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E-Personalization and E-Customization Model for Enhancing E-Customer Satisfaction in the Case of Covid-19: Empirical Evidence from Banking Sector in Jordan

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ABSTRACT

Coronavirus pandemic has opened new business models for the banking, sector to come up with new products or services that would support the growth of the economy. Nowadays, electronic business enables business firms to use new business models including e-personalization and e-customization. The purpose of this study is to investigate the role of e-personalization and e-customization in achieving e-customer satisfaction. Descriptive-analytical approach was used to answer the study questions and test its hypotheses using PLS "V. 3" and SPSS v23. A total of (887) questionnaires were valid for analysis out of (920) questionnaires distributed randomly in (13) banks in Amman-Jordan from the customer perspective. The findings revealed that there was a significant positive impact of e-personalization and e-customization on e-customer satisfaction. Thus, the study concluded that the Jordanian banking sector should invest heavily in innovative business models during Covid-19 which are enabled by electronic business platforms to enhance e-customer satisfaction.

Keywords: E-personalization, E-customization, E-customer satisfaction.

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نموذج الشخصنة والتخصيص الإلكتروني لتحسين رضا العملاء الإلكتروني في حالة كوفيد-19 في قطاع البنوك في الأردن

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ملخص

عززت جائحة كورونا قطاع البنوك في الاردن لتبني نماذج عمل إبداعية لابتكار منتجات وخدمات جديدة تدعم النمو الاقتصادي، حيث مكنت الأعمال الإلكترونية شركات الأعمال من استخدام نماذج اعمال جديدة كنموذج الشخصنة والتخصيص الإلكتروني. هدفت الدراسة للتحري عن دور نموذج الشخصنة والتخصيص الإلكتروني في تحسين رضا العملاء الإلكتروني. واستخدمت الدراسة المنهج الوصفي التحليلي للإجابة عن اسئلة الدراسة وفحص فرضياتها باستخدام برنامج "PLS "V. 3 وSPSS v23. وتكون مجتمع الدراسة من عملاء البنوك التجارية في مدينة عمان–الأردن، وعددها (13)، وبلغ عدد الاستبانات الصالحة للتحليل (887) من أصل (920) استبانة تم توزيعها عشوائياً. وتوصلت الدراسة إلى أن هناك تأثيرًا إيجابيًا لنموذج الشخصنة والتخصيص الإلكتروني على رضا العملاء الإلكتروني. وتوصي الدراسة قطاع البنوك بتعزيز الاستثمار في نماذج الأعمال الابداعية خلال فترة جائحة كورونا وتمكينها من خلال منصات الأعمال الإلكترونية لتحسبن رضا العملاء الإلكتروني.

الكلمات الدالة: الشخصنة الإلكترونية، التخصيص الإلكتروني، رضا العملاء الإلكتروني.

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1. INTRODUCTION

Technology has made different aspects of life easier for today's societies (Ramirez, 2020). More importantly, the rapid changing of web-based platforms enables social interactions around the world. Also, the transformation of marketing strategies from the physical to the digital world brings many challenges to business firms that depend on traditional means in their marketing campaigns (Murray & Sirmon, 2020). The web-based platforms provide several advantages for both the business and its customers, support consumers to go more sophisticated and enable them to use new tactics in the purchasing processes (Albors & Hervas, 2008; Bsheer et al., 2020). In other words, it is considered a key factor for developing the service quality in general and, in particular electronic e-banking services. The e-banking services are often used relying on information exchange between service providers and users using technical methods that are free from face-to-face contact.

The utilization of electronic banking services by bank customers has grown in the past few years. As the spread of corona-virus (COVID-19) is proliferating, replacing in-person banking and physical encounters seems increasingly tempting. The Jordanian government and the banking sector expected this transition to digital banking and took the required steps. The government also enforces the bank sector, not only on increased reliance on online banking systems, mobile banking and call centers, but also on remote working. Accordingly, Jordanian banks are using emerging technologies in electronic Banking services for gaining customer loyalty. They are, therefore investing a huge fund in utilizing new business models to be competitive in the banking sector.

The banking sector was already leading the e-services sector in most developed countries and has been intimately involved in its continuous growth. The goal was to try to fulfil rapidly turbulent needs and style of consumers. The Jordanian banking sector, which is at the heart of the Jordanian economy, has seen extraordinary development, particularly in the field of e-services. Therefore, business firms, the banks' sector particularly, became open to the new tactics of providing items that can be personalized and customized according to the individual customers' preferences and needs. E-business has enabled business firms to exploit and invest in direct marketing. The recent developments in service delivery put pressure on the business to adopt new business models to be competitive and to be the leader in the market space. e-customer satisfaction is considered an essential aim of the business to retain the current customers and acquire new ones.

Many studies have investigated how e-personalization, e-customization and e-customer satisfaction are measured. Still, there are no specific studies that investigated the relationship between e-personalization, e-customization and e-customer satisfaction in Jordan. As a result of the stiff completion in the banks' sector in Jordan, this study tries to investigate the relationship between e-personalization, e-customization model and e-customer satisfaction. Besides, it aims to explore the level of e-personalization, e-service customization model and e-customer satisfaction in the Jordanian banks' sector in Amman city.

This study is organized as follows: the literature review and hypotheses building will be presented in Section 2 and Section 3 will describe the conceptual model. Then, it is followed by the research methodology in Section 4. The data analysis and hypotheses testing were presented in Section 5. Then, Section 6 presents the study findings and implications. Finally, Section 7 represents a summary of our work and presents future studies for other researchers.

2. Literature Review and Hypotheses Building

2.1 E-Personalization

The increasing customer data inside banks (having big data) has made it increasingly possible for banks to find a new technique to deal with their customers. The personalization method is used to provide or offer specific services for a group of customers (Chung & Rust, 2016; Smith., 2017). In other words, customers desire services that fulfil their needs and having accurate customers' data often gives organizations the information they need to provide their customers with the best services.

The web personalization model was used to create value for customers who are surfing the website (Osterwalder & Pigneur, 2010; Smith, 2014). Personalization has been defined as tailoring the products, services and content according to customers' specific preferences (Linden, & York, 2003; Mavriki & Karyda, 2017). Business firms offer personalized items and a variety of services to enhance the satisfaction of their customers. Several artificial intelligence technologies that enable the identification of products, services and content should be offered to the customer. Collaborative filtering is considered a recommendation technology that provides the current customer products, services and content that have been evaluated by customers with similar preferences. Content-based recommendation tools depend on analyzing current customer purchasing behaviour on the website (Jannach et al., 2010). Also, websites concentrate on building the user profile to provide their items according to each customer's preferences. Wessel & Thies (2015) and Marzouk (2016) mentioned that continuous personalization of content leads to increase the purchasing intention of users. Personalization model supports collecting users' information, which helps their business provide items that perfectly match the customers' preferences and maintain a close relationship between the business and its customers, depending on their desires through using historical data from purchasing behaviour (Kim & Neslin, 2008). Nowadays, many companies gain advantages of creating products or services according to customers' preferences to enhance customer satisfaction and loyalty. Tong et al. (2012) found that service personalization has a significantly positive impact on customer satisfaction in the internet banking sector in Hong Kong. Therefore, the study suggests the following hypothesis:

H1: E-personalization has a significantly positive impact on e-customer satisfaction in the Jordanian banking sector.

2.2 E-Customization

Business firms adopt the customization model as a strategy to meet individual customer demand for products and services. Manufacturing firms largely employ customization of financial services (Mutuku et al.,2019). These services require knowledge-based systems to support the customization process. The customization model means the creation of products and services according to customer requirements (Lim, 2003;Yan et al., 2019). It aims to satisfy each customer and concentrate on building a tight relationship with customers. The development in electronic business using the internet created new opportunities for customized products and services based on customer demand (Chen, 2020; Freeland, 2002). Many business firms invest heavily in information technology to acquire their customers' needs and facilitate communication among the participants (Da Silveira et al., 2001). However, the advancement in business information systems enables the customization of products and services. Also, globalization and engagement of customers on social networking sites allow conversation and communication between companies and their customers to find and predict an individual customer's needs and desires (Sashi, 2011). Wang et al. (2010) concluded that customization affects customer satisfaction and suggested that service business firms should concentrate on customizing the service based on customer needs. Based on the prior studies, the second hypothesis was formulated as follows:

H2: E- customization has a significant positive impact on e-customer satisfaction in the Jordanian banking sector.

2.3 E-Customer Satisfaction

Customer satisfaction is constructed based on company service performance if companies provide their customers with highly competitive services that would let customers feel pleasure and satisfaction. In contrast, they will feel disappointment with the company if the case is different (Shah et al., 2018). Customer satisfaction in the virtual location (i.e., online satisfaction) is an important topic that gets attention in current studies. E-satisfaction has been frequently used among researchers as an assessment level of an organization's performance of any product or service.

The quality of the company website is considered the key factor to affect customer satisfaction; when the company knows its customers' needs, it can enhance the satisfaction level of its customers and retain its prior clients (Bai et al., 2008; Al Dmour et al., 2019). Tjiptono & Chandra (2005) defined customer Satisfaction and dissatisfaction as the customer reaction for estimation of the first expectation before the consumer or other performance metrics perceived or after utilization. Anderson & Srinivasan (2003) presented electronic satisfaction as the contentment of the customer with satisfaction with past transactions with a given company website. Customer satisfaction in the market space is essential and the satisfaction indicators in online transactions, such as personalization, customer support, responsiveness, accessibility, assurance, security and return ability, are crucial factors that lead to satisfy the customer (Tabaei et al., 2011). Customer satisfaction issues became the main concerns of sellers and buyers to enhance purchasing behaviour electronically (Chen et al., 2013). Customer satisfaction in the electronic environment became an essential factor for the successful company website and many business firms have transformed their attention from customer-attraction sites to customer-retention sites (Zeithaml et al., 2002).

3. Conceptual Model

The conceptual research model was built on understanding the relationship between the study variables and determining the hypotheses path according to prior literature and the study predictions. The purpose of the study is to investigate the impact of electronic personalization (E-P) and electronic customization (E-C) on electronic customer satisfaction (E-CS). Figure (1) illustrates the hypotheses path.

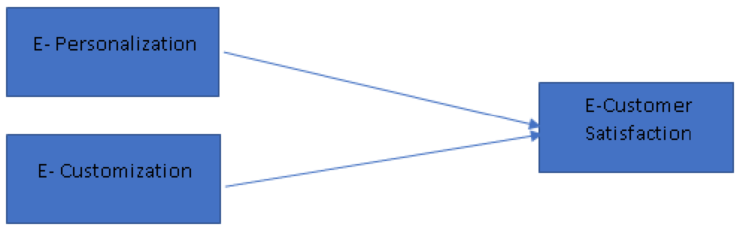

Figure (1)
Conceptual model

4. Research Methodology

The study uses the descriptive analytical approach to answer the study questions and to test the study hypotheses. The population of the study consisted of banks' customers in Amman -Jordan. A total of (920) questionnaires were distributed randomly to respondents in (13) commercial banks from Amman city based on the banking sector directory of the Central Bank of Jordan (*www.cbj.gov.jo*). A total of (887) questionnaires out of (920) questionnaires were valid for analysis. The survey consists of two parts: Part 1 has data about customers' demographic characteristics, such as education level, sex and age. Part 2 includes the most frequent items among researchers that are used to measure the research variables. Five-point Likert scale is used to measure each item (1 = strongly disagree, 5 = strongly agree). The researchers have reviewed the research items and the final (15) items were selected in this survey. The research instrument is comprised of (5) items to measure e-personalization as an independent variable based on the prior studies of (Linden et al., 2003), (Jannach et al., 2010) and (Da Silveira et al., 2001). Besides, e-customization is measured by (5) items as an independent variable based on the previous study of (Freeland, 2002). The dependent variable customer satisfaction was measured by (5) items based on the prior studies mentioned in the conceptual model based on (Tjiptono & Chandra, 2005). Table 1 shows the banks studied with the numbers of distributed and valid questionnaires. Data was analyzed using PLS "V. 3" and SPSS v23 for this purpose.

Table (1)

List of commercial banks

No.	Bank Name	DQ	VQ	No.	Bank Name	DQ	VQ
1	The Arab Bank	95	87	8	Jordan Ahli Bank	70	65
2	The Housing Bank	82	82	9	Bank al Etihad	70	68
3	Bank of Jordan	75	74	10	Arab Bank Corporation	66	65
4	Jordan Kuwait Bank	75	75	11	Central Bank of Jordan	60	53
5	Investment Bank	65	63	12	Jordan Commercial Bank	60	59
6	Jordan Commercial Bank	72	69	13	Arab Jordanian Investment Bank	60	58
7	Cairo Amman Bank	70	69				
Total of DQ = **920** Total of VQ = **887**							

DQ: Distributed Questionnaires. VQ: Valid Questionnaires.

5. Data Analysis and Hypotheses Testing

5.1 Descriptive Analysis

The mean value of the independent variable e-personalization was (3.184), which means a mid-level of application. Also, e-customization has a high level of impotence, where the mean value was

(3.988). The mean value of e-customer satisfaction was (4.323). Therefore, the dependent variable e-customer satisfaction has a high degree of application and importance in the banks' sector in Amman city in Jordan based on the mean values, as shown in Table (2).

Table (2)
Means and standard deviations for variables

Variable	Item No.	Scale Items	Mean	Variable's Mean	Variable's Importance Level
E-Personalization (E-P) (Mavriki & Karyda, 2017; Smith, 2017, 2018)	1	The selling website automatically tailors the e-catalogue according to my purchasing behaviour.	2.89	3.184	Medium
	2	The selling website introduces a unique service based on my personal needs.	3.28		
	3	The selling website uses my purchasing data to deliver one- to-one advertising.	3.44		
	4	The selling website delivers products and services based on my buying behaviour preferences.	2.98		
	5	The selling website tailors the web page based on my buying behaviour.	3.15		
E-Customization (E-C) (Chen., 2020; Yan et al., 2019)	1	The selling website takes the customers' needs into account.	3.95	3.988	High
	2	The selling website provides products based on customers' specifications.	3.74		
	3	The selling website provides services based on customers' specifications.	4.19		
	4	The selling website provides services in large quantities based on customers' specifications.	3.81		
	5	The selling website provides the products in large quantities according to customers' specifications.	4.25		
E-Customer Satisfaction (E-CS) (Favián et al., 2006; Janda et al., 2002; Lai et al., 2009)	1	I feel happy through surfing the selling website.	3.954	4.323	High
	2	I am happy with online purchasing using the selling website.	3.881		
	3	I am satisfied with the product that is promoted through the selling website.	4.874		
	4	I am happy with the online transaction service delivered by the selling website.	4.514		
	5	I am satisfied with the services that are delivered through the selling	4.395		

		website.			

The reliability of the scale reflects the internal consistency of the elements in our study. Also, it represents how the structures of variables are positively related to each other. Based on the Cronbach's alpha values in Table (3), the results indicated that the Cronbach's alpha coefficients of all variables' items were reliable, ranging from (0.875) to (0.882).

Composite reliability refers to the standard variation among study variables as an indicator and must be higher than (0.70) (Hair et al., 2006). According to the results of composite reliability, acceptable reliability levels were confirmed, as shown in Table (3). Convergent validity also showed that the average variance extracted "AVE" values achieved based on the results ranged between (0.909) and (0.943), thus exceeding (0.5) in all variables (Hair et al., 2010).

Table (3)

The measurement model

Variable	Items	Loading	Cronbach's Alpha	(AVE)	Composite Reliability
E-Personalization	(E-P)1	0.853	0.877	0.767	0.943
	(E-P)2	0.881			
	(E-P)3	0.878			
	(E-P)4	0.895			
	(E-P)5	0.871			
E-Customization	(E-C)1	0.781	0.875	0.667	0.909
	(E-C)2	0.851			
	(E-C)3	0.813			
	(E-C)4	0.838			
	(E-C)5	0.797			
E-Customer Satisfaction	(E-CS)1	0.868	0.882	0.704	0.922
	(E-CS)2	0.844			
	(E-CS)3	0.821			
	(E-CS)4	0.773			
	(E-CS)5	0.885			

Discriminate validity refers to the correlations between the study variables (Hair et al., 2010). The results indicated that the square root of the average variance extracted for each variable is higher than its highest correlation with other variables, as shown in Table (4).

Table (4)
Discriminate validity for study variables

	E-Personalization	E-Customization	E-Customer Satisfaction
E-Personalization	0.894		
E-Customization	0.484	0.921	
E-Customer Satisfaction	0.354	0.415	0.863

Besides, as shown in Figure (2), the value of (R^2) for the dependent variable e-customer satisfaction was (0.461).

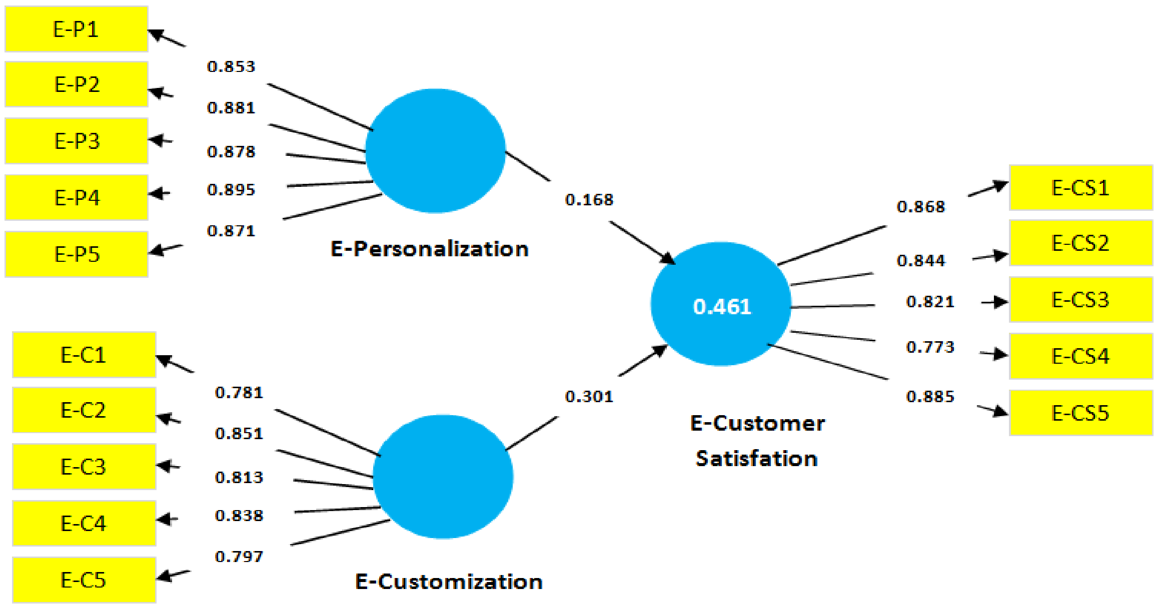

Figure (2)
Path coefficients' values

5.2. Hypotheses Testing

To test the research hypotheses and conclude the results, the significance of the path coefficient method was used to test the causal relationship between the variables using structural equation modeling. The findings of the complete model are shown in Table (5) and the results are expressed in two ways: through (t-value) and through path coefficient (β).

Table (5)

The study results

Path	t-value	(β)	p-value (Sig.)	Finding
E-Personalization ->E-Customer Satisfaction	3.729	0.168	0.006	Confirmed
E-Customization ->E-Customer Satisfaction	7.996	0.301	0.000	Confirmed

The findings of the first hypothesis were: (t-value=3.729), (path coefficient (β) = 0.168) and (p- value<0.05). Thus, there is a significant positive impact of e-personalization on e-customer satisfaction that supports H1. Also, the second hypothesis was confirmed according to (t-value=7.996) (path coefficient (β) =0.301) and (p-value<0.05). Therefore, the findings confirmed that e-customization has a positive impact on e-customer satisfaction, which confirmed H2.

6. Discussion of Results

This research paper contributed to electronic services research in the banks' sector in Amman city, Jordan, to better understand the impact of e-personalization and e-customization on e-customer satisfaction in the case of coronavirus. It also explains how to enhance customer satisfaction in the banks' sector. The research findings are providing empirical evidence of the positive role of electronic personalization on electronic customer satisfaction. That backs to the high competition between the Jordanian banks in this pandemic period.

This results generally reinforced prior studies relating to bank services in other cultures, such as Tong et al. (2012) and Ferdinand (2015). Besides, there is a significant positive impact of e-customization on e-customer satisfaction. This result corresponds to previous studies, such as Wang et al. (2010) and Sashi (2012). The research findings contribute to supporting the vital role of electronic personalization and electronic customization models in the e-business environment and support the results of previous studies to provide justified information to researchers and decision-makers in the industry. Thus, in order that the business is competitive, leaders in the market space should be investing heavily in information technology for transforming all the business processes from the physical and traditional to the digital world to exploit the advantages resulting from using the new business models in the digital environment.

Jordanian banks play a crucial role in keeping our economic growth. To keep their business running and acquire new customers during any pandemic, quality services should be provided to their customers to achieve customer retention. The study revealed that there was a significant positive impact of electronic personalization and electronic customization on electronic customer satisfaction in the banks' sector. This indicated that e-personalization and e-customization are key inputs for construction and enhancement of e-customer satisfaction. The application level of electronic personalization in the bank sector is still immature according to the mid-level which was shown in the research results compared with the electronic customization level, which was high. The context of this research was limited to one city and included only Amman city bank branches. Recommendations should also be obtained from various cities in the country for a growing number of customers. In other fields, this study is also proposed pursuing another creative business model. As we have seen how information and telecommunication technologies help businesses in fighting against coronavirus-19, most of the Jordanian banks have invested in information technology infrastructure and leveraged e-payment transfer during the past years. Therefore, Jordanian banks were agile for fighting the spread of coronavirus to sustain themselves and to survive and compete in the market in case of a pandemic.

7. Theoretical and Empirical Implications

Theoretically, most of the previous studies concentrated on how to satisfy a customer in the old economy. This study explores new business models, such as e-personalization and e-customization models, for enhancing e-customer satisfaction which is considered as a key indicator of business success through providing the best online services to meet customer preferences and needs in unexpected situations such as the Corona pandemic. The study findings are expected to provide several important theoretical implications related to the new business models that became essential to be used in a competitive environment. In addition, the study findings have demonstrated that electronic customer satisfaction is an inevitable consequence of adopting new business models for providing the best services to customers. Thus, the conceptual model of the study could serve as a reference for academics and practitioners. On the other hand, empirically, according to the findings, Jordanian banks should be aware of the importance of using new business models to enhance electronic customer satisfaction compared with competitors. Accordingly, to achieve electronic customer satisfaction, banks have to adopt new ways and move beyond traditional ways for satisfying their customers and to be ready for unexpected situations. Due to the study findings, electronic customer satisfaction could be enhanced by using electronic personalization and electronic customization. Finally, the managements of banks who desire to enhance electronic customer satisfaction should heavily invest in information and telecommunication technology to provide the best services and be agile to respond to unexpected changes in the business environment.

8. Limitation and Future Research

This study was confined to commercial banks in Jordan; therefore, the findings of the study should not be generalized to other industries or geographic regions. Future studies should measure other innovative business models to enhance e-customer satisfaction. It would be helpful to conduct this study on other industries and using a qualitative approach.

9. Conclusions

Corona pandemic has forced banks' customers to stay away from their banks and conduct their daily tasks *via* online services. The usage of e-banking services by bank customers has grown in the past few years. Customers desire services that fulfil their needs and having accurate customers' data often gives organizations the information they need to provide their customers with the best services. Accordingly, Jordanian banks are essentially utilizing modern technology in E-Banking transactions for retrieving their customers and gain competitiveness. The purpose of the study is to investigate the impact of electronic personalization (E-P) and electronic customization (E-C) on electronic customer satisfaction (E-CS). As the research study revealed, there was a significant positive impact of electronic personalization and electronic customization on electronic customer satisfaction in the banks' sector. This indicated that e-personalization and e-customization are key inputs for constructing and enhancing e-customer satisfaction.

In order to maximize profitability, banks' managements are advised to keep their customers satisfied. Thus, they must aim to preserve and enhance the standard of e-banking services. Banks need to ensure that the unique expectations of customers, especially customers' needs, are met in order to enhance their service quality. E-customization is another factor affecting the efficiency of e-bank services. Banks must also remain up to date with the needs of their customers in order to deliver their goods and services according to customer requirements. Thus, the study concluded that business firms should invest heavily in innovative business models, which are enabled by electronic business platforms to enhance e-customer satisfaction.

The recommendations for an increasing number of customers should be collected from different cities in the whole country. Also, this study recommended exploring other innovative business models in other sectors. Future work should be aimed to develop a prediction or warning system to monitor customer satisfaction using machine-learning techniques based on historical data of banks' customers.

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