

Architectural framework of digital marketing: Examining its relationship with customers and the intermediary role of electronic quality in Saudi commercial banks

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ABSTRACT

This study on the moderating effect of electronic quality in mobile marketing aims to examine the factors that influence how Saudi commercial banks are viewed by their customers. A research framework that sheds light on the state of the research was developed after a comprehensive analysis of the accessible literature. The theoretical foundation of this study is the idea of perceived characteristics, which identifies five critical factors that influence adoption rates. The empirical results of this study are presented based on a sample of 300 respondents ($n = 300$). The research was conducted using the statistical technique of least squares structural equation modeling (PLS-SEM). The reporting format conforms to accepted PLS-SEM analysis standards. The results reveal a significant association between mobile marketing and customer perceptions in the context of Saudi commercial banks, especially when electronic quality is used as a mediating variable. Based on these findings, we suggest that Saudi commercial banks should strategically include e-quality in their digital marketing campaigns, paying special attention to mobile marketing.

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1. Introduction

It is now feasible to grow into mobile marketing, a form of sophisticated marketing that makes use of these capabilities to connect businesses with consumers. Companies may now reach out to customers whenever they want, and they can create messages that are tailored to their needs and preferences. The approach taken to research the potential of mobile marketing examines potential future situations and assesses the likelihood that they will materialize. Assessing the potential social effects of various analysis-generated scenarios (Aichner & Lombardo, 2020). Digital marketing techniques result in profitable outcomes. The following media outlets are included in the definition of “digital marketing”, which is wider than “online marketing”. Email, digital television, content marketing, social media marketing, website optimization, banner advertising, mobile marketing, live streaming services, and mobile marketing are all examples of marketing tactics. include electronic billboards (Hammouri et al., 2022a). To reach certain objectives and target markets, using some but not all digital communication tools is necessary. They had the following qualifications for selection: the marketing budget, the goals of the marketing plan, the characteristics of the target audience, the staff's credentials, and the regularity of using digital marketing technologies to assess the effectiveness of communication in digital marketing. Mobile advertising and the caliber of the Internet service since most studies have concentrated on the effects of digital advertising, particularly mobile advertising. Every credible researcher, however, has the challenge of how to improve electronic services and what resources are available to him to do so. As a

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consequence, cooperation is advantageous to both sides since it advances and improves things. The most common type of marketing today is mobile. Worldwide marketing plan (Saadon, 2023) because of targeting, cheap operational costs, adjustable advertising styles, and the marketer's ability to transmit many marketing signals at once, as well as mobile technology's quick development and wide availability. We all know we live in a digital age; therefore, banks need to make the most of every chance to draw in new clients and keep old ones coming back. To do this, they need to utilize a digital marketing strategy (Hanandeh et al., 2023b). High-impact technology despite Jordanian banks' relatively tardy adoption of banking technology, during the past ten years the country's banking industry has seen a significant transition as a consequence of the use of tele-marketing and other forms of digital banking marketing (Tefko et al., 2018). An enterprise may by comprehending what affects and satisfies the consumer, a firm may prosper and compete at the greatest levels with others in its industry. When considering future studies on the fact that customer decisions related to electronic services change and develop rapidly over time, which leads to conducting a longitudinal study that is more in-depth, banks are paying more attention to activating electronic services, especially for advanced mobile phone applications, because they play a crucial role in customer satisfaction. To understand how cellphones affect customer satisfaction at Saudi Commercial Bank, the analysis is required. The topic produces impressive outcomes by utilizing a conceptual framework, data collecting, and analytical data. In the commercial banking sector, these findings may be utilized to assess client satisfaction and repeat business. Saudi Arabian industry sector. Most bank clients fall into several demographic categories, which provides its own set of challenges in balancing all these groups and the level of fierce competition, making it challenging for banks to maintain and draw in new customers. Given the quality of the financial services offered, it is crucial to do research on this subject to determine how much mobile phones affect client satisfaction (Ahmed, 2021).

2. Research Problem

The bank should conduct periodic surveys to guarantee customer satisfaction, remain abreast of technological advancements, assess the efficacy of electronic banking services, and make sure that customers feel comfortable utilizing financial services on a regular basis. The bank should also solicit feedback from customers on any issues they may encounter. According to a study, commercial banks in Saudi Arabia were forced to implement mobile apps into their marketing strategies due to their technical advantages in terms of customer access ease, speed of delivery of banking goods and services, concern for the privacy of customer money transfers, ability to meet customers' needs wherever they may be, and ease of targeting other customer segments, all of which have a significant impact on marketing. a need creates an electronic technical support units at Saudi Arabian commercial banks are based on electronic quality support for customers using smartphone applications in order to facilitate a smooth flow of banking services without delays or problems that prevent customers from using these applications and to achieve positive customer perceptions. Banks are encouraged to concentrate more on developing electronic services that may be improved through mobile applications because of Jordan's rapid technological growth and the study's conclusions that consumer satisfaction with commercial banks' banking services varies (Azzam & Ismai, 2021). Saudi Arabian commercial banks should engage in more extensive mobile marketing campaigns because of their incapacity to satisfy consumers through digital marketing and their failure to inform customers about the features, benefits, and advantages of electronic banking services. Marketing initiatives. The advantages of commercial banks in Saudi Arabia. Financial institutions should focus their efforts on securing and delivering more private and secure digital services, as well as preserving client privacy. Saudi Arabian banks should create a more streamlined mobile app so that their customers may access their digital services (Rewash, 2022; Raed et al., 2023a). Both the provision of banking services and customer satisfaction with them are challenging and inconsistent, according to the 2016 guide for banking services, products, and solutions offered by commercial banks in Jordan. It was observed that using more technological tools increases customers' satisfaction with banking services.

3. Literature Review

3.1 Mobile Marketing

This report claims that the contemporary marketing and communication technologies are being revolutionized by mobile marketing. It has a significant and positive impact on marketing communications since it enables ongoing customer involvement under all conditions. Modern developments in mobile marketing enable efficient and astute interaction with clients, particularly teenagers (Raed et al., 2023b). Young customers are not a homogeneous group for mobile marketing due to the extent to which their trends and purchasing behaviors are influenced by their level of social and technological culture. The main goal of this study is to investigate how contemporary mobile marketing services affect young customers' perceptions of and purchasing patterns. The explanatory research design and a quantitative approach were used in this study to analyze the specific research goal. 130 Students in their first year at Sri Jayewardenepura University made up the study's sample size. An organized questionnaire was used in addition to the survey technique of data collection. Results of a multiple regression study showed a statistical relationship between mobile marketing tools and consumer buying behavior. According to the findings of the regression-based pathway analysis, the connection between mobile app marketing and purchase behavior is mediated by consumer trends and patterns. There is no mediation impact on customer views, according to research of text message marketing, customer trends, and consumer purchasing behavior (Pierce, 2021; Hanandeh et al., 2023a). This study proved the value of mobile marketing tools for marketing communications. The adoption of mobile marketing in multicultural communities is impacted by individual characteristics such as attachment, privacy concerns, and necessity. Seeking approval and aversion to danger. The study made use of the data to identify culturally relevant influencing tactics that emphasized market

differences. The study looks at the effects of cultural values that are distinctively recognizable in the two major marketplaces of China and the United States. The findings demonstrate that two essential conditions for the adoption of mobile marketing are eliminating ambiguity and having a strategic strategy. The study emphasized the importance of personal benefits, risk mitigation, and positive effects on trends toward mobile marketing in both industries. J. Dinsmore (2002). Through a random literature review, this study attempted to shed light on the mobile marketing strategies being used. The price differential between premium and free downloads, as well as the effect of app content on consumers' purchase plans and motivations. Components that affect how mobile devices are used, including logging onto retail websites for customer satisfaction and using branded applications. The effects of developers switching from paid to free downloads are also covered. It also tried to show how customers' degrees of social connections and face-to-face engagement dramatically affect how they react to mobile marketing and advertising campaigns and download engines for applications (Hammouri et al., 2021b).

3.2 The Electronic Quality

To boost customer loyalty and the effectiveness of e-service, advertisers have provided customers with access to cutting-edge self-service technology (e-SQ). The researchers compare and evaluate the user experiences of top e-retailers based on user experience focused on seven dimensions of e-SQ using data from a large rising market (Kalia, 2022). In order to create an overall perceptual map of the e-retailers, the respondents' perceptions of similarity were evaluated using the multi-dimensional scaling (MDS) method. However, because customers place a higher value on them, the researchers advise online organizations to enhance their service recovery aspects (Hammouri et al., 2021a). The researchers also examined how the top two online merchants, Amazon India and Flipkart, are utilizing cutting-edge technology to improve delivery and communication, two essential aspects of controlling e-SQ (Hammouri & Abu-Shanab, 2017). The role of shopping pleasure in moderating the relationship between the caliber of electronic logistics service and the propensity for repeat purchases is examined in this study. This study additionally examines the relationship between e-LSQ and purchasing satisfaction (and repurchase), considering gender, payment preferences, and experiences with refunds or replacements. Purpose A structural equation simulation method based on covariance is used to examine the empirical data of 640 online Indian purchasers. The results showed that the most significant e-LSQ component is delivery status, and that the relationship between this dimension and shopping satisfaction depends on factors including payment methods, gender, and return history. The poor quality of the cargo may have had an impact on returns in Indian online commerce. The study's conclusions will help e-commerce managers in developing a strong logistics network to entice displeased clients (Jain et al., 2021; Hammouri et al., 2023a) The research suggests that success hinges on providing top-notch electronic services through websites. To provide better service, businesses with websites must first consider how clients develop online customer happiness. Although there isn't much information available on this topic from academic and professional sources, it must be investigated more in a range of contexts using various e-SQ measures. This study used a systematic review methodology to assess and synthesize the literature on the efficacy of electronic services and how it impacts customers' levels of e-satisfaction, e-trust, e-shopping, and e-loyalty. It provides a summary of what is currently known about the topic and gives several Future directions for research are suggested. The discussion also touched on the usage of artificial intelligence in e-services on online shopping platforms (Hammouri et al., 2023b).

3.3 Customer Perceptions

The banking industry is using e-banking more and more as a useful and economical method of satisfying clients (Nusairat et al., 2021). Traditional banks urge customers to use online banking as their default choice so that they may receive quicker and more secure services (Majali et al., 2022). Thanks to the quick advancement of technology, customers may now manage their finances online. The biggest issue with e-banking is keeping customers who have switched to internet banking. For a bank to maintain its competitive edge, customer retention is crucial. The aim of this study is to investigate the factors that influence consumers' perceptions of various e-banking services. With the advent of mobile banking, a new financial service, customers may now make deposits using their mobile devices. Therefore, the objective of this the purpose of the study is to determine consumer satisfaction and the effects of innovations, online payments, and other factors on it (Moudud, 2021). After reviewing the literature, the author proposes a model that uses data from 269 users of online media to explain the model's accuracy. They examine the associations using the partial least squares (PLS)-structural equation modeling (SEM) method. Their analysis shows a direct link between customer loyalty, innovation, and mobile banking. This study uses structural equation modeling to assess 508 prospective property developers' first-time homebuyers to investigate the role of Marketing 4.0 components in maximizing client loyalty and affecting purchase decisions. The findings demonstrate how consumer loyalty and purchase intent are influenced by brand familiarity and brand value. These are the world's The research's context (the northern Indian real estate industry) and its primary potential target market (Gen-Z/Millennial future homeowners) provide illuminating data on rapidly expanding global markets. This study also found that a Marketing 4.0 approach that focuses marketing techniques and appearance will affect consumer loyalty, which will improve buy intentions (Al-Gasawneh et al., 2022; Rabaai et al., 2022).

4. Research Method

The basis of this research procedure is quantitative research, which collects data statistically. According to the research design is a framework and overall strategy for achieving the research's aims and objectives. It is based on several factors, data collection techniques, and measurement procedures. A cross-sectional research design is used in this study. The cross-sectional

study design is built on observational research methodology. Cross-sectional correlation was the subject of an analysis. Used to give high-quality e-services from the viewpoint of Saudi Arabian commercial bank clients to investigate the connection between mobile marketing and client perceptions.

Organized into twelve governorates and three regions: the Central Region, the North Region, and the Southern Region. Arab States since in 2021 it had a population of 35,950, this survey Department of Statistics of Jordan, 2021). Amman, the nation's capital (Central Region), had a population of 4547023. There are 13 commercial banks in Saudi Arabia. There are a total of 378 branches, and each commercial bank has a mobile banking app. Since data collecting techniques and research procedures and designs are essentially orthogonal, any data collection methodology may be used for any research strategy. Several methods are used during data gathering, including probe data, case data collection, and prediction data. The interventionist is required to conduct ongoing data collecting, often known as trial-by-trial data gathering. To this study, both secondary and primary sources will be used to collect data. It's crucial to use a range of data collection methods. To get the desired outcomes and improve the study discipline.

The questionnaire was submitted to six specialists, including the authors of the well-known models and questionnaires, who evaluated it for precision, potential language and understanding issues, and general recommendations. At around the same time, three members of the target audience were invited to take part in a think-aloud exercise to assess the research instrument. To make sure that all appropriate KPIs for the target group were covered, phrasing and contextual issues were resolved, and additional feedback was welcomed. The elimination of extraneous items, the collapse of similar terms, and the correction of multiple errors were the most notable modifications because of the content validity search. Grammatical mistakes. Validity of the questionnaire's content played a significant role in its growth (Dash, 2021; Hammouri et al., 2022b) the validation of data collection methods is occasionally casually brushed over in research inquiries, while being a key step in science. At this moment, six specialists received the basic draft of the search tool that had previously been created. They are knowledgeable in several areas, including e-quality, e-marketing, and consumer behavior. They were selected based on more than just their academic credentials; they also have a wealth of professional experience. They decided on two experts. Experts were asked to filter and assess components like suggestions and opinions on the terms and content for full input on the search engine. A small-scale trial is often referred to as a PRE-TEST's relevance. of a certain research element.

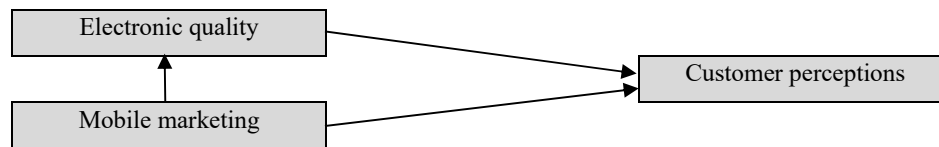


Fig. 1. Conceptual model of the study

5. Data Analysis and Results

In this part, the study's empirical results are reported. The analysis is done using a statistical method. This section follows the accepted PLS-SEM reporting methodology, which has been shown to be successful in other studies (Sekaran, 2013). Before beginning the structural equation modeling procedures, the data sets are examined for conformity with multivariate assumptions. The model's quality is then evaluated.

5.1 Demographic Analysis

Table 1 summarizes the demographic analysis of the sample. The findings showed that 76.7% of respondents were male and 23.3% were female. In terms of education, the largest educational group of respondents was formed by bachelor's holders (40%). In terms of age, most of respondents were aged between 48-57 (26.3%).

Table 1
Demographic Profile of the Sample

Measure	Items	Frequency	Percentage (%)
Gender	Male	230	76.7
	Female	70	23.3
Age	18 – 27	70	23.3
	28 – 37	25	8.3
	38 - 47	35	11.7
	48 - 57	79	26.3
	58 – 67	59	19.7
	68 and more	32	10.7
Educational Level	High School	33	11.0
	Diploma	80	26.7
	Bachelor	120	40.0
	Master	44	14.7
	PhD	23	7.6

5.2 Multicollinearity Test

The variance inflation factor (VIF) and the tolerance value were used by the researchers to test for multicollinearity between variables in SPSS version 25. The results of the multiple regression analysis are shown in Table 2. The variance inflation factor (VIF) value was 2.304, and the tolerance value for the independent variable was 0.810. Because the tolerance number is substantially larger than 0.10 and the VIF value is lower than 10, variable multicollinearity is not a problem.

Table 2

Result of skewness and kurtosis for the test of normality

Variable	Collinearity Statistics	
	Tolerance	VIF
Electronic Quality	0.82	2.404
Customer Perceptions	0.82	2.404

5.3 Measurement Model

When a measure is applied, construct validity assesses how well the results match the test's key concepts. Construct validity is the process of determining if the theory-based anticipated outcomes are captured by the redesigned instrument. To conduct the validity research, three comprehensive validity tests validity, convergent validity, and discriminant validity—were used to the measuring scales (Hair et al., 2014).

Table 3

Convergent Validity Test

	Items	Factor loading	Cronbach'sAlpha	CR	AVE	
Mobile Marketing	Consumer Wants and Needs	CWN1	0.849	0.910	0.914	0.779
		CWN2	0.880			
		CWN3	0.889			
		CWN4	0.819			
		CWN5	0.877			
	Cost to Satisfy	CS1	0.881	0.920	0.920	0.750
		CS2	0.861			
		CS3	0.867			
		CS4	0.845			
	Convenience to Buy	CB1	0.810	0.912	0.940	0.730
		CB2	0.861			
		CB3	0.851			
		CB4	0.843			
		CB5	0.862			
CB6		0.870				
Communication	CO1	0.866	0.884	0.911	0.787	
	CO2	0.878				
	CO3	0.830				
System Availability	SA1	0.887	0.870	0.920	0.751	
	SA2	0.838				
	SA3	0.811				
	SA4	0.858				
E-Quality	Efficiency	EF1	0.864	0.913	0.914	0.740
		EF2	0.869			
		EF3	0.911			
		EF4	0.870			
	Fulfillment	FU1	0.887	0.851	0.890	0.753
		FU2	0.854			
		FU3	0.861			
	Privacy	PR1	0.884	0.880	0.917	0.771
		PR2	0.872			
		PR3	0.847			
PR4		0.881				
Customer Perceptions	Live Chat	LC1	0.853	0.880	0.921	0.863
		LC2	0.915			
		LC3	0.916			
	Follow-Up Surveys	FUS1	0.910	0.913	0.924	0.810
		FUS2	0.902			
		FUS3	0.895			
	Marketing Emails	ME1	0.882	0.874	0.912	0.785
ME2		0.834				
ME3		0.912				

Content validity measures how well the indicators or scale items match the study's themes. To demonstrate convergent validity, the convention requires factor loading, average variance extracted (AVE), and composite reliability (CR). According to Hair et al. (2010), factor loadings, composite reliability, and average variance extracted (AVE) are the three most crucial indicators of convergence validity. When items or indications load significantly (i.e., > 0.5) on their associated structures, the measurement scale is considered valid. 42 items (40) in this study are compliant, highly loaded on their constructions, and have all results of AVE with coefficients ranging from 0.625 to 0.826, which is beyond the recommended cutoff value of 0.5 (Hair, 2020). This shows that each construct's convergence validity has been established. Additionally, the graph shows composite dependability, which has values between 0.890 and 0.940. Alpha for Cronbach's, which, since it is subject to several scale items and so underestimates the internal consistency dependability, implies equality among all the indicators, is commonly replaced by composite reliability by recent researchers. Table 4 shows a comparable representation of Cronbach's alpha, which ranges from 0.801 to 0.909. Based on the identification of item loadings that meet specifications, acceptable AVE, and composite reliability, it is fair to infer that the items represent their respective constructions, hence establishing their convergent validity.

5.4 Discriminant Validity

To evaluate the discriminant validity of this study, indicator loading, and other variable cross-loading were compared. To determine this, it may be useful to observe that the indicator has higher loading values when compared to its cross-loadings with other variables (or indicators) (Chin, 1998). The result compares how the indicator loads to those of other reflective indicators. Every possible indicator surpasses cross-loading, which suggests that the criteria for discriminating validity have been satisfied.

An alternative approach to the discriminant validity test is the heterograft monorail (HTMT) procedure. A critique of the Fornell-Larcker criterion prompted the creation of HTMT. The Fornell-Larcker criterion's shortcomings, its intolerably low sensitivity and inability to detect have been made worse by the development of HTMT. Eliminated. To evaluate the discriminant validity of this study, indicator loading, and other variable cross-loading were compared. This conclusion might be drawn from the observation of higher loading values for the indicator in contrast to its cross-loadings with other variables (or indicators). The result displays a contrast between the indicator's loading and that of other reflecting indicators. Every possible indicator surpasses cross-loading, which suggests that the criteria for discriminating validity have been satisfied. There is a paucity of discriminant validity (Henseler et al., 2015).

Table 4
Discriminant Validity

	Mobile Marketing	Electronic Quality	Customer Perceptions
Mobile Marketing			
Electronic Quality	0.432		
Customer Perceptions	0.371	0.321	

5.5 Structural Model Assessment

The R^2 number indicates how much of the observed variability in the dependent variables can be attributed to the independent factors. When the R^2 value is higher, the predictive power of the structural model is greater. In this study, 5000 samples were generated using the bootstrapping method using a dataset of 285 respondents. R^2 was finally calculated and was found to be 0.387, which is adequate. The amount of variance in dependent variables that can be explained by independent factors is expressed as an R^2 score. Therefore, a higher R^2 value increases the structural model's capacity for prediction. In this study, the t-statistics are calculated using the Smart PLS bootstrapping function, and the R^2 values are calculated using the Smart PLS method function.

Table 5
R Square Test

Endogenous Variable	R^2
Electronic Quality	0.375
Customers Perceptions	0.663

Table 6 displays the findings of the testing of H1, which hypothesizes a strong correlation between mobile marketing and customer perceptions. The total effect of mobile marketing on those attitudes was significant ($= 0.341$, $t = 5.989$, $p 0.001$), indicating a strong association between mobile marketing and customer perceptions. Therefore, hypothesis 1 is fully supported. According to the second hypothesis (H2), there is a significant connection between electrical quality and mobile marketing. The analysis's finding that there was a significant effect on the relationship ($= 0.270$, $t = 5.289$, $p 0.001$) supports hypothesis (H2). This study reveals that the quality of the banks' electronic systems is significantly impacted by their mobile marketing strategies. H3, which also implies a strong connection between the satisfaction of customers and electrical quality. The finding confirms Hypothesis 3 since it shows that customer satisfaction was significantly impacted by the overall quality

of electronic services ($= 0.370$, $t= 7.489$, $p0.001$). There is evidence that the effectiveness of Saudi Arabia Bank's electronic services has a significant impact on consumers' impressions.

Table 6

Hypotheses Testing Results

No.	Hypotheses	Beta	SE	T-Value	P- Value	Decision
H1	MM→CP	0.441	0.047	4.889	0.000	Support***
H2	MM→EQ	0.265	0.053	4.339	0.000	Support***
H3	EQ→CP	0.376	0.048	6.449	0.000	Support***

5.6 The Mediating Relationship Testing

Mobile marketing has strong indirect effects on consumer satisfaction through the quality of electronic services ($= 0.119$, $t= 4.990$, $LL= 0.102$, $UL = 0.230$, $p0.001$). As a result, hypothesis H4 was verified. It was shown that the level of electronic services somewhat mediates the link between mobile marketing and consumer happiness. The conclusion of hypothesis 4 is presented in Table 7.

Table 7

Hypothesis Testing-Mediated Effects

No	Hypothesis	B	Standard Error	T-value	P-value	Confidence Interval	
						95% LL	95% UL
H4	MM→EQ→CP	0.119	0.024	4.98	0.000***	0.101	0.24

6. Discussion

The findings of the current study are significant from an operational standpoint for all decision-makers and boards of directors in the banking industry and financial institutions related to the national economy. The use of electronic quality and mobile marketing advances this business and is essential to the expansion of the national economy. Mobile marketing is essential for connecting with customers whenever and wherever they are since it does not have the limitations of traditional marketing. The electronic quality Services have a sizable impact on the confidence and customer impressions that have been built up, which enable this sector to compete and gain a bigger and more stable market share. Data was collected and statistical analysis was done in prior investigations. It was discovered that mobile marketing, as a both flexible and electronic in commercial banks in Saudi Arabia, customer satisfaction is crucial in swaying perceptions. The following were the study's significant contributions to the Saudi Arabian commercial banking sector. Providing the commercial banking sector in Saudi Arabia with a thorough understanding of mobile marketing issues and how to take advantage of the caliber of electronic services to increase client satisfaction and confidence. The scope of the current study provides a thorough roadmap for managing mobile marketing and the standard of electronic services in the Saudi Arabian commercial banking sector. It also has a solid technological and administrative base. Helping Saudi Arabian commercial banks to advertise and maintain client communication about their banking services and products. Providing crucial information on customer behavior trends and patterns to Saudi Arabian commercial banks. Business Continuity ensures the adequate electronic quality of all financial services and products. And are unrelated to dates. How to reach out to prospective new customers as the bank has previously been unable to do so due to geographical or demographic restrictions. According to information on bank clients, interest in them, such as the social responsibility of banks and attention to their public and private events, makes a non-profit connection between banks and their clients obvious. Achieving client satisfaction and the advantages it has on the bank's brand, revenues, and capacity for local, regional, and international competition.

7. Conclusion

This study will look at the factors that Saudi Arabian commercial banks' customers think about them. Electronic quality is a moderating factor in mobile marketing. Following a review of the literature, a framework has been provided that clarifies the study case. In their mobile marketing initiatives, commercial banks in Saudi Arabia are urged to use electronic quality, according to the study's result. Saudi Arabian commercial banks should run more extensive mobile marketing campaigns to raise customer awareness of the features, advantages, and benefits of electronic banking services because they are unable to satisfy customers through digital marketing and fail to inform customers about the benefits of Saudi Arabian commercial banks. Financial institutions should focus their efforts on securing and delivering more private and secure digital services, as well as preserving client privacy. More research is necessary to move forward. Understanding the relationship between mobile marketing and digital quality might aid Saudi Arabian commercial banks in increasing customer satisfaction. If it were to be extended to other Middle Eastern or developing countries, a study on the role of mobile marketing and digital quality in this business may be intriguing. The current study may be broadened in a variety of ways, and the research's conclusions indicated fresh lines of inquiry for follow-up study that may have significant implications. To start, further research may be helpful if more factors and better methodologies are included to improve the outcomes. Other factors need to be considered in this situation.

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