

The Impact of Applying Marketing Service Ethics on Client's Behavior: Applied Study on Jordanian Banks

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Abstract

The purpose of this research is to study the impact of Service Marketing Components Ethics (7Ps) on the behavior of operating banks clients in Jordan. The research also aims to identify the most important elements of service marketing mix that affect clients behavior. A questionnaire was developed for the purpose of collecting preliminary data for the research and was distributed to a sample of 500 clients deal with Jordanian banks in branches operating in the major markets in the Greater Amman area. For the purposes of data analysis, descriptive statistics, reliability, correlation and multiple regression analysis were used. The main results of the research were:

1. *The existence of a positive and strong relationship between the applying the combined service marketing elements ethics as a whole (banking service, price, promotion, distribution, people, operations, activities and physical evidence) and customer behaviour towards banking services.*
2. *The existence of a strong and positive relationship between the applying of the new combined service marketing elements ethics the 3Ps the people, operations, activities, physical evidence and customer behaviour of banking services. The impact of these elements was greater than the impact of traditional marketing mix elements (4Ps) on customer behaviour.*
3. *The working individuals are considered the most important elements of the marketing mix of banking services that influenced the behaviour of customers while the research found that the weakest elements in influencing the behaviour of customers was the distribution. Finally, the research results, recommendations and its contribution to the field of marketing knowledge were discussed, as well as future research horizons. Keywords: The Marketing Service Ethics Model, Client's behaviour, Marketing Banking, Regression Analysis, Jordan.*

Introduction

The objective of marketing is to influence consumer behavior through the overall operations and marketing activities of the business organizations. These marketing activities are assumed by the client or the consumer that the business organization is practicing it through an ethical system, a high professional, ethical commitment and ethics of the profession, despite the intensity of competition, the desire to achieve profits, the implementation of marketing plans and personal goals? That the strategic view in the contemporary management of marketing requires a balance between achieving the financial objectives of the bank to survive and grow, and the objectives of customers in access to financial services and banking to meet their needs and even exceed their expectations; otherwise, the bank will not be able to attract new customers or maintain the existing customers, In order to study the impact of the application of the ethics of the components of the marketing mix service 7 Ps on the behavior of the customers of banks operating in Jordan, and the research is also aim to identify the most important elements of the marketing mix of service banking affecting the behavior of customers.

Research problem

The problem of research lies in the answer of the following questions:

Is the relationship between the bank and the client affected by the quality, professionalism and ethics of marketing activities represented by the components of marketing mix service by the bank? And what are the most important elements of the service marketing mix that affect the behavior of the customer towards the bank?

Importance of the research

The importance of this research lies in the fact that it addresses the vital issue of business ethics and the impact of the business organization's ethical commitment on customer behavior, which means that the moral standards and profitability goals of the organization must be balanced against competition between business organizations.

It also can appear in the applied statistical methodology to study and measure the effect of the marketing mix of services, especially in Jordanian banks, as well as the adoption of the study to the point of view of customers of banks towards the ethics of marketing banking service, as many of the previous studies adopted the descriptive methodology.

Objectives of the research

This study aims to identify the impact of applying ethical practices in the marketing of banking services to its customers from the customers' point of view; within these objective show sub-objectives such as the identification of marketing ethics and its relationship to the exercise of marketing activities.

Research model and hypotheses

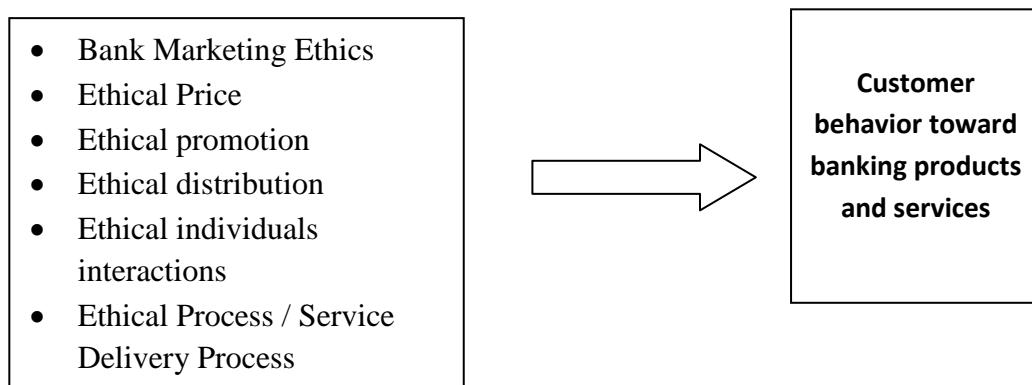
Based on the research problem, its objectives and based on the previous studies, the research model and hypotheses were developed in order to test them practically to achieve its objectives.

Figure (1) illustrates the theoretical model of the research variables and the relations between them.

The theoretical model of the research shows that there are two types of variables:

First: independent variables: which represent the elements of the service marketing mix (7Ps) developed by Booms and Bitner (1981), which is the most famous and used model in the field of marketing services. Second: The dependent variable: Customer behavior, which is the focus of research and investigation in many studies including field researches, the theoretical model of research has been developed based on previous theoretical and field studies and researches, which largely agree that the elements of the service marketing mix (all or some) are related to the applying of service ethics in banking services that affect customers behavior.

Figure 1: Research model



Based on the objectives, problems and model of the research, a set of hypotheses was developed based in the null hypothesis form for the purpose of testing to achieve the research objectives:

HO1: There is no relationship between applying the ethics of the mixed marketing elements to the banking service and the overall customer behavior of banking services.

HO2: There is no relationship between applying the ethics the mixed marketing elements and customer behavior towards the quality of banking service.

HO3: There is no relationship between the implementation of the ethics of the marketing mix elements of the banking service and the behavior of customers towards the price of the banking service.

HO4: There is no relationship between applying the marketing mix ethics elements of banking services and the behavior of customers towards bank employees' treatment method.

HO5: There is no relationship between applying the marketing mix ethics elements of banking services and customers behavior towards the credibility of banks' procedures.

HO6: There is no relationship between applying the marketing mix ethics elements of banking services and the behavior of customers towards the banking procedures.

Previous studies

In his study (Said et al. 2001), entitled: International marketing ethics from an Islamic perspective: A value maximization Approach, which was aimed to determine the future of Islamic marketing institutions through the levels of ethical commitment in marketing. The study concluded that the professional ethics of marketing work are consistent between the marketing process and the goal of salesmen. Marketing is based on ethical principles.

The study of Mubarak bin Wasel Hazmi (2004) entitled: The study examined advertising ethics and ethics in Jeddah. This study examined the advertising ethics and profession principles. The study aimed to identify views of the advertising officials regarding many marketing profession ethics such as truthfulness, honesty, exploitation of women, children and other elements. The study concluded that a large portion of the advertisers does not take into account truth and honesty in their advertisements, or the traditions of society. The study of Adel Tareeh (2005) title: the commitment to marketing ethics and its impact on the competitive position of the companies - The view of the national marketing manager - (an applied study on the industrial companies of the Arab Republic of Egypt), this study aimed at identifying the impact of non-competitive marketing ethics on the competitive position of industrial companies from the point of view of marketing managers. The study reached a number of results, such as the possibility of non-good practices in industrial marketing in the Arab Republic of Egypt. Adversely affect the company's competitiveness and the success of its marketing manager.

A study by Hamid Al-Tai (2006) entitled: A Conceptual Framework for Marketing Ethics and Social Responsibility in Service Business Organizations. This study addressed the ethical concept of marketing as an extension of the social concept. The research focused on the following issues:

- 1) Social, ethical and legal responsibility for marketing..
- 2) The behaviour and ethics of marketers.
- 3) c) Accountability, which is the accountability of stakeholders in both production and service organizations.

The researcher pointed out that the ethics of marketing are common policies committed by all workers in business organizations and applied correctly to achieve the mutual benefits of both buyers and sellers, and these policies should cover the following issues:

1. Communication relations between buyers and sellers
2. Restricted Commitment to advertisement standards.
3. Customer service as desired by buyers not as desired by the sellers.
4. Follow the ethical method in pricing
5. Upgrade and Development of products and services to meet customers' needs and desires.
6. standards of public morality

The study of Mustafa Al-Sheikh and others (2009) entitled: The extent to which Islamic banks apply the concept of Islamic banking marketing from the point of view of customers, case Study Jordan, the study aimed to identify the extent of Islamic banking marketing concepts applied from the Islamic banks customers' point of view, the extent of applying the elements of the Islamic marketing mix and its impact on the behavior of Islamic banking buyers. The study found that Marketing of Islamic banking is highly applied in Jordanian Islamic banks, with differences in the opinion of the research sample on the extent of applying the concept of Islamic marketing in Jordanian Islamic banks, due to the scientific qualification, gender and number of years in dealing with the bank.

The study of Wens Hindawi et al. (2010) entitled: Evaluation of the relationship between companies' adoption of marketing ethics and the effectiveness of their commercial advertisements. The study aimed to identify the extent to which companies adopt the marketing ethics and the effectiveness of their commercial advertisements and the impact on consumer knowledge. The research reached the following results:

- 1) Jordanian cellular operators follow honest slogans in their advertising campaigns.
- 2) Jordanian cellular operators are moving away from deception and misinformation in their promotional campaigns.

- 3) Jordanian cellular operators apply the concept of social marketing in the fields of environment, sports and public services.

The study of Ben Saleh Abdul Razzaq (2014) entitled: Marketing ethics and its impact on consumer behavior. The aim of this study is to identify the marketing ethics and its' effect on the behavior of the Algerian consumer before and after purchase, a statistical study presented as a doctoral thesis, the study reached the following results:

- 1) There is a significant impact on the consumer behaviour that varies according to the level of consumer awareness of the importance of marketing ethics.
- 2) The failure of business organizations to adopt the ethics of marketing leads to financial and moral damage to the company and the consumer.
- 3) The strength of the relationship between consumers and companies based on the impact of marketing ethics of the company on consumers.

Research Limitations:

The researchers encountered some difficulties during the research, which can be summarized by the lack of studies and researches, whether Arab or foreign, which are investigating the relationship of ethics marketing mix service and customer behavior in the field of banking services. Secondly: The literature of the study Ethics in language and terminology Ethics in language means morals which include religion, customs, tradition and virility, (Fairuzabadi, 1978, P. 882)and in the terminology of the linguists it's the state of the persons feelings that lead to easily self-established acts without the need for thought and narration, if the actions were good them it comes from good morals, and if the actions were bad then the morals are described as bad. (Al-Jarjani, p. 101).

Professional ethics Definition

From linguistic and terminology definitions, we believe that professional ethics are the good acceptable professional practices. Professional ethics are defined by (Pride, 2002, 37) as "Apply individual ethical standards in business situations", while (Sakarneh, 2009, 21) had defined it as: "Principles and standards that are referred to as the reference to the behavior required for members of the same profession". Professional ethics are considered the basis for the desirable and compassionate behavior of the workmen who undertake to abide by them. Were the professional ethics are not contrary to the morals and public morals that have settled in the awareness and collective behavior called for by the laws, religions, experiments and philosophies, which are considered their source and derived from them. We do not consider ourselves going too far when we say: "It is the practical translation and practice of the general ethics system, within a specified framework of the profession" (Nabulsi, 2017,6)

When applying these principles on business organizations, we find that many of them are suffering from value gap in varied levels (Najm, Abboud, 2005, 129-133).Therefore, ethical values, standards of professional behavior and so-called work ethic have become necessary in the business world to adjust these organizations and their employees in the best interest of all concerned stakeholders, but the majority (Al-Ghaliby & Alamery, 2010,137) have found that there is a positive correlation between the ethical commitment and the financial return of the business organizations that is evident in the long term.

Definition of marketing ethics

There are many definitions of marketing ethics, such as "they are a set of standards that govern the behavior and actions of marketers, beside what they hold of values and their ethical beliefs." While defined by Lina &Regina define these principles as: "a set of ethical standards and codes of professional conduct adopted by business organizations and committed by sales and marketing personnel, as a legal and moral responsibility.

Marketing ethics

Strong competition among banks, increased demand for innovative and non-traditional banking services, diversified needs and desires of customers, high costs of banking services, are considered important factors that may lead marketing departments or individuals to deviate from Proper behavior, ethical and professional conduct during their banking marketing activities.(Mahmoud, 2001,48-49). Where the unethical practices in advertising operations and activities, for example, include many unethical practices such as advertising deception, excessive profusion of goods and services to customers, poor, unconscious and sexual advertisements as well as those that exploit children, as well as advertising cigarettes, alcohol and other health-damaging products (Nijm, 2005, 379-381).

While unethical practices on other marketing activities that could be mentioned: high pricing, deceptive practices, planned obsolescence, poor customer service, competitive takeover rather than development of product and service, which create obstacles to competitors' entry, and unfair marketing practices such as dumping policies, and monopoly (Kotler & Armstrong, 2010,684).

Standards and ethical values of marketing

Professional organizations and associations adopt a document or code that sets out the standards of ethics and professional work behaviors to be followed during the performance of tasks and regulates the relationships between professionals on the one hand and the public on the other. This document is declared, addressed and adopted by the governing bodies of these organizations or bodies. It is formulated in the form of legal articles, and dealt with as organizational laws, while the regulations issued according to it, directed to regulate professional behavior and ethics. (Nabulsi, 2008, 79). The American Marketing Association has outlined the most important ethical standards that its members must adhere to as follows: (AMA, Statement of Ethics, 2017):

- 1) Avoid harmful processes and activities, reflect the ethical standards and abide by laws and regulations.
- 2) Promote confidence in the profession and marketing system, through fair dealing, providing good faith, avoiding deception in product design, pricing, communication and distribution.
- 3) Commitment to ethical values, such as strengthening trust and building friendly relations with customers and integrity in the implementation of marketing activities through the values of honesty, responsibility, fairness, respect, transparency and citizenship.

Thirdly: statistical analysis:

Research methodology:

The study was based on the analytical descriptive approach in the theoretical framework of the study.

Society and Study Sample

The study population is the Jordanian banks clients in the capital Amman. A non-random sample was chosen. The selection of the sample was based on a range of economic and social characteristics, such as; most of the respondents are qualified and working, therefore, the Jordanian banking customers were targeted at branches operating afternoons in the major markets (Malls).The size of the study sample was determined at (500) individual at a rate of 50 individual per branch of banks located in the major markets, where these numbers can be considered enough to make the sample a good re-presenter of the study community.

Data collection Sources

1. Secondary sources: by relying on books, references and previous studies related to the subject of the study.
2. Primary sources: Data collected from the study sample by a questionnaire designed, developed and examined for this purpose.

Distribution and management of the questionnaire

The total of (500) questionnaire was distributed to the customers of the Jordanian banks in the capital Amman, Table (1) shows the questionnaires distributed, retrieved and excluded, which were included in the final analysis, where 378 responses were retrieved and the response rate was 75.6% , which is considered a very good rate in this type of studies (Mo'alla, 2002). Were 40 questionnaires had been excluded from the final analysis due to uncompleted answers, (Mo'alla, 2002. Obaidat 2003), accordingly, the total numbers of questionnaires used in the final analysis were 338, which is considered an accepted ratio for analytical purposes. It is worth noting that the data collection process took around 5 weeks, it started in 5/2-11/3/2017.

Table No. (1): questionnaires status

Questionnaires status	Quantity	Percentage of the total
Distributed	500	100
Retrieved	378	75.6
not returned	122	24.4
Excluded	40	10.6
Entered into the analysis	338	67.6

Reliability and stability of measuring tool:

To investigate whether the measuring tool used had actually measured what the researchers actually wanted, (Mo'allaa, 2002; Sekaran, 2003). Therefore the validity and stability of the measuring instrument were verified by:

1. **Face Validity:** It means to confirm the extent to which the paragraphs or phrases used in the measuring instrument reflect the representation of the search variables with the utmost accuracy, which lead to the possibility of circulating the variables and results of the study to their society. For this reason, the questionnaire was presented to a number of professors specialized in marketing in Jordanian universities, also was presented to a suitable sample of banks' clients, where the parties agreed that the terms of the questionnaire are fully approved after minor modifications were made.
2. **Content Validity:** is the ability of a scale to measure what the researcher wants to measure (Maala, 2002) to identify the appropriateness of the measurements and expressions used in measuring each variable to represent all its properties and are guaranteed for accurate expression of the dimensions of each variable used (Churchill, 2001), the validity of the content depends mainly on the procedures used by the researchers to develop the research questionnaire and the procedural definitions of its variables. For this research, the researchers followed the under-mentioned steps to develop the questionnaire to ensure the validity of the content:
 - a. Conducting a comprehensive survey of all theoretical and field studies in the field of service marketing mix and customer behavior, on which the search variables, their dimensions and procedural definitions were determined.
 - b. Conduct a preliminary study on an appropriate sample in order to verify the validity of the measuring instrument.
 - c. When designing the research questionnaire, clear guidelines were given at the beginning of each section to guide the sample members on how to answer them.
3. **Correlation Validity.** The validity and stability of the measuring instrument are statistically validated by identifying the pattern and direction of correlations between independent variables. If the correlation between independent variables is consistent with what is supposed to be, the correlations between independent variables in terms of the correlation matrix between all the independent variables and the dependent variable is shown. Table (2) shows the correlation matrix between the search variables, It also shows that there are positive and important links between all the independent variables (the elements of the marketing mix of services) with each other on the one hand and between these variables and the dependent variable (total customer satisfaction) on the other hand, This provides a statistical evidence of the existence of the relative honesty (accumulated) in the measurement tool and the variables and their procedural definitions used in the research, where theoretically there is a relationship of integration and close link between the components of the marketing mix service with each other and between customer satisfaction.

Table No. (2): Pearson correlation coefficient matrix between the independent variables and the dependent variable

Variables	Service	Price	Distribution	Promotion	Individuals	Operations	Total client satisfaction	Physical evidence
Ethical service	1.00							
Ethical value	0.391	1.00						
Ethical distribution	0.387	0.340	1.00					
Ethical promotion	0.627	0.284	0.194	1.00				
Ethical individuals interactions	0.566	0.554	0.353	0.490	1.00			
Ethical operations	0.514	0.507	0.166	0.567	0.663	1.00		
Ethical physical evidence	0.422	0.250	0.186	0.513	0.531	0.558	1.00	
Clients behavior	0.590	0.610	0.283	0.584	0.754	0.694	0.591	1.00

** Significance at level of ($\alpha \leq 0.01$)

Reliability

Which means the ability of the measuring instrument used to achieve the objectives of the study in addition to the results reliability and stability which is obtained for the first time, and that the tool can be used again at later intervals (Obeidat, 2003)? Reliability was tested by the Cronbach-Alpha coefficient test to determine the degree of consistency and reliability in the scale used to measure the research variables. According to Sekaran (2003: Nunnally, 1978), If Cronbach-alpha coefficient is more than 60%, it means that it can be relied upon to analyze search data. The closer the value of Cronbach's alpha coefficient- to the number (1) the more the results reflects the stability of the tool, Note from Table (3) that the Cronbach-alpha coefficient for all the variables of the research is more than 60%, These values are acceptable for the purposes of research data analysis, ranging between values (0.612) (physical directory variable) and (0.812) (personnel variable). We note that the coefficient alpha for all independent variables is (0.916) which is an excellent ratio higher than alpha coefficients of the elements of the marketing mix service individually, and the reason for this from a theoretical point of view that the performance of the service marketing mix elements combined are stronger than their performance individually for the existence of a complementary relationship with each other.

Table (3) Cronbach-Alpha for all research variables

Variables	No. of paragraphs for each variable	Cronbach-Alpha coefficient value
Ethical service	6	0.755
Ethical value	4	0.702
Ethical distribution	3	0.740
Ethical promotion	5	0.658
Ethical individuals interactions	6	0.812
Ethical operations	7	0.791
Ethical physical evidence	4	0.612
Clients behavior	35	0.916
Ethical service	5	0.929

Analysis and discussion of results Study sample property

Table (4) shows the characteristics of the sample of the study where it was found that the vast majority of the customers of Jordanian banks in the Greater Amman capital are male (52%). The table shows that the vast majority of the study sample is of the youth (31-39) with a percentage of about 51%. As for the income level, we note that 35.5% of the individuals are of middle income groups (501-999) and 30.2% have high middle income in the category of (1000-1499).

The table indicates that about 69% of the respondents are BA holders, and that approximately 13% are high graduates. This is an important result as it can make it easier for banks to address this educated group for marketing their services and banking products. The table indicates that about (38.8%) of the respondents have a medium period of dealing, which means that dealing with them will be easier and can make offers to attract them.

Table (4) study sample property

study sample Characteristics	Categories	Frequency	Percentage
Gender	Male	176	52
	Female	162	48
Age /years	30 or less	64	19
	31-39	172	51
Income level / JD	40 or more	102	30
	500 or less	75	22.2
Scientific Qualification	501-999	120	35.5
	1000-1499	102	30.2
	1500 or more	41	12.1
	Secondary certificate	30	9
Bank Dealing / Years	Diploma	30	9
	Bachelor	234	69
	Higher education	44	13
	2 or less	115	34.0
	3 to 5	131	38.8
	5 or more	92	27.2
TOTAL		338	100

Descriptive statistical analysis of research variables

Table (5) shows the descriptive statistical analysis of the variables of the service marketing mix and customer behavior as well as the results of K-S test for the natural distribution of the research variables. This part is concerned with achieving the first and second objectives of this research. The statistical results in Table (5) indicate that the level of customer behavior on most components of the marketing mix and the level of their behavior on the components of the customer behavior variable are relatively low. These results indicate that the marketing activity of the banks in Jordan is still fairly modest.

Table (5) The results of MEAN, Standard Deviation and the results of the normal distribution test (K-S) for all the variables

Paragraphs	MEAN	standard deviation	Significance	distribution
Ethical service	3.260	0.749	0.067	Normal
Ethical price	3.303	0.836	0.101	Normal
Ethical distribution	3.122	0.952	0.150	Normal
Ethical promotion	3.721	0.6218	0.119	Normal
individual ethical factor	3.337	0.770	0.122	Normal
Ethical operations	3.599	0.669	0.098	Normal
Materialistic ethical prove	3.538	0.715	0.119	Normal
Clients behavior	3.260	0.826	0.109	normal

Research hypotheses test

This part is concerned with testing the hypothesis of research, in order to achieve its objectives, to test its hypotheses, multiple regression analysis was used. Before testing the hypotheses, it was verified that the search data matched the conditions or assumptions of using the multiple regression analysis to be tested before using it:

- Normal distribution test:** where the K-S test is used to test it. The rule that if the calculated alpha value for each variable (α is greater than 0.05) this means that the research variables follow the natural distribution. The results of the statistical analysis in the table(5) indicates that all research variables follow normal distribution since all the results of the K-S test are greater than (0.05). Thus, the first assumption for the use of multiple regressions has been achieved.
- Independence of Errors:** This hypothesis was tested by Durbin-Watson Test. The value of this test ranges from (1-3). The closer it is to 2, the better the multiple regression model. When this test is conducted, the value ranged between (1.850-1.954) which means that this assumption has been achieved (see Multiple regression tables).
- Multi-collinearity:** this condition assumes that there is no high correlation between the independent variables so as not to affect the strength of the model and the explanatory power of independent variables. This assumption was tested by Variance Inflation Factor (VIF) and Tolerance, since VIF value should not exceed five and Tolerance is less than 20%. In conducting this test; the value (VIF) ranged from 1.306 to 2.440 and Tolerance values ranged between 0.410 and 0.766. These results indicate that interference is not a problem in independent variables.

Table (6) tolerance & VIF test allowed for research variables

Variables	VIF	Tolerance
Ethical service	2.094	0.477
Ethical price	1.641	0.609
Ethical distribution	1.306	0.766
Ethical promotion	2.028	0.493
Individuals ethical treatment	2.440	0.410
Ethical operations	2.241	0.413
Ethical material evidence	1.696	0.590

First hypothesis HO1:

There is no relationship between the applied ethics in using the mixed marketing elements of banking services and overall clients' behavior toward banking services. The results of the multiple regression analysis in Table (7) indicate a strong and positive relationship between the ethics of the service marketing mix components use and the overall customer behavior of the banking services combined (ethical service, moral price, ethical distribution, ethical promotion, and the moral material evidence) and the overall customer behavior towards the services of the banks provided since the value of ($F = 122.574$) and the level of moral ($0.000 < 0.05$). The analysis results indicate that the elements of the mixed marketing of banking services were able to interpret ($R^2 = 0.722$) of the variance in the level of overall customer behavior and this explanatory power is considered high and expresses the strength of the model. The analysis results indicate that all components of the marketing service mix have a positive and important impact on Total customer behavior except for the ethical distribution component. The results indicate that the relative importance of the components of the marketing mix of the banking services according to the values of the Beta coefficient was as follows:

Ethical individuals treated (Beta = 0.322: Sig at 0.000), The ethical price (Beta = 0.262: Sig at 0.000), Ethical Material evidence (Beta = 0.181: Sig at 0.000), Ethical Promotion (Beta = 0.135: Sig at 0.001), Ethical Processes (Beta = 0.128: Sig at 0.005), And ethical service (Beta = 0.093: Sig at 0.028), respectively. This study agreed with Booms and Bitner (1981), whom modified the traditional marketing mix and developed the service marketing mix that is suitable for marketing the services. This study also agrees with most of the marketing-service mix studies discussed in this research. From the analysis we notice that The Ethics of New Service Marketing Mix Elements are: working employees operations, and the physical evidence that has an important and positive impact of the clients' behavior, which provides clear empirical evidence that traditional marketing mix elements (4Ps) are insufficient to market services and that the three additional elements play a vital role in influencing customer behavior, noting that these results are not consistent with the studies of (Sa"adoun, 1989: Ghannam, 1995: Ennew, 1998), which supports the use of traditional marketing mix elements of marketing services.

Table (7) Multiple regression results: The application of the ethics of marketing mix elements affected the overall customer behavior - as a dependent variable

Multiple R	R Square	Adjusted R Square	F Value	Sig. F	Durbin-Watson	Null Hypothesis Testing Results
0.850	0.722	0.712	122.574	0.000	1.954	Rejected
Independent Variables in the Multiple Regression Equation						
Independent Variables			Standardized Coefficients		T Value	Sig. T
			Beta			
Insurance Product / Service			0.093		2.207	0.028
Price			0.262		7.048	0.000
Place / Distribution			-0.037		-1.131	0.259
Promotion			0.135		3.262	0.001
People / Employees			0.322		7.113	0.000
Process / Service Delivery Process			0.128		2.842	0.005
Physical Evidence			0.181		4.796	0.000

The second hypothesis HO2:

There is no relationship between the applied ethics in using the mixed service marketing elements and overall customer behavior towards the ethics of providing the banking service. The results of the multiple regression analysis shown in table (8) indicate a positive and significant relationship between elements of the banking service marketing mix and customers' behavior toward the ethics of the banking service provided. These results mean rejecting the null hypothesis (HO) and accepting the alternative hypothesis (HA). Where the value of $F = 62.633$ and the level of ($0.000 < 0.05$) and was able to explain the amount of ($R^2 = 0.571$) of the variance in the behavior of customers on the ethics of banking services provided, The results of the analysis indicate that only five elements of the marketing mix of banking services have a positive and significant impact on customer behavior on service ethics (service, price, promotion, individuals, and processes). As for the relative importance or the most influential elements on customer behavior, the beta values were as follows:

- Ethical individuals treatment (Beta = 0.321: Sig at 0.000),

- Ethical Promotion (Beta = 0.246: Sig at 0.000),
- Ethical price (Beta = 0.132: Sig at 0.005),
- Ethical Processes (Beta = 0.122: Sig at 0.030).

The results of the regression analysis indicate that the strongest factors influencing the behavior of customers on the ethics of banking services are the ethics of working individuals (the human element), which highlights the strategic importance of employees in influencing the ethics of banking services provided and thus the behavior of customers. This result strongly supports the literature of marketing services and Focuses on the importance of the human element in providing services to clients and thus their behavior.

This is further evidence of the importance of the additional marketing mix elements, individuals and processes, especially if we know that the processes and activities through which the delivery of banking services have a positive and important impact on the behavior of customers on the ethics of banking services provided, and these results are consistent with the studies of each: (Yelkur 2000: From: Rafiq and Ahmed 1995: Judd, 1987, Shoura, 2004).

Table (8): Multiple regression results: The impact of applied ethics of marketing mix elements on Customers' behavior towards the ethics of services - as a dependent variable

Multiple R	R Square	Adjusted R Square	F Value	Sig. F	Durbin-Watson	Null Hypothesis Testing Results
0.755	0.571	0.561	62.633	0.000	1.850	Rejected
Independent Variables in the Multiple Regression Equation						
Independent Variables	Standardized Coefficients			T Value	Sig. T	
	Beta					
Insurance Product / Service	0.150			2.880	0.004	
Price	0.132			2.484	0.005	
Place / Distribution	0.046			1.110	0.268	
Promotion	0.246			4.785	0.000	
People / Employees	0.321			5.705	0.000	
Process / Service Delivery Process	0.122			2.177	0.030	
Physical Evidence	-0.062			-1.379	0.169	

The third hypothesis HO3:

There is no relationship between the applied ethics of the marketing mix elements of the banking service and customer behavior towards the ethical price of banking services. The results of the multiple regression analysis in Table (9) indicate a positive and significant relationship between the elements of the service marketing mix and the behavior of the customers towards the ethical price of banking services. The value of ($F = 37.024$) At a level of significance ($0.05 > 0.00$). These results mean rejecting the null hypothesis (HO) and accepting the alternative hypothesis (HA). The results indicate that the components of the service marketing mix were able to interpret 0.440 ($R^2 = 0.440$) of the variation in customer behavior from the banks' moral value (price). As for the most influential elements on customer behavior regarding the ethical pricing; it was the prices and the bank employees, and were arranged by a beta value as follows: the price (Beta= 0.437: Sig at 0.000) and bank employees (Beta = 0.285: Sig at 0.000). The results of the multiple regression analysis indicate that the moral price is a key factor in the behavior of customers on the prices of banking services. This result is consistent with the literature of the price discussed in this research as the essence of customers behavior is more directed toward the extent to which customers receive value or interest for what they pay. This is supported by the fact that the factor of the working individuals came in second place in terms of influencing the behavior of customers on the ethical price of banks. This is a natural result and is in line with the marketing of banking services in particular. Because the clients behavior on the ethical prices of the banks is determined when the client compare his bank services prices with another competing bank. Therefore, the method that bank employees deals with clients, plays a decisive role in determining the benefit or value obtained against the price which is paid. This result is in line with the study of (Al-Damour and Hammad, 2001).

Table (9): Multiple regression results: The effect of the applied ethics of marketing mix elements on the Customers' behavior towards the price of services - as a dependent variable

Multiple R	R Square	Adjusted R Square	F Value	Sig. F	Durbin-Watson	Null Hypothesis Testing Results
0.663	0.440	0.428	37.024	0.000	1.864	Rejected
Independent Variables in the Multiple Regression Equation						
Independent Variables		Standardized Coefficients		T Value		Sig. T
		Beta				
Insurance Product / Service		0.041		0.685		0.494
Price		0.437		8.282		0.000
Place / Distribution		-0.017		-0.371		0.711
Promotion		0.017		0.295		0.768
People / Employees		0.285		4.430		0.000
Process / Service Delivery Process		-0.027		-0.418		0.676
Physical Evidence		0.039		0.723		0.470

The fourth hypothesis HO4:

There is no relationship between applied ethics of marketing mixed elements use of banking service and the behavior of the customers towards the ethics of the treatment of bank employees. The results of the multiple regression analysis in Table (10) indicate that there is a relationship between the applying the ethics elements of marketing mix of banking services and the behavior of the customers towards the ethics of bank employees treatment. The value of ($F=36.321$ and the statistical significance level ($0.000 > 0.05$) (HO) and accept the alternative hypothesis (HA). Analysis results indicate that marketing mix ethics elements of banking services were able to interpret 0.435 ($R^2 = 0.435$) of the variation level in customers behavior about bank employees treatment ethics and that only four elements of the service marketing mix have a positive and important impact on customer behavior on bank employees treatment ethics is the ethical price, individuals ethical treatment, ethical processes and moral material evidence.

As for the elements of the marketing mix that most influenced the behavior of customers about the ethics of treating bank employees to them, they were based on beta values as follows:

- individuals Ethical treatment (Beta = 0.353: Sig at 0.000),
- The Ethical physical evidence (Beta = 0.182: Sig at 0.001),
- The Ethical Price (Beta = 0.151: Sig at 0.005)
- and ethical processes (Beta = 0.128: Sig at 0.048).

These results are consistent with the literature of marketing mix service, which supports the addition of the three new elements since they play a central role in influencing the behavior of customers. Results indicate that the most important factor influencing the behavior of customers is the employees. This is a logical result, because customer behavior towards the ethics of employee treatment depends primarily on the provision of efficient, skilled, trained and experienced personnel who are able to deal well with clients and with high ethics. We note that the moral material evidence in terms of influencing the behavior of customers about the ethics of treating employees to them came in the second place. This corresponds to the literature of the marketing mix which states that the ethical and physical environment in which services are provided to customers must be comfortable, attractive and stems from the ethics and culture of the society. Therefore employees need to have the proper appearance in order to reduce the degree of non-specificity of banking services and the technical complexities present therein. The results also indicate that there is an important and positive impact of the moral price on the behavior of customers on employees treatment ethics, where the item came in third place, this result is consistent with the literature of mix service marketing that customers expect the treatment of bank staff according to the price they pay (Price = expected value). The results indicate that there is an impact of ethical processes on the behavior of customers toward the ethics of dealing with employees, which came in fourth place and this is logical, because the existence of clear and specific procedures and activities in the performance of services to customers with an efficient human element, plays an important role in the behavior of customers on employees treatment ethics and the overall quality of service. These findings are consistent with earlier studies (eg, McCoole 2004; Rafiq and Ahmed 1995; Magrath, 1986; Booms and Bitner, 1981).

Table (10): Multiple regression results: Effect of applying the ethics of the marketing mix elements to the behavior of customers towards the ethics of employee treatment - as a dependent variable

Multiple R	R Square	Adjusted R Square	F Value	Sig. F	Durbin-Watson	Null Hypothesis Testing Results
0.660	0.435	0.423	36.321	0.000	1.864	Rejected
Independent Variables in the Multiple Regression Equation						
Independent Variables			Standardized Coefficients		T Value	Sig. T
			Beta			
Insurance Product / Service			-0.002		-0.038	0.970
Price			0.151		2.855	0.005
Place / Distribution			-0.071		-1.500	0.134
Promotion			0.028		0.477	0.634
People / Employees			0.353		5.457	0.000
Process / Service Delivery Process			0.128		1.987	0.048
Physical Evidence			0.182		3.379	0.001

The fifth hypothesis H05:

Applied ethics of the marketing mix elements of the banking service and customer behavior towards the credibility of the bank's transactions. The results of the multiple regression analysis in Table (11) indicate a positive and significant relationship between the applied ethics of the marketing mix elements of the banking service and customer behavior towards the credibility of the bank's transactions. The value of ($F = 34.687$) and the statistical significance level ($0.000 < 0.005$) This means rejecting the null hypothesis (H0) and accepting the alternative hypothesis (HA). The results of the analysis indicate that the elements of the marketing mix of banking services were able to interpret 0.424 ($R^2 = 0.424$) of the variance in customer behavior about the credibility of the bank and that only two elements of the marketing mix of banking services have an impact on the credibility of the bank to its clients namely moral promotion and moral physical evidence. As for the influence of these factors, the values of the beta coefficient were as follows: Ethical Material Guide (Beta = 0.345: Sig at 0.000) and Ethical Promotion (Beta = 0.198: Sig at 0.000). The results of the multiple regression analysis point to the important role played by the ethical material component in customer behavior on the bank's credibility as this result is consistent with service marketing literature (Cowell, 1984; Lovelock, 2001; Deborah, 2005) Which can reduce the degree of insensitivity to the service, at the same time, give credibility to the promises made by the bank to its customers. The attractive facilities, good appearance of the personnel, the use of convenient and modern facilities; reduce the degree of non-specificity of the banking service and give greater credibility to the bank. The concrete elements that the client may use to judge the credibility of the bank and his impression of it, The results indicate that ethical promotion has an impact on the behavior of customers regarding the credibility of the bank and this is consistent with the study (Omri, 2003).

Table (11): Multiple regression results: Effect of applying the marketing mix ethics elements to the behavior of customers towards the credibility of the bank - as a dependent variable.

Multiple R	R Square	Adjusted R Square	F Value	Sig. F	Durbin-Watson	Null Hypothesis Testing Results
0.651	0.424	0.412	34.687	0.000	1.889	Rejected
Independent Variables in the Multiple Regression Equation						
Independent Variables			Standardized Coefficients		T Value	Sig. T
			Beta			
Insurance Product / Service			0.094		1.559	0.120
Price			0.088		1.644	0.101
Place / Distribution			-0.045		-0.952	0.342
Promotion			0.198		3.325	0.001
People / Employees			0.055		0.835	0.404
Process / Service Delivery Process			0.073		1.120	0.264
Physical Evidence			0.345		6.336	0.000

The sixth hypothesis (H06):

There is no relationship between the applied ethics of the bank mix marketing elements and the behavior of customers towards the customer's banking procedures. The results of the multiple regression analysis in Table (12) indicate a positive and significant relationship between bank mix marketing elements and the behavior of the customers on the banking procedures, where it was ($F = 47.976$) and at a moral level ($0.000 < 0.05$), which means rejection of the null hypothesis (HO) and accepting the alternative Hypothesis (HA). The results indicate that the explanatory power of the model was 0.504 ($R^2 = 0.504$). Thus, the elements of the marketing mix of banking services were able to explain (0.504) the level of variation in the behavior of customers on banking procedures. The results indicate that only four elements of the marketing mix of banking services have a positive and important impact on the behavior of customers on banking procedures and these elements are the ethical price, ethical treatment of individuals, ethical processes, and ethical materialistic evidence. As for the most influential elements of customer behavior on banking procedures, beta values were as follows: Ethics of working individuals ($\text{Beta} = 0.245$: Sig at 0.000), ethical price ($\text{Beta} = 0.195$: Sig at 0.000), Ethical Processes ($\text{Beta} = 0.191$: Sig at 0.002) And the ethical material evidence ($\text{Beta} = 0.182$: Sig at 0.000). These results indicate the high explanatory power of these four elements. These field results correspond to marketing literature services that focus on 3Ps due to their impact on customer behavior in general. The results indicate that the ethics of working individuals are the most important factors affecting the behavior of customers on banking procedures because of the strategic role played by the human element is effective in influencing the behavior of customers. After this factor comes the moral price because customers expect that their claims will be processed and given a value or benefit that corresponds to what they pay the bank of the price. The marketing operations and activities come in third place and this is an indication of the importance of the existence of clear and flexible systems and procedures through which customers can be satisfied through banking procedures at maximum speed.

Table (12): Multiple regression results: Effect of applying the ethics of marketing mix elements on customer behavior regarding banking procedures - as a variable

Multiple R	R Square	Adjusted R Square	F Value	Sig. F	Durbin-Watson	Null Hypothesis Testing Results
0.710	0.504	0.494	47.976	0.000	1.863	Rejected
Independent Variables in the Multiple Regression Equation						
Independent Variables	Standardized Coefficients			T Value	Sig. T	
	Beta					
Insurance Product / Service	0.075			1.332	0.184	
Price	0.195			3.932	0.000	
Place / Distribution	-0.051			-1.160	0.247	
Promotion	0.044			0.805	0.421	
People / Employees	0.245			4.048	0.000	
Process / Service Delivery Process	0.191			3.172	0.002	
Physical Evidence	0.182			3.599	0.000	

Recommendations:

Based on the analysis results, there is a set of recommendations that can be taken by the banks operating in Jordan in order to increase the positive behavior of customers and improve their performance. Following are the main recommendations:

1. Banks managements should review their applied marketing-banking mix ethics used in the marketing of their banking services, since the behavior of customers towards the ethics of dealing with individuals was one of the most important elements that influenced the behavior of the study sample of the marketing mix elements.
2. The necessity of working marketing research function and conducting the necessary studies and researches in order to identify the needs and desires of customers in the market and satisfy them, especially when developing new banking products.
3. Banks managements need to pay more attention to moral price element, policies and components, and work to give value to customers who pay for the services provided.
4. Banks should review their ethical distribution strategies, study them and develop a new set of ethical distribution strategies that can attract customers and achieve the strategic objectives of banks in terms of covering the Jordanian market.

5. Banks need to develop strategies and means of effective promotion commensurate with their market sectors and create positive impressions in the minds of customers in the market, since the element of moral promotion plays a vital role in achieving the objectives of strategic banks.
6. Banks administrations should be concerned with their employees (the human factor), which is one of the most important resources to attract customers and achieve their strategic objectives. This research found that the most important element affecting the behavior of customers is the human element who are able to deal with clients transparently and equally.

Research contribution to marketing knowledge:

The researchers believe that this research contributed to the field of marketing knowledge in several aspects, including:

1. This research was able to fill some of the gaps in the field of ethical marketing of services identified in the research problem, which recommended such studies.
2. A unique contribution to this research is the possibility of generalizing the ethics of service marketing mix elements (7Ps) in the field of banks operating in Jordan due to their impact on customer behavior. This is a unique contribution to services marketing (7Ps), because it's considered one of the most important models that could be implemented in the Jordanian banks.
3. It is considered another contribution to the literature of marketing services, it is the first field research to study the relationship between the components of marketing mix service ethics combined and the total behavior of the customers and its components individually in Jordanian banks.
4. This research has contributed to providing comprehensive marketing information on the ethics of the mix marketing components of banking services, from the point of view of customers in the market, which benefit the marketing decision maker in these banks to develop and modify the marketing strategies of these banks, in light of information originating from the customers of these banks.

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