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## Digital Service Quality and Customer Loyalty of Commercial Banks in Jordan: the Mediating Role of Corporate Image

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# Digital Service Quality and Customer Loyalty of Commercial Banks in Jordan: the Mediating Role of Corporate Image

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**Abstract:** The major goal of this research is to examine the influence of corporate image on the relationship between digital service quality and customer loyalty for Jordanian commercial banks. The current research focuses on Jordan's banking sector. Jordan has a unique financial structure that has helped it to rise to prominence in the Middle East and around the world. This sector is made up of 20 commercial banks and four Islamic banks. The core data for this study was gathered using a random sample method. The research was conducted using a self-report questionnaire as the primary tool. The study hypotheses were tested using the structural equation modeling (SEM) technique. The findings confirmed that the quality of digital services had a direct impact on customer loyalty, with corporate image serving as a mediating effect. The researchers proposed that the top management of the organizations questioned work on involving the customer in the production process by taking into account his opinion on electronic service components and characteristics, which allows the consumer to decide on product quality.

**Keywords:** Digital Service Quality, Customer Loyalty, Corporate Image, Commercial Banks in Jordan

## 1 Introduction

There is consensus and a general trend among profit organizations with their diverse operations to adopt the electronic business term in order to improve their services and raise their effectiveness [1,2,3]. Companies no longer develop their reputation only on their financial situation, marketing skills, or success, but also on their attempt to be in harmony with the technological and service requirements imposed by the external environment, as well as their ability to provide products that provide customers with resolutions that are equitable with their purchasing power [4,5,6]. As a result, current concepts have evolved that assist in the creation of an organizational context able to adapt and being in harmony with the significant technical breakthroughs in numerous

aspects and market needs, the most notable of which is the corporate image concept [7].

Corporate image plays an important role in the people and organizations behavior formation, in which a person in any humanity transacts with social world and identifies with through visuals and vocab [8], and different sources like relatives, companions, and various methods of communication work to consolidate images, meanings, and vocabulary in person or group thoughts regarding persons or groups for a length of time that could be short or long, negative, or positive [9].

Customer loyalty, without a doubt, is the key to the success of businesses that seek to match with their customers' evolving needs in an era of growing competition [10,11,12,13]. Markets are saturated, contemporary technologies have increased, fundamentally altering the image, and achieving

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consumer loyalty is a challenging task [14]. According to [15], customer loyalty is a difficult and contradictory concept. Today's businesses aren't satisfied with just getting their customers to the satisfaction stage; they're working hard to get them to the loyalty stage, which ensures their survival and competitiveness [5]. As a result, businesses strive hard to enhance consumer trust and satisfaction in order to keep customers and protect them from competitors. Recently, there has been an increase in interest in the service sector; services in general require development and modernization, as it has become a huge concern for marketers and scholars, businesses are attempting to enhance the digital services they deliver to their clients in order to keep them and try to attract more customers, so that businesses can excel in providing services, which is necessary to keep up with the competition [16,17,18].

Digital services assist both the customer and the organization since they open up new channels of communication for organizations to engage with their customers [19] and supply them with services at a reduced cost and in less time, as well as enable companies to reach out to a wider geographical area in order to attract new customers [20]. Because the client is the focus of rivalry between firms, the research problem revolves around achieving customer loyalty. It was necessary for organizations to develop strong strategies for distinguishing themselves from competitors in order to increase customers' confidence in the organization's capacity to achieve their needs with a high level of security and confidentiality in order to convince them to shift from traditional services to digital services and thus reach the customer loyalty stage [21,22]. This research focuses on a significant sector in Jordan that is critical to the national economy and plays an important role in society's growth, and it contributes to decision-makers receiving practical suggestions on how to enhance the organization's financial and social performance. Furthermore, the researcher discovered a research gap by reviewing earlier studies on the study variables, which emerged from a lack of studies that addressed these variables simultaneously. Despite the fact that there are several studies on these themes, the researcher was unable to discover any studies that examined these variables in combination, particularly in the Arab-Jordanian context, within the scope of the researcher's knowledge. So this study aims to look at the influence of corporate image on the relationship between digital service quality and customer loyalty for Jordanian commercial banks.

## 2 Theoretical framework and hypotheses development

### 2.1 Digital services quality

Many scholars engaged with the notion of digital services, and while they differed in the number of

dimensions or in certain nomenclature, these dimensions reflect the amount to which customers accept electronic services, which impacts their loyalty [23,24]. As the service is obtained through electronic media, similar to the traditional method, which takes place directly between the customer and the service provider [25], digital service providers must study these dimensions and realize the extent of their impact on customer loyalty [26]. This study focused on the quality elements of digital services that may lead to the creation of loyalty and consumer satisfaction in this study group.

The quality of digital services is split into six dimensions, according to [27,28,29]. Ease of use is defined as the degree of users' perception about the amount of specific system ease and the lack of this system from effort [30]. It was described as the consumers' ability to experiment with a technological invention and easily gain from its advantages [31]. Usefulness: is the user's personal expectation that using the electronic service system will improve the way they obtain service and the system's ability to meet customer aspirations and expectations, as well as its effectiveness in solving their problems remotely in order to build customer loyalty [32]. The cost of use: the ability to reduce administrative and operational costs through electronic methods, as well as the success of electronic services in reducing costs, which positively affects customer loyalty [25]; a semi-free service that is not tied to a specific time or location, on the other hand, to save the consumer the cost of transportation and the time required to obtain the service, which directly affects customer loyalty [33]. Privacy and Security: Customers' confidence in the ability to provide privacy rules for digital services that may influence their desire to conduct transactions over the Internet and give security measures to protect data from whatever internal or external attack [31]. Website design: The website design is the image that the organization's website presents to clients on the Internet, and the purpose of the aesthetic design of the website is to make it visually appealing and pleasing to the customer [31]. Accessibility: This element is represented in providing an opportunity for customers to move through the site in an organized manner, as well as enabling customers to access the service they require at any time, place, as well as through any device in order to guarantee communication between an organization and the client from anywhere in the world [34].

### 2.2 Customer loyalty

Loyalty is considered as a modern concept, because of the proliferation of companies that provide a wide range of goods and services, customers now have the ability to satisfy their requirements from a variety of sources, from wherever and at any time they want.. Because consumer loyalty is one of the quickest ways to increase profitability and ensure company continuity [35], it was essential to execute a comprehensive study that focused

on the consumer, his buying behaviour, and the surrounding landscape in order to encourage strategies that enable companies to attract customers and ensure repeat purchases in order to reach the loyalty stage.

It is described as how customers feel about a company, with a focus on the customer rather than the company [36]. Because loyalty is marked by restriction and is divided into multiple dimensions, the researchers couldn't agree on a single definition. Customers' determination on repurchasing a product and digesting a certain service, despite the surrounding promotional and marketing environment, is defined by [37] as loyalty. Loyalty was described as a preference for one brand over another, as well as the intention to buy that brand again in the future [38]. Customer satisfaction, according to [39], is described as "consumer being satisfied when they obtain what they expect from a service or good." It was defined again by [40] as "the customer's feeling of joy after getting the service or buying the product, and so these feeling results from the comparing between the real performance of a product or service and the expectations that the customer knows"; thus, it is clear that loyalty is the repurchase and the tendency towards the product, implying that loyalty models are behavioral and directional.

Customer loyalty to digital services is critical for financial success, as it is likely to miss a customer if he is unable to access the website or if the website's performance is inadequate [13]. The difference between quality and customer loyalty is important for all managers and scholars alike, as the service provider must recognize if their primary objective is to guide consumer satisfaction with their performance or reach the best levels of service quality [41].

### 2.3 Corporate image

According to previous research, a company's image is defined as the overall perception of the organizations practices among the general public [40]. Customers' social and psychological demands can be reconciled with enterprises' aim for customer satisfaction and loyalty through the use of prospective and reconcilable pictures [42]. According to [43], a company's image is linked to physical and behavioral features such as the company's name, product and service variety, quality impression, and communication and engagement with customers. According to [44], a company's image is a critical determinant in its success or failure. As a result, corporate image has come to be regarded as a competitive advantage [45]. The accurate image of the organization impacts the customer's attitude toward the business, therefore, their brand loyalty becomes constant, and the correct image of the organization affects the customer's appraisal of service quality, satisfaction, as well as loyalty [46]. According to [47], a favorable and strong brand image leads to increased customer loyalty.

From a marketing standpoint, corporate image is realized as the entire subjective customer impressions of the organization. Corporate image, according to [48], is a collection of rational representations that are emotionally tied to a person or group of individuals to a firm, brand, or product (company or corporate image, brand image and product or group image). Corporate image is the mental picture of a specific person or object [49]. It was considered as a set of perceptions that an individual has about something [42]. Some define it as the result of a series of vivid experiences that are imprinted in the collective consciousness of the masses toward any entity that makes interaction with these masses over a long period of time, whether it is an individual or an organization. It is a representation of reality, whether accurate or wrong, and it appears to be linked to these experiences anytime a stimulus summons it.

Because public opinion is influenced by corporate image, it is of particular relevance to businesses [50]. As a source of public attitudes, behaviors, and opinions, the image serves psychological and social purposes, as well as contributing to public opinion development and direction [8]. Examining an organization's corporate image is critical, particularly in light of technology advancements and changes in the communications and media fields. In addition to studying customers in order to target communication messages that may help the organization's corporate image formation among individuals, the most important of which are media campaigns, organizations must understand the factors that affect corporate image formation, as well as the most important tools and methods used in this process [51,52]. According to this viewpoint, it is necessary for a company to differentiate itself from competitors in order to compete in the face of globalization, as well as to identify organizations that provide comparable services, such as banks and airlines, and whose goods follow a similar pattern. It has a competitive advantage and establishes a corporate image around minor distinctions such as service, reliability, response time, and safety, but the corporate image realizes as one of the significant intangible assets that helps the competitive advantage remain.

The following dimensions of the corporate image have been agreed upon by many prior studies: Component of the mind: It is the information that enables an individual to comprehend a given subject, situation, or person, and it is this information that serves as the foundation for the individual's corporate image on a variety of themes and concerns [53]. Affected component: a series of mental images that an individual forms influences their sentiments towards a subject, issue, person, or country. It's worth noting that the cognitive aspect generates the emotional aspect, and that while the information collected by the individual fades away, the emotional side persists, indicating people's emotions toward various topics [12]. The behavioral component is mirrored in the mental image that has been created for the

individual, and the mental image's significance stems from the fact that it symbolizes the attitudes and behaviors of individuals in everyday life [54].

## 2.4 Digital service quality, customer loyalty, and corporate image

According to [33], there is a strong link between the ease of use of a system and customer happiness, which influences their loyalty to the service. According to [4], a large percentage of consumers were aware of the benefits of utilizing the electronic service, which implies they agreed to conduct their transactions in an electronic manner, allowing them to take use of the service's benefits more easily and swiftly. [55] Discovered that e-services reduced operational and administrative costs, which enhanced customer satisfaction with e-services and helped the business, retain a long-term relationship with the client.

We can also see that consumer trust in the organism's capacity to provide adequate protection for this information and reduce customers' fears of penetrating their information systems has a significant impact on customers' acceptance of the electronic service and their ability to disclose their data via the Internet, based on the customer's confidence in the organization's ability to provide adequate protection for this information and reduce customers' fears of penetrating their information systems [46]. Researchers noted that site design is one of the most essential variables that determines the quality of the site and hence has a direct impact on client satisfaction levels [56]. It's fair to say that service quality and customer happiness are critical to a company's success and survival.

They also confirm that there is a link between service quality and customer satisfaction, with customer contentment being influenced by the level of service quality offered, as a result, customers reach the level of loyalty. As a result of technological changes and progress in the field of communications and media, organizations pay close attention to studying the mental image and they recognize the factors that contribute to mental image formation, and also the most essential methods and tools which can be used to contribute to this formation. They make an effort to comprehend clients in order to target communication messages that contribute to the organization's mental image construction, the most essential of which are media campaigns [57].

It has become evident that firms must differentiate themselves from others in order to compete, particularly with organizations that provide similar services, such as banks and airlines, and whose products follow a similar pattern. Organizations must have a competitive edge by developing a corporate image based on small differences such as service, reliability, speed of response, and safety in order to be distinguishable from one another [58].

However, the mental image is one of the most significant intangible resources that firms utilize to maintain their competitive advantage. To sustain client loyalty and safeguard them from competitors' activities, ensuring their profitability and long-term viability. As a result, the research hypothesis may be stated as follows:

*There is no impact of digital services quality on customer loyalty through the corporate image.*

## 3 Study model

Based on the study hypothesis, Figure 1 shows the following theoretical framework. As shown in the framework, the study looks into the impact of corporate image on the relationship between digital service quality and customer loyalty for Jordanian commercial banks. Digital service quality is the independent variable, customer loyalty is the dependent variable, and corporate image is the mediating variable.

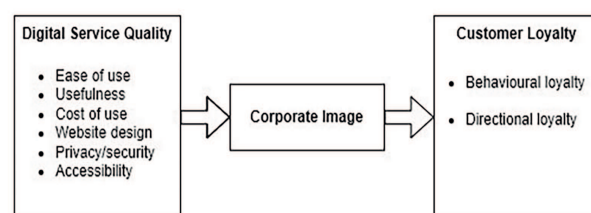


Figure 1: The conceptual framework.

## 4 Methodology

### 4.1 Population and sampling

The current study focuses on the banking sector in Jordan. Jordan has a pioneering banking structure that has enabled it to reach distinguished positions in the Middle East and the world. The structure of this sector consists of 20 commercial banks and 4 Islamic banks. The banking sector employs 21,262 employees, as well as it characterizes by high financial soundness indicators that enhance its ability to withstand the fluctuations of the business environment. The average capital adequacy ratio for Jordanian banks reached approximately 17% at the end of 2021, which is significantly higher than the ratio set by the Central Bank of Jordan of 12% and the global ratio set by the Basel Committee of 10.5%. Hence, the participants in this research were employees at various administrative levels of commercial banks in Jordan, whose number is approximately 18,000 employees.

The utilisation of samples is more efficient than the comprehensive survey when dealing with large populations[59]. Therefore, the primary data for this



research was collected through the random sampling method, where the appropriate sample size is 383 based on [60] recommendations. To ensure that the appropriate sample size was achieved, the study instrument was distributed via e-mail to 560 employees of commercial banks in Jordan. The responses to the research instrument were 449 responses; however, it included 26 responses with pattern answers that were not suitable for statistical analysis. Accordingly, the responses that were analyzed were 423, which constituted a response rate of 75.53%.

The percentages and frequencies used to analyze the profile of the sample showed the closeness of the ratios between males and females, where 53.19% of the sample were males compared to 46.81% females. The majority of respondents 63.83% had a bachelor's degree, followed by 24.35% who had a diploma or less, then 11.82% who had a postgraduate degree. Regarding job experience, the results showed that 37.82% of the respondents have experience within the category "from 10 to less than 15 years", followed by 29.55% who have experience within the category "from 5 to less than 10 years", then 25.53% who have experience within the category "15 years or more", and finally 7.10% who have experience within the category "less than 5 years".

## 4.2 Measures

A self-report questionnaire was taken as the main instrument for the research. More attention was paid to the items used in the questionnaire, as it was translated into Arabic to enable respondents for good understanding, then it was returned to English for research purposes. The research questionnaire consisted of an introduction explaining the research purposes and emphasizing the preservation of the confidentiality of the data and uses it only for research purposes. Moreover, there was a section dedicated to the demographic data of the study sample in which categorical variables were used, along with a section for the main research variables. The five-point Likert scale was used to determine the responses, with a minimum of 1 indicating "strongly disagree" and the highest of 5 indicating "strongly agree". The main variables of the research were as follows:

*Digital service quality:* It was the exogenous variable in this research, as [12] measures were adapted to suit the current context of the research. Digital service quality was a second-order construct containing 24 items distributed over six first-order constructs. Ease of use was measured by four items (EU1-EU4). Usefulness was measured using four items (US1-US4). Cost of use was measured by four items (CU1-CU4). The website design was measured through four items (WD1-WD4). Privacy and security were measured by four items (PS1-PS4). Accessibility was measured using four items (AC1-AC4).

*Corporate image:* It was the mediating variable in the current research, as its measures were developed to suit the

context of this research based on [7]. The corporate image was a first-order construct containing 6 items (CI1-CI6).

*Customer loyalty:* It was the endogenous variable in the current research, where [17] measures were adapted to suit the context of this research. Employee loyalty was a second-order construct containing 10 items divided into two first-order constructs. Behavioural loyalty was measured by five items (BL1-BL5). Directional loyalty was measured using five items (DL1-DL5).

## 5 Analysis and results

### 5.1 Measurement model

The validity of the measurement model was verified using the assessment indicators of convergent validity and discriminant validity. Convergent validity indicates the degree to which a measure is related to alternative measures that evaluate the same construct [61]. Whereas the discriminant validity explains how unique the measurement model is empirically and the degree to which it represents the important phenomena that are not observed by other measures [62]. The reliability of the measurement model was confirmed using composite reliability. Table 1 lists the results of both the convergent and discriminant validity test, along with the results of the reliability examination.

The results demonstrated in Table 1 clarify that the loading of the items on its constructs were within range (0.652-0.864), therefore they were greater than the threshold value of 0.50 for maintaining the items [63]. The values of the average variance extracted (AVE) for all constructs were greater than the lower limit of this indicator of 0.50, which confirms that the measurement model had convergent validity [64]. Moreover, the values of AVE were greater than the maximum shared variance (MSV), as well as the square root of AVE was also higher than the inter-correlation coefficients among the rest of the measurement model constructs. Hence, the measurement model was considered to have discriminant validity [65]. The results indicated that the composite reliability values (CR) were within the range (0.823-0.877), which exceeded the minimum threshold of 0.70 to judge the reliability of the measurement model [66]. Accordingly, the model for measuring the impact of digital service quality on customer loyalty through the mediating role of the corporate image had an appropriate validity and reliability.

### 5.2 Descriptive statistics

The respondents' perspectives about the digital service quality, corporate image, and employee loyalty were determined through measures of central tendency represented by the mean and standard deviation. Besides,

**Table 1:** Summary of validity and reliability

Constructs	Items	Loadings	AVE	MSV	$\sqrt{AVE}$	C.R
Ease of use	EU1	0.729	0.560	0.468	0.748	0.835
	EU2	0.803				
	EU3	0.774				
	EU4	0.681				
Usefulness	US1	0.733	0.580	0.503	0.761	0.846
	US2	0.824				
	US3	0.715				
	US4	0.769				
Cost of use	CU1	0.772	0.563	0.482	0.750	0.837
	CU2	0.738				
	CU3	0.671				
	CU4	0.812				
Website design	WD1	0.736	0.594	0.374	0.771	0.854
	WD2	0.725				
	WD3	0.751				
	WD4	0.864				
Privacy/security	PS1	0.758	0.538	0.408	0.733	0.823
	SP2	0.734				
	SP3	0.722				
	SP4	0.718				
Accessibility	AC1	0.761	0.591	0.442	0.768	0.852
	AC2	0.792				
	AC3	0.815				
	AC4	0.701				
Corporate image	CI1	0.825	0.543	0.428	0.737	0.877
	CI2	0.731				
	CI3	0.692				
	CI4	0.711				
	CI5	0.746				
	CI6	0.708				
Behavioural loyalty	BL1	0.652	0.568	0.510	0.753	0.867
	BL2	0.821				
	BL3	0.715				
	BL4	0.776				
	BL5	0.791				
Directional loyalty	DL1	0.725	0.545	0.488	0.738	0.857
	DL2	0.769				
	DL3	0.705				
	DL4	0.761				
	DL5	0.728				

the multicollinearity between the dimensions of digital service quality was tested using the correlation coefficients between the dimensions of this independent variable. Table 2 reports a summary of the descriptive statistics for this research.

**Table 2:** Means, standard deviations, and correlation

Constructs	M	SD	1	2	3	4	5	6	7	8	9
1.EU	3.64	0.741	1								
2.US	3.31	0.925	0.524	1							
3.CU	3.55	0.912	0.415	0.442	1						
4.WD	3.74	0.824	0.446	0.418	0.537	1					
5.PS	3.69	0.765	0.501	0.491	0.466	0.466	1				
6.AC	3.48	0.702	0.439	0.470	0.538	0.455	0.482	1			
7.CI	3.62	0.911	0.682	0.602	0.597	0.633	0.628	0.651	1		
8.BL	3.73	0.836	0.574	0.613	0.682	0.601	0.627	0.684	0.672	1	
9.DL	3.78	0.792	0.663	0.650	0.635	0.674	0.538	0.659	0.691	0.685	1

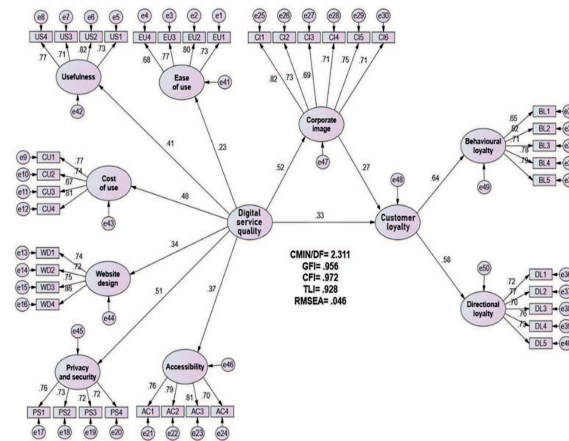
It is clear from Table 2 that the dimensions of digital service quality were between the moderate and high levels, where website design was in the first rank ( $M=3.74, SD=0.824$ ) at the high level, while usefulness was in the last rank ( $M=3.31, SD=0.925$ ) at the moderate level. Company image ( $M=3.62, SD=0.911$ ) was at a moderate level. However, the results showed that customer loyalty was at a high level, where directional loyalty took the first rank ( $M=3.78, SD=0.792$ ) and behavioural loyalty ( $M=3.72, SD=0.836$ ) the second rank and both of them are at a high level.

Further, the correlation coefficients between the variables were at the moderate level, where the correlation between the digital service quality dimensions

was among the range (0.415-0.538). The correlation between the dimensions of digital service quality and the corporate image was between 0.597 and 0.682. Moreover, the correlation between the dimensions of digital service quality and customer loyalty was within the domain (0.538-0.684). These results presented in Table 2 demonstrate that the correlation coefficients between the dimensions of digital service quality did not exceed the threshold of 0.80 [67]. Therefore, the research data is free from the multicollinearity problem.

### 5.3 Structural model

The main purpose of the current research was to investigate the mediating role of the corporate image in the relationship between digital service quality and customer loyalty of commercial banks in Jordan. The structural model shown in Figure 2 was designed to test this hypothesized relationship.



**Figure 2:** SEM result of hypotheses testing.

Figure 2 illustrated that the chi-square to the degrees of freedom (CMIN/DF) was 2.311, which is less than the upper threshold of 3 [68]. The values of the goodness of fit index (GFI), the comparative fit index (CFI), and the Tucker-Lewis index (TLI) were greater than 0.90 which is the lowest accepted value for these indices [69]. Regarding root mean square error of approximation (RMSEA), the results indicated that its value was 0.46 which is less than 0.08 the upper limit for this indicator [70]. Accordingly, the structural model used to test the research hypotheses is characterized by constructed validity and the results can be generalized to the research population.

Beyond that, standardized impact coefficients and critical ratios were extracted to test the mediation of corporate image between digital service quality and

customer loyalty. These coefficients were reported in Table 3.

**Table 3:** Results of hypotheses testing

Path	Direct effect		Indirect effect		Total effect		
	$\beta$	<i>p</i>	$\beta$	<i>p</i>	$\beta$	<i>C.R.</i>	<i>p</i>
DSQ → CL	0.428	0.003			0.428	14.76	0.003
DSQ → CI	0.516	0.02			0.516	20.06	0.02
CI → CL	0.269	0.000			0.269	11.83	0.000
DSQ → CI → CL	0.335	0.000	0.139	0.000	0.474	16.53	0.000

The results listed in Table 3 showed that the digital service quality had a direct impact on both customer loyalty ( $\beta = 0.428$ , *C.R.* = 14.76, *P* = 0.003) and corporate image ( $\beta = 0.516$ , *C.R.* = 20.06, *P* = 0.02). Moreover, the corporate image had a direct impact on customer loyalty ( $\beta = 0.269$ , *C.R.* = 11.83, *P* = 0.000). The total effect of digital service quality on customer loyalty through the mediating role of corporate image ( $\beta = 0.474$ , *C.R.* = 16.53, *P* = 0.000), where the direct effect was ( $\beta = 0.335$ , *P* = 0.000) and the indirect effect was ( $\beta = 0.139$ , *P* = 0.000). Accordingly, the corporate image partially mediates the relationship between digital service quality and customer loyalty.

## 6 Discussion

The study’s findings revealed that the surveyed companies present a wonderful image and a positive impression through the products they offer with technical and functional characteristics, giving the company and its products high confidence, as the company possesses all of the characteristics that aid it in achieving a positive image of itself and its activities, as evidenced by its credibility in dealing with customers, product quality, and suitability to the customer. The findings also show that the investigated companies focus on providing effective service, and their staff members are committed to helping the customer and respond promptly to his requirements; and that what the company clearly shows in its logo, vision, and statement in promotional strategies reflects its actual reality, and the company’s excellent image is reflected in customers’ minds through their wish to buy back the company’s products.

The study’s study proved that the investigated company is meeting the customer’s renewable requirements and takes into account his observations about product attributes and prices, likely to result in the customer’s wish to do business with the company again and, also not only, relatives and friends recommending the company for future purchases. The company’s customer services are distinguished by constant contact and include the customer in decision-making in technical and functional aspects of the services they provide. The findings of the study revealed that a company’s mental

image has an impact on customer loyalty. The customer’s adherence to interacting with the company, urging others to deal with it, and expressing the favorable picture in their minds increases as the company’s image improves. The customer’s positive image is based on service quality, which the customer perceives as serving his interests. As a result, the surveyed companies are eager to improve their electronic service quality while offering fair prices that suit the customer’s purchasing capabilities and providing high-quality products, which serves the customer’s interests and thus the commitment.

The more favorable a company’s image is, the more customers stick with it, recommending it to others, and expressing the positive image in their minds. The good image arises from the services quality, which the customer sees as serving his preferences, so the investigated companies are eager to generate a strong mind image of the customer by enhancing their digital services quality while providing good prices that suit the customer’s purchasing capabilities. These favorable practices create in the mind of customers a favorable mental image of the company and its nature of business, which is reflected in the customer’s loyalty to the company, wish to proceed conducting business with it, commitment to repeat the purchase when the need arises, and also suggesting others to purchase by talking favorably about the product whenever the opportunity comes up, resulting in a high level of loyalty.

These findings are consistent with the findings of [1], which found that consumers’ use of digital services enabled them to benefit from the service’s benefits in a more convenient and timely manner, resulting in increased satisfaction and loyalty. Researchers confirm that there is a link between digital service quality and customer satisfaction, where customer satisfaction is linked to the level of service quality provided [71], which leads to customer loyalty, and [46] confirm that corporate image plays a role in mediating the relationship between digital service quality and customer satisfaction.

## 7 Managerial implications, limitation, and future research

Based on the results of the study, the researchers recommended that the top management of the companies surveyed work on having to involve the customer in the process of production by considering his opinion regarding electronic service components and characteristics, which allows the customer to decide on quality of product, concentrating on the customer as the marketing starting point, marketing efforts focus, and the continuous quest to work to the customer’s satisfaction in order to retain him. Decision makers can focus on lowering the cost of using electronic services by lowering deducted commissions or service fees when clients use them online, simplifying the website, using



easy-to-understand codes, and delivering website services in a clear and straightforward manner. In order to acquire a bigger consumer group, the surveyed organizations should also provide electronic services in many languages, in keeping with the competitive landscape, to increase existing customer loyalty and attract new ones. Obtaining feedback from customers, as well as taking complaints and ideas, in order to enhance the service offered and boost customer satisfaction.

Companies should also develop an ideal security system to make the website more reliable for clients, as well as employ programs to support page loading speed in order to increase the website's efficiency level. The study also suggests that the surveyed companies consider the digital service quality for the sector in which they compete as competitors, and also the need to continue improving in proportion to the customer preferences and keep up with the development of their needs, and also conducting periodic customer satisfaction assessments that appear on the site through customer opinions in order to take advantage of them to improve weaknesses and enlarge opportunities, as well as conducting customer satisfaction assessments that appear on the site through customer opinions in order to take advantage of them to improve weaknesses and enlarge opportunities.

The study aimed to test the effect of digital service quality on customer loyalty through the corporate image. Another study could deal with another dependent variable such as competitive advantage or performance, and another study could deal with another mediating variable such as customer satisfaction or customer engagement. The study dealt with commercial banks as the study population. Another study can be conducted on private hospitals as a service sector, pharmaceutical industry, or industrial organizations. The study was conducted in Jordan, and it is possible to conduct the same study in other countries or conduct a comparative study. It is also possible to conduct a future study by taking a larger sample to ensure the generalization of the results.

### Conflicts of Interests

The authors declare that they have no conflicts of interests

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