.677
E-Trust	0.87	3.23	0.888	0.725
E-Loyalty	0.89	3.17	0.892	0.674

KMO Measure of Sampling Adequacy= 0.964, Bartlett's Test of Sphericity=11567.838, df= 595, p = .000.

Table 4: Validity discernment

	E-Trust	Reliability	Web design	Subject Norms	E-Satisfaction	E-Loyalty	Customer Support	Security/Privacy	Value Perception
E-Trust	<b>0.851</b>								
Reliability	0.850	<b>0.776</b>							
Web design	0.781	0.883	<b>0.786</b>						
Subject Norms	0.800	0.777	0.741	<b>0.808</b>					
E-Satisfaction	0.961	0.853	0.839	0.858	<b>0.823</b>				
E-Loyalty	0.878	0.747	0.743	0.818	0.879	<b>0.821</b>			
Customer Support	0.779	0.831	0.803	0.682	0.763	0.641	<b>0.827</b>		
Security/Privacy	0.840	0.800	0.789	0.768	0.828	0.780	0.773	<b>0.791</b>	
Value Perception	0.775	0.702	0.681	0.800	0.808	0.683	0.760	0.771	<b>0.796</b>

the next step of the analysis.

The Cut-off point of CR is 0.7 where AVE is equal to 0.5 as proposed by Hair et al. (2006). Based on the current outcomes, the model convergent is accomplished. Thus, convergent and discriminant validity of the constructions of the current research are clearly consummated; as can be seen in (Table 4).

The Pearson correlation matrix was calculated for the variables of current study. As can be noticeable in Table 5 web-design is positively linked to E-satisfaction and E-trust of E-banking services customers in Jordan (r= 0.887, p <.01), (r= 0.850, p <.01) respectively. Moreover, the Pearson correlation results presents that reliability is positively attached to E-satisfaction and E-Trust of E-banking services customers in Jordan (r= 0.912, p <.01), (r= 0.905, p <.01) respectively. The results also

show that Customer support is significantly related to E-satisfaction and E-Trust of E-banking services customers in Jordan (r= 0.816, p <.01), (r= 0.826, p <.01) respectively. Security/Privacy is positively related to E-trust of E-banking services customers in Jordan (r= 0.899, p <.01). Value Perception is also positively and significantly attached to E-satisfaction of E-banking services customers in Jordan (r= 0.862, p <.01). Subject Norms is positively linked to E-satisfaction of E-banking services customers in Jordan (r= 0.902, p <.01). Finally, the results also show that E-satisfaction and E-trust are positively and significantly engaged to E-Loyalty of E-banking services customers in Jordan (r= 0.925, p <.01), (r= 0.923, p <.01) respectively. As evident in Table 5 the Net use in demographic variables has a positive and strong correlation with E-loyalty

Table 5: Means, Standard Deviations (SD), and Correlations of Study Variables

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
E-Loyalty	1															
E-Trust	.923**	1														
E-Satisfaction	.925**	.983**	1													
Subject Norms	.870**	.855**	.902**	1												
Web design	.803**	.850**	.887**	.803**	1											
Value Perception	.750**	.836**	.862**	.860**	.756**	1										
Security/Privacy	.844**	.899**	.892**	.834**	.861**	.843**	1									
Customer Support	.697**	.828**	.816**	.737**	.864**	.822**	.840**	1								
Reliability	.816**	.905**	.912**	.838**	.945**	.784**	.877**	.894**	1							
Gender	.018	.077	.073	.054	.116*	.115*	.104*	.178**	.132**	1						
Age	.000	-.049	-.047	-.043	-.004	-.107*	-.044	-.060	-.025	-.003	1					
Education	.064	.075	.067	.023	.094	.039	.065	.076	.086	-.013	.273**	1				
Job	-.055	-.083	-.067	-.054	-.021	-.077	-.066	-.048	-.048	.115*	-.064	.049	1			
Salary	.178**	.173**	.171**	.154**	.149**	.155**	.160**	.159**	.144**	-.062	.275**	.526**	.068	1		
Bank_type	-.010	.043	.036	.051	.011	.089	.053	.113*	.047	.033	-.058	.052	-.037	.201**	1	
Net_use	.441**	.367**	.383**	.370**	.404**	.272**	.352**	.299**	.385**	-.037	.201**	.232**	-.018	.262**	.008	1
Mean	4.02	3.69	3.92	3.77	4.02	3.53	3.76	3.79	3.62	1.42	3.22	3.34	2.05	1.69	1.48	3.01
Std. Deviation	0.78	0.73	0.76	0.74	0.78	0.82	0.77	0.84	0.69	0.49	0.75	0.88	0.45	0.77	0.64	1.02

\*\* Correlation is significant at the 0.01 level (2-tailed). \* Correlation is significant at the 0.05 level (2-tailed).

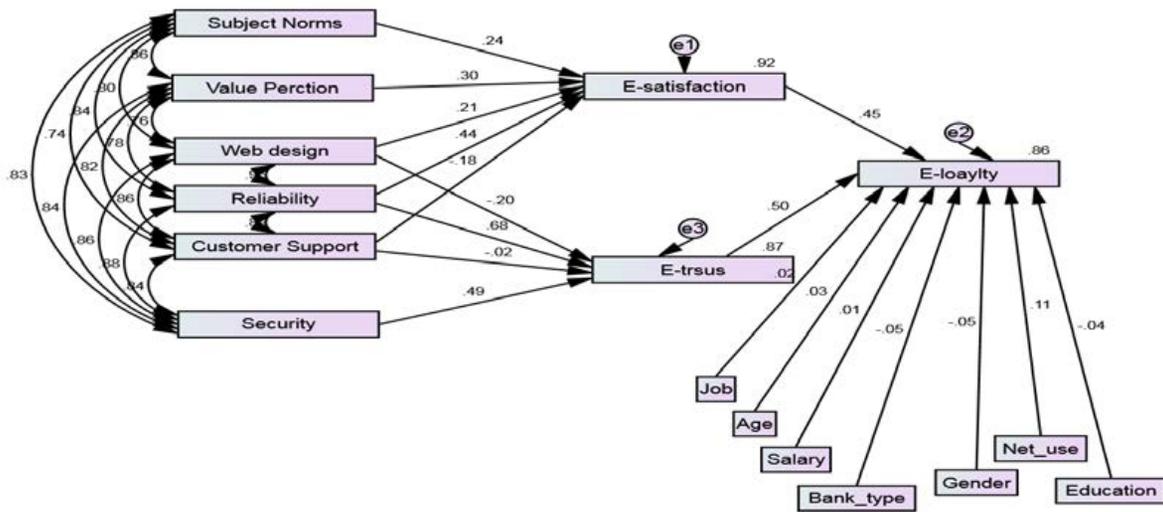


Fig. 3: Structural Equation Model of research construct

Table 6: Maximum Likelihood Estimates

Independent Variables	dependent Variables	Coefficient Estimates(Beta)	Standard Error	T-statistics	P
Web design	E-satisfaction	.199	.044	4.562	***
Web design	E-trust	-.183	.052	-3.481	***
Reliability	E-satisfaction	.484	.061	7.877	***
Reliability	E-trust	.719	.068	10.584	***
Customer support	E-satisfaction	-.166	.036	-4.614	***
Customer support	E-trust	-.017	.036	-.480	.631
Security/privacy	E-trust	.463	.037	12.435	***
Value Perception	E-satisfaction	.281	.033	8.485	***
Subject Norms	E-satisfaction	.249	.038	6.628	***
E-satisfaction	E-loyalty	.441	.035	12.595	***
E-trust	E-loyalty	.515	.036	14.187	***

Notes: \*Significant at the  $p < 0.05$  level (two-tailed); \*\*significant at the  $p < 0.01$  level (two-tailed)

( $r = 0.441$ ,  $p < .01$ ). Coming up to test hypothesis step, SEM was executed to examine the research hypothesizes. Fig. 3 is obtained by SEM that shows the illustrated variance and the level of intensity of the relationship.

Rely on Coefficient Estimates, Standard Error, T-statistics and P value measurements, Table 6 manifests the outcomes of the research hypothesizes.

Firstly, the results of the first hypothesis of research signaled that web-design has a positive effect on the E-satisfaction of E-banking services customers in Jordan ( $\beta = .199$ ,  $p = .000$ ) and web-design explicates  $R^2_{(E-satisfaction)} = 21\%$  of the variance (H1 is accepted). The results of the second

hypothesis of research signaled that web-design has a positive effect on E-trust of E-banking services customers in Jordan ( $\beta = -.183$ ,  $p = .000$ ) and web-design explicates  $R^2_{(E-trust)} = -20\%$  of the variance (H2 is accepted). Moreover, the results of the third hypothesis of research signaled that reliability has a positive effect on E-satisfaction of E-banking services customers in Jordan ( $\beta = .484$ ,  $p = .000$ ) and reliability explicates  $R^2_{(E-satisfaction)} = 44\%$  of the variance (H3 is accepted). The results of the fourth hypothesis of research signaled that reliability has a positive effect on E-trust of E-banking services customers in Jordan ( $\beta = .719$ ,  $p = .000$ ) and reliability explicates  $R^2_{(E-trust)} = 68\%$  of the variance (H4 is accepted). In addition, the results of the fifth

hypothesis of research signaled that Customer support has a positive effect on E- satisfaction of E-banking services customers in Jordan ( $\beta = -.166$ ,  $p = .000$ ) and Customer support explicates  $R^2_{(E-satisfaction)} = -18\%$  of the variance (H5 is accepted). The results of the sixth hypothesis of research signaled that Customer support dose not have a positive effect on E- Trust of E-banking services customers in Jordan ( $\beta = -.017$ ,  $p = .631$ ) which means (H6 is not accepted). Furthermore, the results of the seventh hypothesis of research signaled that Security/Privacy has a positive effect on E- Trust of E-banking services customers in Jordan ( $\beta = .463$ ,  $p = .000$ ) Security/ Privacy explicates  $R^2_{(E-trust)} = 49\%$  of the variance (H7 is accepted). The results of the eighth hypothesis of research signaled that Value Perception has a positive effect on E- satisfaction of E-banking services customers in Jordan ( $\beta = .281$ ,  $p = .000$ ) and Value Perception explicates  $R^2_{(E-satisfaction)} = 30\%$  of the variance (H8 is accepted). The results of the ninth hypothesis of research signaled that Subject Norms has a positive effect on E- satisfaction of E-banking services customers in Jordan ( $\beta = .249$ ,  $p = .000$ ) and Subject Norms explicates  $R^2_{(E-satisfaction)} = 24\%$  of the variance (H9 is accepted). Finally, the results of the tenth hypothesis of research signaled that E-satisfaction has a positive effect on E- Loyalty of E-banking services customers in Jordan ( $\beta = .441$ ,  $p = .000$ ) and E-satisfaction explicates  $R^2_{(E-loyalty)} = 45\%$  of the variance (H10 is accepted). The results of the eleventh hypothesis of research signaled that E-trust has a positive effect on E- Loyalty of E-banking services customers in Jordan ( $\beta = .515$ ,  $p = .000$ ) and E-satisfaction explicates  $R^2_{(E-loyalty)} = 50\%$  of the variance (H11 is accepted). According to the study results, it is uncovered that the Net use has a positive moderation effect on E-loyalty ( $\beta = .079$ ,  $p = .000$ ) and Net use explicates  $R^2_{(E-loyalty)} = 11\%$  of the variance.

### Discussion

Count on outcomes of the current research, E-satisfaction determines by subject norms, value perception, web design and reliability, while E-trust determines by web design, reliability, customer support, and security. E-loyalty influences by E-satisfaction and E-trust depending on their antecedents. Thus, the outcomes of current study addressed and verified the question of study which

is “What is the relationship between the eTailQ variables and customers E-loyalty of E-banking services usage under COVID-19 condtions?”. The results also confirmed the query “What is the impact of E-satisfaction on customers E-loyalty of E-banking services usage under COVID-19 condtions?”. The results also adressed the follwing query “What is the impact of E-trust on customers E-loyalty of E-banking services usage under COVID-19 condtions?”.

According to the outcomes of the present research, the banks of Jordan could concentrate on facilitating the E-banking services for clients to find information and meet the client’s requirements in E-banking services channels as mentioned in the firstand second hypothesis (Alkhouli and Samer, 2017; Cristobal *et al.*, 2007; Zeithaml *et al.*, 2002; Wolfinbarger and Gilly, 2003). The results disclosed that the banks of Jordan could inform the clients of E-banking services about the security level on their transactions and acquaint about the procedures for keeping their information as declared in the third hypothesis (Coulter and Coulter, 2002; Hwang and Kim, 2007). Moreover, the outcomes of present research exposed that the banks of Jordan could improve the technical infrastructure of E-banking services and its channels to serve the clients perfectly as stated in hypothesis four (Coulter and Coulter, 2002). As declared in the fifth hypothesis, the banks of Jordan could focus more on supporting their clients (Hwang and Kim, 2007). Besides, the present study outcomes uncovered that the banks of Jordan could increase the level of responsibility to interact with clients for solving their problems and reduce the response time waiting to react the client’s matters as declared in the sixth hypothesis (Hwang and Kim, 2007). Next, the outcomes discovered that the banks of Jordan could increase the level of client’s security to safeguard their information from attackers and improve the used security mechanisms continuously as mentioned in the seventh hypothesis (Wolfinbarger and Gilly, 2003). According to eighth hypothesis outcomes, Banks of Jordan are advised to encourage the clients of E-banking services use by presenting offers (Li *et al.*, 2014). Depending on the results of the ninth hypothesis, Banks are advised to have an overview about citizen’s environment and know about their behaviors (Alnaser *et al.*, 2017). Rely on the tenth hypothesis results, banks of Jordan could Update

the current E-banking services and present new services with care about client's requirements and banks are advised to fetch the feedback of E-banking services clients to continuously improve the presented services (Garepasha *et al.*, 2020; Alkhouli and Samer, 2017; Amin, 2016; Honglei *et al.*, 2014; Rahman and Ramli, 2016; Sathyavany and Shivany, 2019; Vadivelu *et al.*, 2017). Finally, depending on the eleventh hypothesis results, banks of Jordan could increase the technical level of E-banking services properly and banks are advised to boost the quality of E-banking services for keeping their place in the competition (Garepasha *et al.*, 2020; Amin, 2016; Honglei *et al.*, 2014; Rahman and Ramli, 2016; Papadopoulou *et al.*, 2001).

#### *Implications*

The implications of the current research focus on the realizing of the banks requirement to estimate a spacious of factors when evolving their E-banking services for clients. Moreover, the high extreme implication of current research is to seek from the banks to improve and create the E-banking services perfectly. Through this context, the banks will have an ability to enhance the E-banking services which will influence customer satisfaction and loyalty. For scholars, practitioners and contributors, the focal implications of the current research represent in employing the eTailQ framework in the E-banking services context. In addition, the idiom of E-banking services has been debated for a little period; accordingly, we do not have a unanimous about E-banking services factors. The current research has indicated that the E-loyalty of E-banking services usage could be formed from web-design, reliability, customer support, security/privacy, value perception, subject norms, E-satisfaction, E-trust but the customer support factor did not provide a positive influence on the E-loyalty through E-trust which means customer support factor is required for more fulfillment. Moreover, the banks of Jordan could focus on increasing the E-banking services quality and enhance its content to be more helpful for bank clients.

#### **CONCLUSION**

Rely on current research analysis, the current research is subjected to the scale of eTailQ which is an efficacious framework to demonstrate

the development process of e-loyalty, that has more shored the target of eTailQ framework that encourages the client to perform the banking activities through E-banking services and to depend on E-banking services in E-buy, E-shopping and various activities. Client E-loyalty of E-banking services usage considers as a complicated phenomenon that is formed by an enormous of factors comprising the level of customer support technically, proper infrastructure, the level of security and the ease of usage. The level of understanding the previous factors could encourage the banks to build and innovate E-banking services system which basically associates with client demands and increase the scale of client's E-satisfaction and E-trust. In this way, the E-banking services system could supply the bank with E-satisfaction and E-trust of clients which could be achieved by using E-banking services for a long-time by clients. The high scales of E-loyalty of E-banking services usage will increase the revenue and profit of banks and remain to keep the high level of competitive advantage. Even though having E-banking services system which provides client E-loyalty is a positive significant promise for the banks, the current research could facilitate the capacity of the bank to produce an E-banking services system which authorizes for constructing client E-loyalty. However, in current study it has been uncovered that E-satisfaction and E-trust with their antecedents had a positive and stronger relationship with E-loyalty of E-banking services usage in Jordanian banks under the pandemic of COVID-19.

#### *Recommendations and Limitations*

The future trends of researches could focus on different determinants affecting the E-loyalty of E-banking services usage such as the culture of developing country about E-banking services and bank reputation. Diversity of culture considers a part of different domains which pull the scholars, practitioners and contributors consideration. Subsequently, there is an unassuming number of study in the E-banking services domain which measure the cultural diversity. The current research relies on the scale of eTailQ to determine the factors that impact E-loyalty of E-banking services usage, it is recommended that conduct much research in the E-banking services area in Jordan with different

conceptual models to have a comprehensive overview about the potential determinants. The present research has some limitations, the sample size of the current research was not sufficient to represent the study objectives, convenience sampling that used in current research may not present a high level of accurate outcomes.

**AUTHOR CONTRIBUTIONS**

H. Alhanatleh performed conceptualization, methodology, software, literature review, manuscript preparation, data correction, writing original draft preparation, writing reviewing and editing references.

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**CONFLICT OF INTEREST**

The authors declare no potential conflict of interest regarding the publication of this work. In addition, the ethical issues including plagiarism, informed consent, misconduct, data fabrication and, or falsification, double publication and, or submission, and redundancy have been completely witnessed by the authors.

**ABBREVIATIONS (NOMENCLATURE)**

<i>AVE</i>	Average Variance Extracted
<i>CFI</i>	Comparative Fit Index
<i>CMIN/DF</i>	Relative Chi-square
<i>CMV</i>	Common Method Variance
<i>CR</i>	Compiste Reliability
<i>DF</i>	degree of freedom
<i>E</i>	Electronic
<i>GFI</i>	Goodness-Of-Fit Indices
<i>NFI</i>	Normed Fit Index
<i>NFI</i>	Normed Fit Index
<i>RMSE</i>	Root Mean Square Error

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