

# **The Impact of Mindfulness Dimensions on the Behavior of Young people to Purchase the Banking Services Provided by commercial Banks in Jordan**

**Dr. Mohammad Mansour Abu-Jalil**, Assistant Professor, Marketing Department Administrative and Financial Sciences Faculty Philadelphia University, B.O.BOX: 1 AMMAN-Jordan.19392 Email: [islyzd@yahoo.com](mailto:islyzd@yahoo.com)

**Dr. Khaled Atallah Al-Tarawneh** Assistant Professor, Marketing Department Administrative and Financial Sciences Faculty Petra University B.O.Box : 961343, Amman 11196-Jordan E-mail: [kaltarawneh@uop.edu.jo](mailto:kaltarawneh@uop.edu.jo)

## **Abstract**

The aim of the study was to identify the impact of mindfulness dimensions on the behavior of young in purchasing the banking services provided by commercial Banks in Jordan. The population of study consisted of students in Jordanian universities. A simple random sample of (445) showed a statistically significant impact of the dimensions of mindfulness combined of Alertness Distinction, Opening to Living, Orientation in the Present and Awareness of Multiple Perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan. The study recommended that commercial Banks in Jordan focus on the dimensions of mindfulness to achieve the targeted results by guiding the behavior of young towards the banking services they provide, with a focus on the main requirements to achieve this.

**Key words:** Mindfulness Dimensions, Behavior Purchase, Young people, Banking Services, commercial Banks in Jordan

## **Introduction**

The great scientific progress in the field of brain research and studies has resulted in increased interest by researchers and scientists in mindfulness. It includes many competencies or abilities that can be learned. Many researchers and scientists have taken on the task of formulating the multiple concepts of mindfulness and its dimensions. At the same time, they recognized the role played by heredity in developing the state of attention, discrimination and awareness of the individual.

The mindfulness expands the vision and increases the opportunities and is flexible and able to deal with everything new in the environment, and alert to the potential to show the information imposed by the narrow vision, as it imposes routine and inertia, and closes the door of new vision and different actions that it is driven by rigid thought that is characterized by persistence and automatic behavior. Mindfulness destroys this kind of behavior, which takes place in a vicious cycle, in order to counteract the vital transformations that occur in the world and to practice mental habits that tend to be monotony and repetition (Masten & Reed, 2002: 91).

Attention and awareness of information requires cognitive and conscientious factors: mindfulness or lack of alertness. Mindfulness is the state on which an individual is developed for a state of mind that is flexible in the creation of the individual and his invention of new categories of classification. Mindfulness helps to widen vision of the individual, which means increased opportunities for openness to everything new and creative, and the individual in this case is more than attention, awareness and behavior (Langer, 1989, p: 70).

There are several attempts to explain the consumer's purchasing behavior, which fall into two contradictory ideological directions. The first is the model of the effect and the response, which states that exposing the consumer to the advertisement leads to a response that the advertiser wants consumers to buy. It is assumed that the consumer is a rational person with very high mental and intellectual abilities, and he is able to distinguish between the different influences and chooses what works. This trend focuses on the concept of cognitive satisfaction (Sayd, 2012: 45).

The study and analysis of consumer behavior is one of the most important marketing activities in the organization, and one of the scientific developments that influenced the marketing system prevailing in the last quarter of the twentieth century. The nature of competition and the wide variety and variety of alternatives available to the consumer, accompanied by changes in consumer needs and desires, Quality products and a price that is compatible with the consumer's capabilities and financial capabilities, in accordance with the concepts of modern marketing that stems from the consumer as the focus of the production process and marketing, and the cornerstone of successful marketing activity (Abu Jalil et al, 2018: 32).

The consumer is the basis for successful marketing activities based on the needs, desires and characteristics of consumers. These activities are the defining parameters of effective marketing strategy in the modern era. Therefore, the study of consumer behavior is an important basis for contemporary marketing activity and one of the global developments that influenced the prevailing marketing system. Purchasing is the behavior shown by the consumer when searching for a commodity and when buying products that are expected to satisfy his needs and desires and according to his purchasing potential. In other words, how individuals make decisions to spend their money, time and effort on the consumption items they need (Obaidat, 2017, p. 10).

### **Problem of the Study**

The complexity of consumer purchasing behavior and cross-cultural variability complicates the identification of an advertising approach that can be effective. However, good product branding is becoming more important in the advertising strategy of most businesses around the world. In Jordan, in particular Jordanian banks service and the adoption of marketers in this global trend in their advertising strategies, although they certainly affect the behavior of consumers in the selection of products whose selection depends on their attention and selection of appropriate stimuli from the external environment, and they often encounter new stimuli which are among the characteristics of individuals who are intellectually alert and fully aware of the environment in which they work. They know what is going on around them for a moment and without a mental breakdown. The study of Abdullah (2013) recommended the need for detection of mindfulness and work on its promotion and development. Moreover, it recommended guiding those who are in concern to the need for their development programs.

The researchers noted that there are some aspects that indicate the lack of yang people like students in Jordanian universities to be able to pay attention, focus and be aware of their purchasing behavior of the banking services provided by commercial Banks in Jordan, as well as the weakness of their ability to integrate more than the behavior of the purchase it relates to the awareness of mindfulness.

### **Questions of the study**

The study aimed to answer the following main question: What is the impact of mindfulness dimensions on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan? The following sub-questions were asked:

- What is the impact of alert distinction on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan?
- What is the impact of opening to living on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan?
- What is the impact of orientation towards the present time on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan
- What is the impact of awareness of multiple perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan

### **Significance of the study**

The importance of the study is revealed through its quest to explore the nature of mindfulness, which promotes awareness, attention and self-observation, which promotes the reduction of the literal commitment to ideas and beliefs and their relationship with the behavior of young people. It sheds light

on the most important dimensions of mindfulness and examines the impact on young people's behavior. Theoretical literature and tools that can be used for other studies dealing with other variables such as consumer loyalty, Decision makers and marketing and sales managers in commercial Banks in Jordan can benefit from the results and recommendations of this study.

**Purpose of the study**

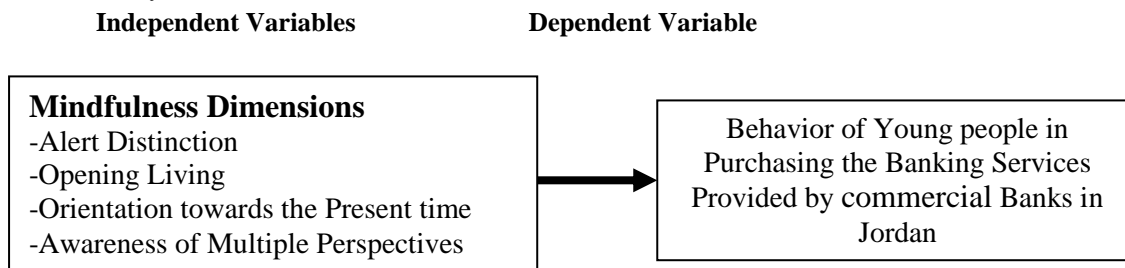
The aim of this study is to identify the effect of the mindfulness dimensions of Alertness Distinction, Opening to Living, Orientation in the Present and Awareness of Multiple Perspectives on the behavior of young people to purchase the services provided by commercial Banks in Jordan.

**Study hypotheses**

This study is based on the following main hypothesis: There is no statistically significant impact of mindfulness dimensions on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan. The following sub- hypotheses were formulated:

1. There is no statistically significant impact of alert distinction on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.
2. There is no statistically significant impact of opening to living on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.
3. There is no statistically significant impact of orientation towards the present time on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.
4. There is no statistically significant impact of awareness of multiple perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

Form 1, Study Model



**Procedural Definitions**

**Mindfulness:** is the state of mind in which the individual is in the state of attention, and has the awareness and ability to look at the things surrounding the methods and methods that are studied and new. It is also the state to consider what is happening in the present time, and the attention that is reinforced by a degree of awareness of the current experience or reality in an uncontested manner. Which results in automatic reactions that would make the individual able to choose the appropriate substitutes (Langer, 1989)?

**Young people’ Purchasing behavior:** The situation in which young people take their behavior to purchasing banking services provided by commercial Banks in Jordan so that they are motivated by the belief that they will achieve maximum satisfaction from their point of view, according to their sensory perceptions, past experience and current trends (Ghadeer & Saied, 2016).

**Literature Review**

**Mindfulness Concept**

Concept of mindfulness" Perkins and Richhart (2000: 1) defined mindfulness as being deliberately present and intentional, encompassing two aspects, one of consciousness and the other of attention. Consciousness increases a general survey and constant monitoring of experience, while attention increases the sense of experience and concentration on her.

Mindfulness is also defined as a form of reflection and meditation that increases the ability of man to control his uncontrolled thoughts and behavior. Mindfulness is one of the best ways to control

situations of turmoil and tension, because they keep man away from his sense of loss of control, moreover, it increases his focus (Masten & Reed, 2002).

It is also known as the degree to which an individual is aware of the experiences that exist at the moment they occur without judgment. Mindfulness is seen as the state that can be developed through practices and activities such as reflection and meditation (Davis & Hayes, 2011, p. 199).

Mindfulness is described as the method of thinking that emphasizes the importance of attention to the environment in which the individual works and his inner feelings without the issuance of positive or negative judgments. Also, when the individual refrains from judging an experience as positive or negative by presenting it more realistically and achieving adaptation response (Kettler, 2013, p: 4).

Langer (1989) noted that alert behavior consists of five ways of interacting with the world:

**Formation of new categories and updating of old categories:** The development of new categories and the renaming of old categories are important indicators of vigilant behavior. Reconsideration of categories in which individuals are described and tools gives more choices in doing better.

**Modifying automatic behavior:** The consideration of automated methods in a new manner of behavior can be modified and improved for more desired results.

Accepting new ideas: The views of individuals are based on initial impressions and hold on to these views even when evidence shows an opponent, where individuals use all available tools to improve their understanding.

**Confirming the process rather than the result:** Here, the majority of the community and the organization are forced to think about their lives in the language of achievement (how do I do this) rather than (can I do it) and pay attention to identifying the necessary steps in this way in accordance with their role in making changes and adjustments that lead to better results.

**Acceptance of Doubt:** Many individuals depend on their predictability and they like to plan things that will happen in the same way that they are constantly happening. However, those who are aware of the mind are aware that the world is a confusing and volatile place.

Langer (1989) identified four interrelated dimensions of mindfulness and the dimensions that he defined (Alert Distinction, Opening to Living, and Orientation towards the present time and Awareness of Multiple Perspectives) consider multiple.

Hasker (2010) finds that there are two dimensions of mindfulness: the self-regulation of attention at the present moment and the second dimension is openness, readiness and awareness of experiences at the present moment.

Brown (2011) identified the dimensions of mindfulness with two dimensions, the first of which is the state of consciousness as it is at the present moment with the sense of purpose i.e. the directed focus, or the second dimension is the cognitive processes of mindfulness, and the interpretation of this cognitive dimension as a neutral observation without issuing Evaluation provisions on stimuli or stimulants as they are now.

The following are excerpts from the previous literature of mindfulness: (Langer, 1989: 11)

**Alert Distinction:** The search for the new thing, the connection, the presentation of the new, the attention, the flexibility and the degree of individual development of the new ideas, and his way of looking at things in a different way from others and in solving the problems facing the individual when dealing with services and integration with them.

**Openness to the new Open to Living:** means the extent of the individual exploration of the new stimuli and preoccupation with them and the link to the signals and directions of the individual towards the environment in which he lives and the tendency to open and explore all the new stimuli of the environment. In addition to the ability to innovate solutions to the problems facing the individual and the use of views others in providing solutions to the problems that appear in products and their interconnection.

**Orientation towards the present time:** The degree of concern of the individual or his involvement in the products and the process of association and preoccupation with part of his thinking and the tendency to use a number of them at the same time, in addition to the ability to use his past experience to face problems in the future and the ability to predict products and determine the value of each service and judge whether it is good or not good.

**Awareness of multiple perspectives:** The extent to which products can be dealt with in more than one perspective, the value of each perspective, the long time, the flexible positive interaction and cooperation shown by the individual, and the ability to create options and alternatives in more than one way to solve problems that face the individual in a conscious manner and pay attention to the consequences of dealing with these products.

The researcher knows that mindfulness is the ability of individuals to find new directions and receive new information about the purchase of banking services provided by commercial banks, and the ability to open up to different views, and emphasis on the outcome of the outcome; it is the ability to look at things in new ways and methods caused by the tendency. The presentation of the surrounding world in a precise and objective manner, leading to spontaneous reactions.

### **Consumer Behavior**

Consumer behavior is defined as the actions and activities of individuals during the selection and purchase processes of products that meet and satisfy their consumers' needs and desires (Obaidat, 2017, p. 32). It is also defined as the actions of the consumer towards the goods and services offered to him to meet his needs and desires and satisfy them when exposed to an external or internal stimulus (Schifman & Kanuk, 2014, p. 8).

From a marketing view, and the fact that the consumer is the core of marketing activity, all marketing efforts focused on the study of behavior. And so the trends and influences which aimed to identify and know the sure stimuli affecting the procurement process. The consumer behavior of the consumer is: "the actions of individuals that include the purchase, use of goods and services and also include decisions that precede and determine these behaviors." Consumer behavior is found to be of two types: (Minawi, 2018, p. 41)

**Rational Behavior:** It is positive whether the consumer made the purchase or abstained, and this acquisition and purchase of products that satisfy the desires and match the benefits with its characteristics, and avoid other inappropriate products. This is done on the basis of accurate and complete information selected by the consumer accurately among the stimuli in front of him. This behavior is often found in the industrial consumer who makes objective decisions according to his or her real needs and the availability of sufficient information about different products.

**Random behavior (non - rational):** The result of the purchase or acquisition of products without the availability of sufficient information: It is the result of negative repercussions and impressions of the consumer, this type is much in the consumer who rush to meet his needs as soon as, or as a result of seduction or affected by a declaration of a product Specific or intended to experiment with a specific product. The reason for this behavior is often due to lack of preparing a careful study and a complete examination of the position or the given information.

In the opinion of the researcher the behavior of consumer's purchasing behavior is the activity of individuals during the selection and purchase of services provided by commercial banks in order to satisfy his needs. It is also the behaviors that are performed as a result of exposure to a certain alert based on the services offered to satisfy the needs. Therefore, the behavior is defined as the positive and effective marketing framework that the consumer takes to obtain what is expected to limit the problem of his need for goods or services. Consumer Behavior

The importance of studying the consumers' purchasing behavior arose in light of the free economy and its importance grew in light of the successive economic transformations, economic blocs, trade organizations, the sweeping globalization trend, all of these aspects increased the importance of this study due to the changing surrounding environment and influenced the consumer behavior of purchasing this change. Here, the uncertainty of achieving the strategic objectives of organizations is evident. The secret of success or failure depends on the effectiveness of the study of consumer behavior (Saheeh and Sayyid, 2013, p. 19).

The study of consumer's behavior has acquired a great deal of attention in recent times in parallel with the consumer and market standards quality, price, distribution and advertising or in the most precise form of excellence with strong response efficiency. The importance of studying the behavior of the consumer as it affects all segments of the marketing, ranging from the impact of the individual

consumer to the family, as a unit of consumption to industrial and commercial institutions, and even to governments and States (Hoyer & McInnis, 2015, p: 67).

Studying the behavior of the individual purchasing consumer is beneficial in providing him with all the information and data that help him in the optimal selection of goods and services offered according to his purchasing potential and tendencies, as well as it helps the individual to determine his needs according to the priorities determined by his financial resources on the one hand. It is beneficial for the surrounding environment - the family and the customs and traditions of his community - On the other hand, we are consumers in: (Sumaidaie and Yusuf, 2018: 119).

- ✓ Insight during the process of consumption of goods and services and help us determine the product to be bought and why? And how is that done? How to make decision-making flexible.
- ✓ Aware of the effects on our behavior and trying to convince us of the products offered.

The study of consumer behavior means understanding the relationship between internal and external influences on the behavior of purchasing individuals, as well as understanding human behavior as a science. The need for such studies is not limited to consumers or demand only, but extends to the keen interest of scientists to understand and study any manifestation of human behavior in general and consumer in particular (Obaidat, 2017: 57).

The researcher believes that the importance of studying the behavior of the consumer is reflected in enabling decision-makers to conduct the necessary analysis of the strengths and weaknesses in the alternatives available from each product, and choose the alternative or mark that is needed, and also help these studies to identify the best places and shopping dates for the family financially and psychologically.

Kotler & Keler, (2006: 191-193) indicates that the consumer goes through a series of stages before making a purchase decision. These stages are:

- **Sense or feeling of need:** The consumer knows that he has an unsatisfied need when he feels the difference between his actual situation and his desired condition, and this arises through an internal or external stimulus that stimulate him to satisfy this need. Moreover, needs and trends are considered to be a function of consumer factors such as personal attributes motivation and experience.
- **Search for information:** After the consumers are aware of the existence of a specific need they collect information about the products they need, and the amount of information collected depends on the strength of motivation and the accessibility of information and this information is of two types: internal stored in the memory of the consumer as a result of his experience. And the external information obtained by the consumer from the external environment and sources of access to family, friends and colleagues at work or newspapers and television, and it depends on the decisions used by the consumer on the internal and external information and from various sources to the optimal alternative.

**Evaluation of alternatives:** In order for the consumer to make the final purchasing decision, he uses several criteria in evaluating the alternatives available to him to choose the product. Such criteria and bases that the consumer depends on are the reputation of the brand, the price of the item, the quality of the item, the influence of friends, colleagues and parents. After the information about alternatives comes from comparison, evaluation and ranking, which leads the consumer to compare their advantages and disadvantages.

**The purchasing decision:** At this stage the consumer makes his decision to buy or not to buy. In case the decision is not to buy, the reason is that the perceived risk associated with buying a product is very high, and the consumer feels that the purchase will not satisfy the need to go into these stages and fear of the feeling of regret, especially if the price of the product is high, and if the consumer took a decision to buy, the purchase stems from the belief that it will achieve the maximum satisfaction from his point of view and perceptions of sensory and past experience and current trends.

**Post-purchase evaluation:** The consumer evaluates the products obtained at this stage, followed by a feeling of satisfaction or dissatisfaction. Sometimes the consumer's feeling of dissatisfaction does not occur immediately after purchasing the item, especially if the commodity is used after a period. The consumer can enhance the validity of the purchase decision by collecting additional information that

enhances his purchasing decision or avoids the information that confirms that he has misdiagnosed. Here comes the role of a successful marketer in maintaining and maintaining the consumer to ensure that he will repeat the purchase in the next few times through promotion advertising and post-delivery services.

**Review of Related Literature:**

Al-Sindi (2010) found that the sample of the study is characterized by mindfulness with a difference of statistical significance. It was found that the sample members do not have a consumer tendency toward goods. It was found the relationship between the two variables (mindfulness and consumerism) was absent. Results also showed that there was a weak correlation between negative and significant. This means that the higher the mindfulness of the sample, the less the consumer tendency is.

Asheur & Sigman (2011) concluded that there was an effect of mindfulness, relaxation practices and learning skills on students' performance on the exam. It also showed that university students were more alert and active and showed better performance in cognitive abilities. as a result of changing exam conditions.

Abdullah's (2013) study concluded that the level of mindfulness was high among university students and that there were statistically significant differences according to the gender variable (females, and there are no statistically significant differences according to the specialization variable (scientific, human). There are statistically significant differences according to gender interaction and specialization.

The results of Al-Dabhawi (2015) study showed a significant effect of mindfulness on leading performance, and there were no differences in the dimensions of mindfulness and leadership performance among the sample members. It was found that, according to the different personal variables, mindfulness plays a pivotal role in achieving the leading performance of Najaf and Kufa technical institutes.

Gonzalez et al. (2016) aimed to identify the relationship between mindfulness and relaxation habits and their impact on the classroom climate and academic performance in secondary education in Montevideo, Uruguay. Results showed that there is a relationship between mindfulness and academic performance in the studied secondary education level, and the absence of statistically significant differences according to gender, personality and family variables.

**What distinguishes this study from previous research?**

The previous studies concluded that mindfulness plays a pivotal role in the variables and marketing processes that have been measured. This proves the need for an appropriate environment to improve mindfulness and specifically its relation to the behavior of the purchasing consumer, which requires its adoption as a major influence in marketing dimensions.

A number of studies were presented to the researcher, which dealt with the relationship between mindfulness and other variables or linked the behavior of the purchase. The present study is consistent with the previous studies that dealt with the aspects related to these two variables separately, but this study differs in that it is a study that dealt with the impact of mindfulness dimensions on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan from the point of view of Jordanian university students. The study was not considered by researchers in previous studies, and this study is one of the first studies at the level of Jordan to the best of the researcher's knowledge.

**Methodology****Study population**

The study population consists of students in the Jordanian universities who are already enrolled in the records of these universities, and they are continuing in their academic studies. Their number in the academic year 2017/2018 was about 203 thousand students. 135 thousand students were studying at official universities. 68 thousand students were studying at private universities. The researcher excluded students who are out of study or have an academic holiday, or dismissed or deferred, and then the sample was selected among the students who meet the conditions mentioned.

**Study sample**

A simple random sample was selected from university students in Jordanian universities, as represented by the ratio of students in each university to the total number. The researcher then extracted the sample according to the statistical formulas adopted in determining the sample size which consisted of (445) students.

**Validity and reliability of questionnaire**

The researcher designed a questionnaire for the current study and was presented to a number of specialized professors in the field of management and marketing. Their suggestions and recommendations were adopted and the necessary amendments were made to become valid for final use. The reliability of the data collection tool was also tested using the Kronbach Alpha coefficient. This reliability is based on the Kronbach Alpha standard (91.1%), which is an excellent rate for the adoption of the results of this study.

**Statistical analysis**

The arithmetical averages, standard deviations, grades, and multiple regression analysis were used to test the impact of the independent variables combined in the dependent variable.

**- Results and Analysis**

**Data analysis and hypotheses testing**

Table 1 shows means, standard deviations, and agreement degree and item importance of the Alertness to Distinction.

Table (1) indicates that the arithmetical averages for the paragraphs of this dimension and the responses of the sample of the study reached a high level of importance, with an average of 3.784. The calculation averages for this variable ranged between (3.822 - 3.756). The first paragraph, which states that "I see the banking services provided by commercial banks different from others", was an average of (3.822). The relative importance of this paragraph was high. Finally, the paragraph that states that " It is hard to find the words that describe the banking services provided by commercial banks " with an average of 3.756, the relative importance of this paragraph was high. The standard deviation that indicates the extent to which this variable is scaled from the arithmetic mean, the low values obtained indicate that the responses of the sample of the study are fairly close and similar.

**Table 1. Means, Standard Deviations, Alertness Distinction**

<b>Question</b>	<b>Mean</b>	<b>Std. D.</b>	<b>Rank</b>
I lookfor the new thing about banking services offered by commercial banks	3.775	.8241	5
I see the banking services provided by commercial banks different from others	3.822	.8922	1
I try to solve the problems that I face when dealing with the banking services provided commercial banks	3.763	.9747	6
I use new ways of thinking about the banking services provided by commercial banks	3.802	.9352	2
I may get into mental paralysis when using the banking services provided by commercial banks	3.777	.9003	4
It is hard to find the words that describe the banking services provided by commercial banks	3.756	.9421	7
I integrate with the banking services provided by commercial banks without being sure I am aware of them	3.796	.8939	3
<b>Alertness to Distinction</b>	<b>3.784</b>		

Table 2 shows means, standard deviations, and agreement degree and item importance of the Opening to Living Table (2) indicates that the arithmetical averages of the paragraphs of this dimension and the responses of the sample of the study have reached the high level of importance and recorded an average of 3.713. The calculation averages for this variable ranged between (3.835 - 3.625). The first paragraph, which states that "I have the ability to create solutions to the problems I face with the banking services provided by commercial banks ", has an average of (3.835). The relative importance of this paragraph was high. While the last paragraph which states that "I see that the banking services



provided by commercial banks are interconnected" with an average of (3.625). The relative importance of this paragraph was moderate. The standard deviation that indicates the extent to which this variable is scaled from the arithmetic mean, the low values obtained indicate that the responses of the sample of the study are fairly close and similar.

**Table 2. Means, Standard Deviations, Opening to Living**

<b>Question</b>	<b>Mean</b>	<b>Std. D.</b>	<b>Rank</b>
I try to explore all the new stimuli of the banking services provided by commercial banks	3.657	.9357	6
I have positive attitudes towards the banking services provided by commercial banks	3.631	.8740	7
I have strong tendencies towards buying the banking services provided by commercial banks	3.756	.9734	4
I am keen to explore the banking services provided by commercial banks	3.776	.9434	2
I have the ability to create solutions to the problems I face with the banking services provided by commercial banks	3.835	.9521	1
I see that the banking services provided by commercial banks are interconnected	3.625	.9546	8
I try to take advantage of the opinions of my colleagues in providing solutions to the problems that appear in the banking services provided by commercial banks	3.664	.8910	5
I tend to experience everything new with the banking services provided by commercial banks	3.763	.9747	3
<b>Opening to Living</b>	<b>3.713</b>		

Table 3 shows means, standard deviations, and agreement degree and item importance of the Orientation in the Present

Table (3) indicates that the arithmetical averages of the paragraphs of this dimension and the responses of the sample of the study have reached a high level of importance with an average of 3.716. The calculation averages for this variable ranged between (3.782 - 3.638). The first paragraph, which stated, "I have the ability to predict the banking services that can be provided by commercial banks ", had an average of 3.782. The relative importance of this paragraph was high. While the bottom line which was, "Part of my thinking is distracted from the banking services provided by commercial banks" with an average of (3.638) and the relative importance of this paragraph was high. The standard deviation that indicates the extent to which this variable is scaled from the arithmetic mean, the low values obtained indicate that the responses of the sample of the study are fairly close and similar.

**Table 3 . Means, Standard Deviations, Orientation in the Present**

<b>Question</b>	<b>Mean</b>	<b>Std. D.</b>	<b>Rank</b>
I am busy with any banking services provided by commercial banks and are highly associated with them	3.677	.9138	6
Part of my thinking is distracted from the banking services provided by commercial banks	3.638	.9936	7
I tend to use a number of banking services provided by commercial banks at the same time	3.710	.9252	4
I use my previous experience to address the problems I face in the future about the banking services provided by commercial banks	3.743	.8802	3
I have the ability to predict the banking services that can be provided by commercial banks	3.782	.9343	1
I specify the value of each existing banking services provided by commercial banks	3.769	.9729	2
I can judge whether the banking services provided commercial banks are good or not	3.697	.9137	5
<b>Orientation in the Present</b>	<b>3.716</b>		

Table 4 shows means, standard deviations, agreement degree and item importance of the Awareness of Multiple Perspectives Table (4) indicates that the arithmetical averages for the paragraphs of this dimension and the responses of the sample of the study have reached a high level of importance and recorded a mean of 3.753. The averages for this variable ranged between (3.809 - 3.697). The first paragraph stated that "I prefer to choose the words that express my feelings towards the banking services provided by the commercial banks" with an average of 3.809. The relative importance of this paragraph was high, While the last paragraph, which states that "I spend a lot of time flexibly interacting with the banking services provided by commercial banks" with an average of (3.703) and the relative importance of this paragraph was high. The standard deviation that indicates the extent to which this variable is scaled from the arithmetic mean, the low values obtained indicate that the responses of the sample of the study are fairly close and similar.

**Table 4. Means, Standard Deviations, Awareness of Multiple Perspectives**

<b>Question</b>	<b>Mean</b>	<b>Std. D.</b>	<b>Rank</b>
I look at the banking services offered by commercial banks in more than one perspective.	3.717	.9308	6
I take a long time for flexible positive interaction with the banking services provided by commercial banks	3.703	.9195	8
I do not confine myself in one way to solving the problems I face when dealing with the banking services provided by commercial banks	3.776	.8779	3
I feel that I am automatically unconsciously addressing the banking services provided by commercial banks	3.750	.8783	5
I would like to know what I will learn from my remarks, which are of interest to the banking services provided by commercial banks	3.763	.9042	4
I have a curiosity to know what is going on in my mind at the moment about the banking services provided by commercial banks	3.710	.9323	7
I am fully aware of the consequences of my dealings with the banking services provided by commercial banks	3.802	.9209	2
I would like to choose the words that express my feelings about the banking services offered by the commercial banks	3.809	.9815	1
<b>Awareness of Multiple Perspectives</b>	<b>3.753</b>		

Table 5 shows means, standard deviations, and agreement degree and item importance of the Youth Purchasing Behavior of Services commercial Banks in Jordan Table (5) indicates that the arithmetical averages of the variables of the dependent variable: youth people purchasing Behavior and the responses of the sample of the study came at a high level of importance, with an average of 3.752. The calculation averages for this variable ranged between (3.907 - 3.625). The first paragraph which stated that "mindfulness in my behavior guidance to purchase the banking services provided by commercial banks and the selection of the appropriate alternative" has an average (3.907). The relative importance of this paragraph is high, while the last paragraph which states that "mindfulness contributes to the final choice for the purchase of banking services provided by commercial banks" with an average of (3.625) and the relative importance of this paragraph was high. The standard deviation indicates the extent to which this variable is scaled from the arithmetic mean; the low values obtained indicate that the responses of the sample of the study are fairly close and similar.

**Table 5 . Means, Standard Deviations, Youth Purchasing Behavior**

<b>Question</b>	<b>Mean</b>	<b>Std. D.</b>	<b>Rank</b>
Mindfulness plays an important role in alerting me to an unsatisfied need to buy the banking services provided by commercial banks	3.868	.9675	2
Mindfulness contributes to my motivation to buy the banking services of commercial banks	3.796	.9720	3

Mindfulness affects my behavioral guidance to buy the banking services provided by commercial banks and choose the right alternative	3.907	.9653	1
Enjoy mindfulness that gives me a lot of knowledge and information about alternative banking services available before you buy	3.657	.9357	9
Intellectual vigilance contributes to the final choice for the purchase of banking services provided by commercial banks	3.625	.8900	10
Mindfulness helps to explain the pros and cons of the banking services provided by commercial banks	3.717	.9237	8
Mindfulness helps to assess my decision to buy the banking services provided by commercial banks	3.763	.8969	4
Mindfulness promotes satisfaction after purchasing the banking services	3.729	.9204	7
Mindfulness helps me to avoid information that I am wrong in my choice of type of banking services provided by commercial banks	3.730	.9132	6
Mindfulness enhances the validity of my decision to purchase the banking services provided by commercial banks	3.731	.9347	5
<b>Youth people Purchasing Behavior of banking services by commercial Banks in Jordan</b>	<b>3.752</b>		

**Hypotheses testing**

Before the application of regression analysis to test the hypotheses of the study, the researcher conducted some tests in order to ensure the adequacy of the data to the assumptions of regression analysis. It was ascertained that there is no high correlation between the independent variables (Multicollinearity) using VIF and Tolerance) for each variable of the study, taking into consideration that the permissible variance inflation factor (VIF) of the value (10) is not exceeded. Tolerance is greater than (0.05). The normal distribution was also calculated by calculating the skewness coefficient, since the data follow the normal distribution if the torsion value is zero, Table 6 shows the results of these tests:

**Table (6): Test results (VIF), tolerances and torsion coefficient**

No.	Variable	VIF	Tolerance	Skewness
1	Alertness Distinction	3.07	0.398	0.319
2	Opening to Living	2.93	0.351	0.377
3	Orientation in the Present	2.71	0.387	0.227
4	Awareness of Multiple Perspectives	3.56	0.318	0.491

The results in Table 6 show that there was no multicollinearity between the dimensions of the independent variable (mindfulness dimensions). This is confirmed by the values of the VIF for the dimensions of (Alertness Distinction, Opening to Living, Orientation in the Present and Awareness of Multiple Perspectives) amounting (3.07, 2.93, 2.71 and 3.56), respectively. All of these values are less than the critical value of the test (5). Tolerance values ranged between 0.398-0.318, higher than 0.05. This indicates that there is no high correlation between the independent variables.

Based on the above, and after confirming that there is no linear overlap between the dimensions of the independent variable and that the data of the study variables are subject to normal distribution, it is possible to test the impact of the independent variable of mindfulness in the dependent variable.

The following table (7) shows that the value of the relation between mindfulness and the behavior of youth people purchasing (R) reached (.823), which is a high value and indicates a positive relationship. Note that the value of the (R<sup>2</sup>) has reached (.677) That the effect of mindfulness explains the change or variation in the behavior of youth people purchasing the value of the ratio mentioned, and can use the value of (R<sup>2</sup>) adjusted, which takes into account the number of independent variables to become the rate of the adjusted factor of the average (6.75) The remaining value of either ratio Or are linked to other factors that may affect the behavior of youth people purchasing.

**Table (7): Results of correlation coefficients of the multiple regression models**

R	R Square	Adjusted R Square	Std. deviation Error of the Estimate	Model
.823	.677	.675	.44219	1

As for the results of the ANOVA analysis of the regression model significance test, the following table (8) shows the results obtained in this test:

**Table (8): The regression model significance test**

Source of Contrast	Sum of Squares	df	Mean Square	F Value	Sig.
Regression	61.429	1	61.429	314.161	0.000
Residual	29.330	443	.0662		
Total	90.759	444			

\* Statistically significant level ( $\alpha \leq 0.05$ )

The following table (9) shows the results of multiple linear regression coefficients related to the prediction model that can be reached through the dimensions of mindfulness:

**Table (9): Analysis of coefficients**

Variable	Standardized Coefficients	Unstandardized Coefficients		T calculated	Sig.	
	(Beta)	B	Std. Error			
<b>Fixed limit</b>			.197	.389	1.980	.000
Alertness Distinction	.472		.083	.074	2.896	.002
Opening to Living	.297		.088	.302	3.416	.001
Orientation in the Present	.243		.088	.248	2.815	.003
Awareness of Multiple Perspectives	.288		.085	.274	3.216	.002

\* Statistically significant level ( $\alpha \leq 0.05$ ) and the value of t is Tabulated 1.671

The data in the previous table (9) indicate the t test used to test the regression line hypothesis (the constant limit) indicating that the regression line passes through the point of origin or interrupts the axis of the resistors at a certain point (the constant limit) (0.000) rejected the null hypothesis, which indicates that the value of the constant limit is not zero, so the regression line does not pass the point of origin. Therefore, the dimensions of mindfulness affect the dependent variable, youth behavior. (An equation to predict the values of mindfulness) and therefore can test the hypotheses related to the subject of study as follows:

**First: Testing the main hypothesis:** It states that: There is no statistically significant impact of mindfulness dimensions on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

Table (8) shows that the calculated F value reached (314.161), which is a statistically significant value because the value of the accompanying level of significance is 0.000 which is less than 0.05 which means rejecting the hypothesis of the null hypothesis and accepting the alternative hypothesis (Ha) Showed that there is a statistically significant impact of mindfulness dimensions combined represented by: Alertness to Distinction, Opening to Living, Orientation in the Present and Awareness of Multiple Perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

**Second: Testing the first hypothesis:** It states that: There is no statistically significant impact of alertness distinction on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

Table (9) shows that the value of t calculated was (8962) at the level of significance (.002). When comparing the value of the level of significance in value 0.05 it is found that the level of the calculated

significance was greater than 0.05 indicating the acceptance of the hypothesis of the first study and thus the conclusion of a statistically significant impact of alertness distinction on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan. The table also shows that the value of the standard laboratory (Beta) reached (0.472) which is a statistical value.

**Third: Testing the second hypothesis:** It states that: There is no statistically significant impact of opening to living on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

Table (9) shows that the calculated t value reached (3.416) at the level of significance (.001). When comparing the value of the significance level with 0.05, it was found that the level of the calculated significance was less than 0.05 indicating rejection of the hypothesis of the second zero study (Ho) And the conclusion that there is a statistically significant impact of opening to living on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan. The table also shows that the value of the standard laboratory (Beta) reached (0.297) statistically.

**Fourth: Testing the third hypothesis:**

It states that: There is no statistically significant impact of orientation in the present on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

Table (9) shows that the calculated value of t was 2.815 at a level of significance (0.003). When comparing the value of the significance level with 0.05, it was found that the level of the calculated significance was less than 0.05 indicating rejection of the hypothesis of the third study (Ho), And therefore the conclusion that there is a statistically significant impact of orientation in the present on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan, and the table shows that the value of the laboratory Beta (0.243).

**Fifth: Testing the fourth hypothesis:** It states that: There is no statistically significant impact of awareness of multiple perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

Table (9) shows that the calculated t value reached (3.216) at the level of significance (0.002). When comparing the value of the significance level with 0.05, it was found that the level of the calculated significance was less than 0.05 indicating rejection of the hypothesis of the third study (Ho), And therefore the conclusion that there is a statistically significant impact of awareness of multiple perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

## **Discussion and Conclusions**

### **Results**

Regarding description and analysis of the study variables

- Results showed that the arithmetic averages of Alertness Distinction have reached the high level of importance. It was found that the sample of the study of young people look at the banking services provided by commercial Banks in a different way than others. They are using some new ways of thinking about these services that they merge with. Without being sure they were paying attention to them, and that it was easy to be mentally ill when using the banking services provided by commercial Banks.
- Results showed that the mathematical averages of the dimension of opening to living has reached a high level of importance, and it was found that the sample of the study of young people have the ability to invent solutions to the problems faced by the banking services provided by the commercial Banks that love their survey, and found that they tend to experience everything that is New services offered by these Banks and have a strong inclination to buy them.
- Results showed that the mathematical averages for the dimension of the orientation in the Present has reached a high level of importance, and it was found that the sample of the study of young people have the ability to predict the banking services that may be provided by the commercial Banks and also determine the value of each service provided by these Banks,

They also showed that they use their past experience to address the problems they face in the future about these services, which tend to use a number of them at the same time.

- Results showed that the mathematical averages of the Multiple Awareness Perspectives have reached a high level of importance. It was found that the young people are able to choose the words expressing their feelings about the banking services provided by the commercial Banks and that they are fully aware of the consequences of dealing with them. They also found that they did not limit themselves in a single way to solve the problems they face when dealing with these services, who are eager to know what they will learn from their observations, which raise their attention to the services provided by these Banks.
- Results showed that the arithmetic mean of the dependent variable: Youth Purchasing Behavior of Services has come at a high level of importance, and it has been shown that mindfulness dimensions affect the direction of young behavior to buy the banking services provided by commercial Banks and choose the appropriate alternative, and plays an effective role in alerting young people to the need for unsaturated to purchase these services, In promoting purchasing motivation and evaluating decisions on those services.

The researcher believes that these results enhance the ability to rely on the dimensions mindfulness to raise the awareness of young people in the services offered by commercial Banks, and encourage them to develop the perspective of non-centered on self-service, as mindfulness benefits and reduce stress and anxiety and fears and improves the public memory attention and awareness processes.

#### **Results related to hypotheses testing**

- There is a statistically significant impact of mindfulness dimensions combined and represented by Alertness to Distinction, Opening to Living, Orientation in the Present and Awareness of Multiple Perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.
- There is a statistically significant impact of alertness distinction on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.
- There is a statistically significant impact of opening to living on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.
- There is a statistically significant impact of orientation in the present on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.
- There is a statistically significant impact of awareness of multiple perspectives on the behavior of young people in purchasing the banking services provided by commercial Banks in Jordan.

These findings confirm the importance of the dimensions of mindfulness to adopt the comprehensive interactive approach, that is, their interest in the youth, giving them more focus in their purchasing behavior and giving them the opportunity to increase attention and awareness that gives them more power, confidence and control over the purchasing behavior of the banking services provided by commercial Banks in Jordan.

#### **Recommendations**

The researcher recommends the following:

- Commercial Banks in Jordan focus on the dimensions of mindfulness to achieve the targeted results by guiding the behavior of young people towards the banking services they provide, with a focus on the main requirements for achieving this.
- Emphasize the commercial Banks in Jordan to measure the level of mindfulness of young people on a continuous and periodic basis to enhance the prediction of their attitudes, behavior and purchasing motives and work to promote positive trends and address the negative trends towards the banking services they provide.
- Encouraging managers in commercial Banks in Jordan to improve the performance of their Banks, and enhance their confidence in order to be able to make marketing decisions that can

predict the behavior of young people to purchase as required and improve the demand for their banking services.

- Working to strengthen the causes and factors that contribute to raising the level of mindfulness of managers in commercial Banks in Jordan and work to address the reasons leading to the low level, if any.
- The commercial Banks in Jordan to work on the formation of plans and visions based on future mindfulness, because of its importance in improving the behavior of young people to purchase the banking services they provide.

### References

- Abdullah, Ahlam Mahdi, (2013), the mental alertness of university students, *Journal of the Professor*, 2, (205), 343-366.
- Abu Jalil, M. Hikil, E. Aqeel, I. Tarawneh, K. (2018). *Marketing Concepts and Modern Methods*. Amman, Ghaida Publishing and Distribution.
- Al-Dabhawi, Degla Jassim Mohammed, (2015), *The Effect of Mental Awakening on the Pioneering Performance of Faculty Members in Najaf and Kufa Institutes*, Master Thesis, University of Kufa, Kufa, Iraq.
- Al-Ghadeer, Hamad and Al-Saed, Rashad, (2016). *Consumer behavior integrated approach*, Amman: Zahran Publishing and Distribution.
- Al-Sahn, Mohamed Farid, and Sayed, Mohamed Ismail, (2013), *Consumer Behavior*, Alexandria, University House for Publishing and Distribution.
- Al-Sumaida'ie, Mahmoud Jassem, and Yousef, Rudaina Othman, (2018), *Consumer Behavior*, Amman: Dar Al-Manaahj Publishing and Distribution.
- Asheur, A. & Sigman, K. (2011), Effectiveness of both Mindfulness and relaxation techniques and learning skills and their influence on the performance of students at the University, *Journal Personality and Social Psychology*, 1, (3), 25-41.
- Brown,P. (2011). *Teaching mindfulness to individuals with schizophrenia*, unpublished doctoral dissertation, Institute of Health and Society Faculty of Medicine, University of Oslo
- Davis,D.M. & Hayes ,J .A.(2011). What is the bane fits of mindfulness? a practice review of psychology related research, *psychotherapy*, 48 (2), 198-208.
- El-Miniawy, Aisha Mostafa, (2018), *Consumer Behavior: Concepts and Strategies*, Cairo, Ain Shams Library for Publishing and Distribution.
- Gonzalez, L. L, Amutio, A., Oriol X. and Bisquerra, R, (2016), *Habits Related to Relaxation and Mindfulness of High School Students: Influence on Classroom Climate and Academic Performance*, *Revista de Psicodidctica*, 21(1), 121-138.
- Haigh, E. A. (2011). Examination of the factor structure and concurrent validity of the Langer mindfulness scale, *Assessment*,18, (1),11-26.
- Hasker, S, M. (2010). *Evaluation of the mindfulness –acceptance –commitment approach for enhancing athletic performance*, Indiana University. Unpublished Master Dissertation.
- Hoyer & McInnis (2000), *Consumer Behavior*, New York: Prentice Hal.
- Kotler, P., & Keller, K. L. (2006). *Marketing Management*. New Jersey, Pearson: Prentice Hall. Retrieved from, [http://socioline.ru/files/5/283/kotler\\_keller\\_-\\_marketing\\_management\\_14th\\_edition.pdf](http://socioline.ru/files/5/283/kotler_keller_-_marketing_management_14th_edition.pdf)
- Kettler, K, M, (2013). *Mindfulness and cardiovascular risk in college student* Retrieved, New Jersey, Prentice Hall.
- Masten, A.S., & Reed,M.J. (2002), *Handbook of Positive Psychology*, New York: Wiley.
- Obeidat, Mohammed, (2017), *Consumer Behavior*, Amman: Future House for Publishing, Distribution and Printing.
- Perkins, D. N & Richhart, R. (2000), *Mindfulness has also been found to enhance flexible and critical thinking skills*. *Journal of Social*, 1, (56) ,1-13.
- Schiffman, L, G. & Kanuk, L. L. (2014). *Consumer behavior*, New York: Prentice Hall.

Sayed, Ismail, (2012). Advertising and Its Role in Marketing activity. Aleskandria: University House for Publishing and Distribution.