

# The Impact of Trust On E-Marketing And Customer Satisfaction In The Commercial Banks Of A Developing Country

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## ABSTRACT

The purpose of this paper is to determine, based on e-marketing, the customer satisfaction of Libya's banking industry. This is an empirical research designed using primary data gained by a well-structured questionnaire. After validity and reliability checking of a self-administered questionnaire using the SPSS software, the analysis was performed. The questionnaire was circulated in Misurata, Libya, to a sample of 350 bank customers. This paper provides a valuable contribution, as there are only a few studies dealing with the evaluation of e-marketing components in Libya's banking industry. The results have shown that the relationship between consumer satisfaction and e-marketing is significant here. Regression analysis found that all these factors positively impacted customer satisfaction in the Libyan banking sector based on three distinct independent variables (mobile phones, internet and credit cards). For bank management, which looks forward to innovative market models to gain customer satisfaction by trust-building, this study has huge implications.

## Keywords:

e-marketing, customer satisfaction, Libya, internet banking, credit cards, mobile banking

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## Introduction

Banking is one of the most important sectors in a modern global economy that seeks to turn the planet into a small investment village (Pedro, Garzaro, & Varotto, 2020). Its influence is not limited to the level of the bank, but also to the impressions of the clients and the services provided by the banks, which is one way of increasing the productivity of the banks (Noman, Gee, & Isa, 2017). In the investment process, banks play an important role and affect the growth and management of the economy at local, regional and global levels (Chaouali, Souiden, & Ladhari, 2020). Moreover, owing to the failure of economic regimes like socialism, banks have become increasingly important in recent years (Albashrawi & Windasari, 2020).

One of the most important managerial tasks in the corporation is the marketing role which is critical to its performance (Boshoff & Nel, 2021). Until

supported by an aggressive marketing campaign that aims to recognise the needs of the consumer and improve the revenue and profits that the institution strives to accomplish, the capacity of any organisation to generate products and provides services is constrained (Ozili, 2020). The evolution of the banks' marketing activity over time has contributed to a shift in the methodology and viewpoint of business management, where this development has gone through several phases and where banking marketing plays a vital role in the banking institution's administrative layout (Floros, Giordani, & Judge, 2014).

E-marketing has recently become the unchallenged marketing arm, although it is just a few years old, in most of the cultures it has used and at all levels of society, it has enjoyed tremendous success and popularity (Haddad, 2014). E-marketing is known on the Internet as a form of marketing for a specific product or service (Liébana-Cabanillas, Rejón-

Guardia, & Muñoz-Leiva, 2013). In order to achieve the restructuring of marketing campaigns to maximise consumer benefits by successful market segmentation and productive electronic marketing mix that improves the productivity of the commercial bank and establishes good ties with customers, e-marketing is the application of a broad spectrum of information technology (Narteh, 2013c). The improvement of the Internet for financial facilities is also a requirement for the survival of the banking system (Narteh, 2013b). Increasing interest in electronic banking systems, both for the bank and for the customer at the same time, is an efficient method for the continuous enhancement of all dimensions of service operations, as the electronic services offered by banks allow their managers to realise their strategic place in their environment and, by increasing their share, to keep updating these services (Ehtisham-Ul-Mujeeb, Shakil Ahmad, & Rashid, 2012).

There are several ways of electronic marketing such as credit cards, internet, and mobile phones (Susanto, Chang, & Ha, 2016). In this regard, this study focused on the role of electronic marketing of all kinds of banking services in Libyan commercial banks and the extent to which they achieved customer satisfaction, mainly to maintain the reputation of the bank, to win the trust of the customers on one hand and to keep abreast of the developments on the other (Ramadan & Aita, 2018). There is a paucity of research regarding moderating role of trust in banking sector of Libya, in spite of its importance to both the customer and the satisfaction of the service provided by the institution, and also the importance of the institution as increasing the trust of the client works to increased customer satisfaction and therefore repeated dealing, which affects the profitability of the organization (Faezy Razi & Shahabi, 2019). Previous literature has reported the slow pace of technological developments (Endara, Ali, & Ab Yajid, 2019), which led to low customer satisfaction and the lack of awareness of some banks about the importance of the use of electronic trading system (Bhat, Darzi, & Parrey, 2018). In

addition, banks in Libya are new in terms of applying information technology in their banking services. A study (Abulgasem, Janicic, Lecic-Cvetkovic, Kostic-Stankovic, & Gligorijevic, 2013) determined that banks in Libya need to focus on improving the quality of banking services. Based on the above, this study aims to find out the effect of e-marketing (credit cards, internet, mobile phone) on customer's satisfaction in the Libyan commercial banks after reaching conclusions of the study on the importance of creating a line of trust between employees of banks and customers, and the importance of customer satisfaction is due to increasing the profits of banks.

### Literature Review

Despite their efficiency, commercial banks in certain cases face the question of consumer satisfaction; insufficient customer care staff, jammed telephone lines and minimum banking hours (Gopaldaswamy & Nguyen, 2018). This is particularly true in Libya, a developing nation where the banking community has a lack of structure (Ramadan & Aita, 2018). Thus, Libyan financial firms are required to invest more money and perform research on direct banking facilities in order to achieve consumer loyalty (Petzer, van Vuuren, van Tonder, & De Beer, 2018). The greatest problem confronting Libyan banks is that they are now still powered by outdated networks (Mohd Suki, 2018). The lack of trained and eligible staff, which basically reflects the low-quality service performance of their clients, is another problem (Ahmadi Danyali, 2018). Training protocols or improvements to the data information systems of the bank might be needed to enhance customer service (Ofori, Boateng, Okoe, & Gvozdanovic, 2017). Although improving customer service will lead to higher observable accounting costs, the frequency of intangible costs can also be steered away (Mishra & Singh, 2015). Bankers will create quantitative data by researching consumer loyalty, in the goal of stressing that the focus and efficiency of outstanding customer satisfaction will lead to

improved sales that are greater than elevated costs (Boshoff & Nel, 2021).

### ***Customer Satisfaction and Trust***

The overall satisfaction of the customer is defined as: "the customer's feelings of joy after purchase resulting from a comparison of the actual performance of the product with its expectations" (Ul Haq & Awan, 2020). It is possible to say that satisfaction is the difference between the expectations of the customer prior to the performance of the product and the actual performance of the product, that is, the customers have a picture or idea of the satisfaction of the product and after consumption the final and actual picture of this product is shown to him (Mohd Thas Thaker et al., 2020). Organizations cannot continue without customers, and do not reach the level of growth and growth unless they reach the satisfaction of customers and meet their expectations and managed to retain them, and caring for customers is an effective way to achieve competitive advantage and to achieve success (Usman, Chairy, Widowati, & Mulia, 2020). The customer compares the actual performance of the service with his expectations and may be frustrated if the level of satisfaction and performance is low (Yıldız, Alpkan, Şener, Karabay, & Elçi, 2020).

Customers want to trust the product, which means that the product meets what is expected of it and wants to use it, which means that the product will solve the problem that the customer has purchased (Eren, 2021). In order for the company to excel at its competitors, it must develop the way in which the four benefits are combined (shape / performance, time, location, and ease of ownership) (Strzelecki & Rizun, 2020). Studies that dealt with the relationship between satisfaction and trust, has differed in the fact that satisfaction is a source of trust or that trust is a sign of satisfaction, and generally considered satisfaction is a measure of trust, a feeling that stems from a sense of comfort and safety (Ofori-Boateng, Amoh, & Awunyo-Vitor, 2020). Researchers that dealt with the relationship between satisfaction and trust, has

differed in the fact that satisfaction is a source of trust or that trust is a sign of satisfaction, and generally considered satisfaction is a measure of trust, a feeling that stems from a sense of comfort and safety ensuring the completeness and correctness of information (Pipitwanichakarn & Wongtada, 2020). Information security must ensure that this information is sufficiently accurate to verify its purpose (Ohiani, 2020). For example, the customer image must be sufficiently accurate to allow customer verification if necessary (Mostafa, 2020). Customers want to be ensured that the information security system can connect, store, and process information in a way that allows authorized persons to access this information when needed (Mohd Thas Thaker et al., 2020). So trust plays an active role in the size and Internet of the information provided by the customer, which are necessary to help the organization to draw their policies based on accurate and correct knowledge (Oraedu, Izogo, Ogba, & Nnabuko, 2020).

### ***E-marketing in banks***

In order to promote the interchange of information, goods and services that achieve the purposes of all stakeholders, electronic marketing is the process of creating and sustaining consumer relations through online practices (Pedro et al., 2020). It is also defined as: utilizing the Internet, different networking networks and multimedia possibilities to accomplish marketing targets with the corresponding new benefits and possibilities (Gopaldaswamy & Nguyen, 2018). E-banking seeks to provide the consumer directly with the automated distribution of conventional and modern banking services through integrated electronic networks (Sandoval, Canada, Sánchez-Torres, & Alzate, 2018). This networks include platforms that enable clients of financial institutions, entities or businesses to enter bank accounts or to receive, via a network, private or public details on financial products and services, through the Internet (MA, 2013). In this mode, the client would not have to go to the bank if he can do the job he needs from his bank from wherever (Ofori-Boateng et al., 2020). Banks offer banking or creative services or what is

recognised by electronic networks at any time and access is restricted to participants in compliance with the terms of membership defined by banks as a means of contact via one of the outlets on the network (Mohd Suki, 2018).

### ***The Internet's Function***

Banks provide their services through the Internet via one of three styles of websites, including an information portal, an interactive website and a reciprocal website, which vary in terms of the nature of service delivered to customers (Ahmadi Danyali, 2018). A study (Khrewesh, 2011) on the adoption in Palestine of e-banking services found that one of the key factors driving the adoption in Palestine of electronic banking services is the Internet. Another research in Gaza (El Talla, Al Shobaki, & Abu-Naser, 2019) shows that e-banking in Palestine is a good and important way of attracting clients and expanding e-commerce, and that its effect is limited to clients who are good at dealing with the Internet. For developing nations, the absence of quick and reliable information networks that can simultaneously relay information in picture and sound, speed and high Internet is a major challenge (Wadi, 2007). Another study in Libya (Katz et al., 2011) documented the lack of the requisite infrastructure for the processing of internet sites and the lack of technically trained and field-experienced administrative and personnel cadres, whether in terms of machine or linguistic usage, and suggested training and development of banks' IT professionals and programs.

### ***Role of Credit Cards***

The expense of the purchases and facilities given by the organisations to the users of these cards is charged by credit cards (Shahrokhi, 2008). For domestic and foreign use, credit cards are deemed reasonably stable (Mishra & Singh, 2015). In Saudi Arabia, a report (Khizindar, Al-Azzam, & Khanfar, 2015) addresses the effects of the customer service security and safety process electronically, reducing the customer's waiting period for service, reducing the bank's running expenses, reducing the burden on the staff of the bank, and supplying the largest

segment of clients (Narteh, 2013a). A study (Al-Ghaith, Sanzogni, & Sandhu, 2010) on challenges faced by Islamic countries in using electronic commerce showed weakness in the telecommunication index, such as fixed and mobile telephone lines, the cost of communication and waiting times for telephone service and stressed the importance of spending on electronic commerce and information technology in Islamic countries to benefit from e-commerce applications by allowing customers to use some of the e-services (Floros et al., 2014).

### ***Concept of Mobile Banking***

Mobile banking is a facility in which banks provide balance monitoring services and other SMS or smart phone details, there are apps that enable clients to carry out their banking transactions through them if they are linked to the Internet (Liébana-Cabanillas et al., 2013). A study (Momani & Magatef, 2016) documented great interest in online shopping for university youth and the effect of the Internet as a commercial medium on their decision-making process. The key problem that Libyan banks face is that most of them have obsolete operational programmes (Al-Ghaith et al., 2010). The lack of trained and skilled human capital, which essentially describes the poor level of service delivery to clients, is another concern (Ahmida, 2012). The product of marketing behaviour is customer satisfaction. Customer satisfaction is an assessment of the extent of the purchasing condition according to standards (Heidarzadeh Hanzaee & Sadeghi, 2010). For the purpose of detailing and offering the required facilities for them, it is possible to shift and join the corridors of client desires (Wong, Rexha, & Phau, 2008). At the same time, it is one of the cheapest and most effective strategies (Shahrokhi, 2008). It can be done on the phone or in writing, but it is easier to do it on the internet. If consumers are pleased with the usage of a given service, they are more likely to repeat transactions and seek to explore extensions of the business unit (East, 1997). Libya, a developing world where there is a shortage of infrastructure for the banking industry,

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needs banking institutions to make further efforts to attract clients and to conduct research to drive

their services provision towards optimum satisfaction of their customers (Iman, 2019).

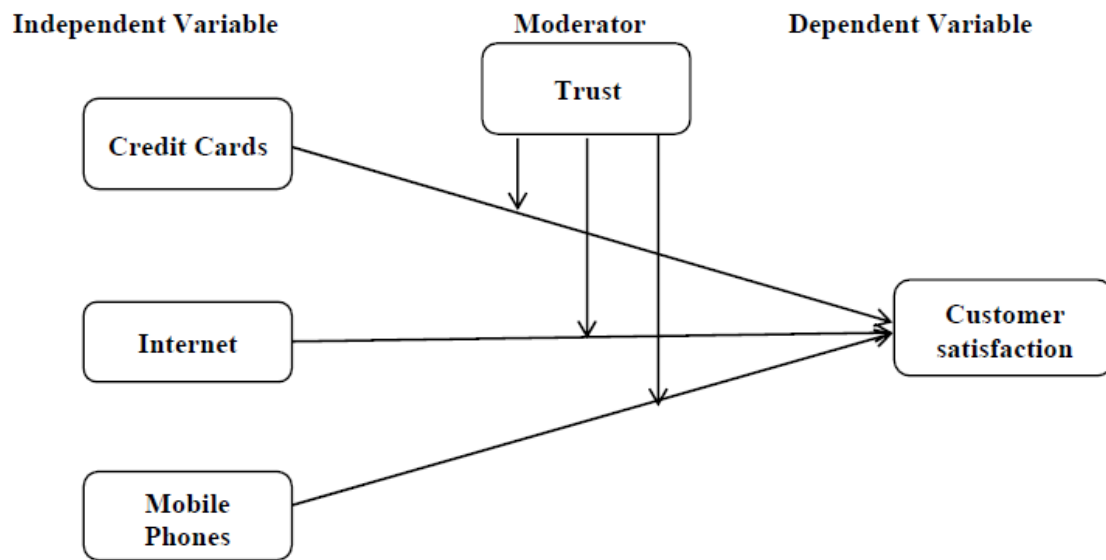


Figure 1 Conceptual Framework

**Methodology**

In order to perform this analysis, the researcher used the analytical descriptive approach, where the study population consisted of all the clients of the Libyan commercial banks in the city of Misurata. Customers who were present at the time of the questionnaire distribution were included in the survey sample. Using the random sampling technique, the research sample was chosen so that any consumer who made a purchase with commercial banks had similar chances to be selected as respondents. The data was collected from customers who obtained services from the top three commercial banks in the city of Misurata, Libya. Prior to gathering data from bank clients, an official letter was received from the management of the banks. With their consent, information was obtained directly from the respondents who gave permission.

Out of 380 questionnaires distributed, 350 were returned. The researchers selected the questionnaire as a method for gathering the data

required for the field study, adapted from previous studies. To check the validity of the questionnaire, a pilot study was performed. With Cronbach alpha, which was above average (0.76), internal validity was ensured. Questionnaires comprising three sections or parts were given to the respondents; Section 1 contained the basic (personal) details of the interviewees; Section 2 included questions on the study's independent variables. The constructs of this survey were calculated with a 5-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5), to calculate the dependent variable that is the satisfaction of customers. In the SPSS software, data was analysed. Exploratory factor analyses and multiple regression analyses were conducted in the current analysis. Multiple regression analysis is a commonly applied method in social science analysis. This tool typically looks at the data that indicate how many independent variables are involved in determining a particular dependent variable due to variance. The research currently contains three independent variables (credit cards, cell phones and the internet) that

influence one dependent variable (customer satisfaction) via a moderator variable (trust). The prerequisites of multiple regression were fulfilled. For descriptive statistics, mean and standard deviation were used. In order to quantify the importance of bivariate relationships between independent and dependent variables, ANOVA was used to accomplish the purpose of this analysis. In order to evaluate the relation between independent and dependent variables, the relationship direction, the degree and intensity of the relationship, multiple regression analysis was used.

**Results and Discussion**

With a standard deviation of 7.21, the mean age for the clients was 26.58. The distribution of gender was notably even though female respondents accounted for a little more than male respondents, with 54.2 percent of the overall respondents. The

majority had a Bachelor's degree in education (76.3 percent) and a monthly income between Libyan Dinar 200 and 1000 (82.4 percent). The sample mean for the dependent variable i.e. consumer satisfaction was 3.97 with a standard deviation of 0.63. A strong positive association between consumer satisfaction and mobile phones was carried out by the Pearson Correlation test. There were higher levels of satisfaction for people with high levels of commercial banks' mobile phones, and vice versa. Similarly, there has been a clear positive correlation between consumer satisfaction and the Internet. If the Internet score increased, so did the degree of satisfaction. In parallel, the credit card also had a good positive association with consumer satisfaction. The regression analysis of the ENTER method found that credit card, internet and mobile phones would explain 48.6 percent of the difference in customer satisfaction.

**Table 2: Results of Exploratory Factor Analysis of Variables**

Variables	Mobile Banking	Internet	Credit Cards	Trust	Customer Satisfaction
Cronbach Alpha	0.812	0.861	0.843	0.845	0.881
A1	0.412				
A2	0.457				
A3	0.636				
A4	0.752				
A5	0.735				
A6	0.571				
B1		0.684			
B2		0.264			
B3		0.738			
B4		0.718			
B5		0.627			
B6		0.505			
B7		0.634			
B8		0.567			
B9		0.525			
C1			0.414		
C2			0.648		
C3			0.750		
C4			0.724		
C5			0.781		
C6			0.731		
C7			0.685		
D1				0.631	
D2				0.679	

D3	0.623
D4	0.717
D5	0.480
D6	0.614
E1	0.724
E2	0.364
E3	0.725
E4	0.647
E5	0.758
E6	0.727
E7	0.856

The p-value of the ANOVA was significant (less than 0.001), so the independent variables used to predict the study of customer satisfaction regression revealed that consumer satisfaction improved by 0.266 units for each unit increase in mobile phones, provided the other variables remained unchanged. Similarly, user satisfaction

improved by 0.384 units for each unit rise in the internet, considering the other variables constant. In comparison, with each credit card unit rise, consumer satisfaction improved by 0.315 units. Therefore, all three factors were relevant predictors of customer satisfaction: mobile phones, internet and credit cards.

**Table 2: Regression Model for Customer Satisfaction**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.429	.341		1.260	.210		
	Mobile Phones	.266	.083	.239	3.199	.002	.583	1.714
	Internet	.384	.083	.310	4.644	.000	.732	1.367
	Credit Card	.315	.064	.370	4.921	.000	.576	1.738
R-Square							0.486	
F-Statistics							27.325	
P-Value (F-Stats)							0.000	

Dependent Variable: Customer Satisfaction

**Table 3: Regression Model for Variable Trust**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	2.141	.212		10.090	.000
	Trust	.520	.061	.515	8.528	.000
2	(Constant)	1.471	.239		6.155	.000
	Mobile	.540	.058	.534	9.367	.000
	Trust	.155	.030	.292	5.122	.000
3	(Constant)	1.878	.258		7.269	.000
	Internet	.527	.056	.522	9.401	.000
	Trust	.276	.045	.519	6.178	.000
4	(Constant)	1.92	.261		7.271	.000
	Credit Card	.517	.046	.524	9.412	.000
	Trust	-.203	.057	-.303	-3.595	.000

The concept of having diminished a product's facilities while sustaining the Internet is not applicable to commercial banks (Addae et al., 2020). Consumers today tend to believe or have an expectation that if a product is strongly facilitated or paired with the mobile phones of consumers, then the shopping facilities are worthwhile (Al Shibli, Belwal, & Belwal, 2020). In addition, it can be inferred that, in order to retain and capture more market share, commercial banks must maintain their premium facilities (Chaouali et al., 2020). Based on the facilities rendered, customers judge the worthiness of the brand. If it is inexpensive, meaning that the facilities offered do not fit the cell phones of consumers, therefore consumers will resort to not purchasing the product. But if the equipment satisfies the mobile phones of the customers, then a customer is in the making. Marketers must also give considerable significance to the price of their goods (Kaur & Arora, 2020).

The Internet for a product decides the level of satisfaction of a client. The Internet is something commercial banks are never able to abandon (Issock Issock, Mpinganjira, & Roberts-Lombard,

2020). Customer impressions are derived, in plain words, or are primarily affected by the Internet they have accessed or obtained from the company they use. In addition, customers, especially customer satisfaction (as they are the subjects of this study), are searching for the reliability of the product that decides the level of satisfaction (Liébana-Cabanillas, Herrera, Guillén Perales, & Sánchez-Fernández, 2020). In addition, the commercial banks' consumer friendliness, which is ideal for all age ranges, renders it a hassle-free tablet. Therefore, developers of commercial banks, or any business developer, must put tremendous focus on the Internet during the entire development period. A continuous improvement in this sector is a required trump card (Iranzadeh, Bafandeh Zende, Aali, & Garepasha, 2020). Moreover, market trends, especially customer satisfaction, are constantly changing and/or almost rapidly, which constantly revolutionises the concept of the Internet from the point of view of the customer. Thus, to satisfy the changing Internet needs of the user, continuous end to end research and development must be carried out.



Credit Card of consumers towards a product chalks the successfulness of a product to a large extent (Ofori et al., 2017). The credit card of customers for a product is by direct experience, combined with the marketing publicity accompanying them; however, it is often spiced up by word of mouth (Mohd Suki, 2018). Basically, if the campaign plan is done in a desirable way, the consumer's credit card can be tailored (Piotr Wisniewski & Polasik, 2009). Consumers' credit cards form the level of satisfaction, since attitudes and feelings towards commercial banks are the key influences of impact (Susanto et al., 2016). Therefore, to win the minds of customers, corporations wishing to sell their goods must put particular significance on emotional intelligence, which can be accomplished by best sales practices and acts of corporate social responsibility.

Therefore, emerging enterprises need to rely more on internet facilities and the credit card of customers to want to make an entry into the device technology world. In order to retain and increase their market share, banks must, above all, monitor the credit card of their customers and maintain their product, internet and facilities. In fact, this study has shown that the higher the product facilities, the higher the degree of satisfaction of the customer. Some authors (Kotler & Armstrong, 1997) claimed that buyers believed higher facilities meant a better quality in the case of premium brands. The outcome is further justified by another study (Dapkevičius & Melnikas, 2009) which found that mobile phone improvements triggered enhanced satisfaction due to expectation increases.

In this survey, the Internet is found to be the main driver that allows more individuals to use commercial banks. There is, thus, a relationship between the Internet and the satisfaction of users. In addition, the outcome is justified by the research (Chan & Chu, 2001) which showed that the tendency of the product to be free of defects for a long period of time improves Internet satisfaction. Consumers' credit cards are a preferential activity that is learned. This report explains that there is a

correlation between credit card satisfaction and customer satisfaction. This is supported by a study (Narteh & Owusu - Frimpong, 2011) that finds that the cognitive aspect affects new customers and helps current customers to be maintained.

### **Limitations and Recommendations for Future Research**

The aim of this study is to investigate the determinants of customer satisfaction for commercial banks among customers in Libya. It is also bound by its priorities, which are structured to concentrate on the issues impacting commercial banks' customer loyalty. As for every other model, the conceptual structure of this analysis has its limits. The observations and conclusions are also confined to the population and the form of service investigated in this report. In other words, for commercial banks, the results mentioned here may not be relevant to other tablet computing products available in the market. In addition, there are both time and cost restrictions for this analysis. It is possible to create efficient commercial bank software that can be implemented for free in the commercial banks themselves to track the behaviour of the customers. In addition, to enable students to express themselves verbally as well, a focus group discussion cum interview may be completed. As these are students who work and study at the same time, the influence of demographic variables such as culture and income level can be limited. This will lead to a thorough and in-depth study of the determinants of customer satisfaction among commercial banks in Libya. As a result, the results would further boost commercial banks, not just in terms of infrastructure, but also in terms of the Internet, which could also expand the reach of their use in the market place. Similarly, depending on feedback, enhanced internet experience may be applied. Eventually, this would give the online education market a boost, thus enhancing connectivity. Believe it or not, there is the opportunity for commercial banks to set the bar for social networking.

### **Conclusion**

This study concludes that e-marketing in the Libyan banking industry through smart phones, internet and credit cards is the key influencer of consumer satisfaction. The Libyan banking sector should consider introducing e-marketing to perform well and thrive in the banking business, which is the need of the modern age, and, most significantly, amid political uncertainty, it will increase customer retention, contributing to their profitability and economic benefit in Libya. This study has provided the banking departments with updated data and information about customers and their needs and interests, which is reflected in the development of the relationship between the bank and its customers in a way that enables the bank to obtain the trust of its existing customers and attract new customers. In conclusion, the findings of this study are supposed to be beneficial for decision makers in Libya who are responsible for the growth and prosperity of the Libyan banking sector.

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