

Analyzing the role of social media marketing in changing customer experience

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ABSTRACT

Social media is becoming more and more popular as a medium for marketing and promotion. Banks, for example, have spent a substantial amount of time, efforts, as well as finances marketing their products. Nevertheless, figuring out how businesses may use social media marketing to reach customers and encourage them to remain loyal is really a challenge. Therefore, the study purpose is to identify as well as test the key sections of social media marketing that can anticipate improvements in customer experience. The conceptual framework was proposed using seven variables (performance expectancy, hedonic incentive, and habit) from the expanding Unified Theory of Acceptance and Use of Technology (UTAUT2), as well as interactivity, information quality, perceived relevance and purchase intention. The research data was gathered through 437 questionnaires from banks customers. The validity of the existing model and the strong impact of performance expectancy, hedonic motivation, interactivity, information quality, and perceived relevance on customer experience were significantly supported by the primary results of structural equation modeling (SEM). This research should give marketers with a lot of theoretically and practically recommendations on how to organize and conduct social media marketing effectively

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1. Introduction

These days, the unpredictable and turbulent market environment-imposes organizations extremely to be agile, and to show real readiness to deal with tremendous challenges, overcome unusual threats and exploit opportunities (Bataineh et al., 2015). Information technology has penetrated every industry due to the Internet's potential. Social media has merged with socioeconomic factors in the real world as one of the most potent instruments for networking across the Internet, (Wiederhold, 2018). The digitalization of media has resulted in innovative media outcomes, including mobile phones, which offers a wide scope to reach consumers easily and interact with them (Al-Solaiman et al., 2020). Consumers' use of social media has become widespread; as a result, Jordan banks are increasingly focusing on engaging and interacting with their customers through social media to better understand their requirements and expectations. The widespread use of social media gave banks greater opportunities to communicate with consumers, obtain timely feedback, and enhance service quality. Due to the participatory, interactive, and collaborative nature of social media, bankers have an additional opportunity to motivate and inform their consumers, (Kesa, 2018). Limited control over contents, a lack of standards as well as safety laws, and data privacy concerns, on the other hand, are some of the obstacles that may limit the efficiency of social media use in promoting banking adoption. The extent of social media marketing and its role in changing the experience of customers, as well as levels of knowledge, understanding, trustworthiness, and risk perception, differ by country and culture. As a result, the drivers of social media marketing differ between developed and developing countries, (Amoah & Bashiru Jibril, 2020). More research is needed on how digital marketing might improve awareness and understanding about customer experience in banks on social media marketing in a developing country with a low literacy rate and higher resistance to internet banking use than in industrialized

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countries, (Al Adwan, 2019). Social media is becoming increasingly important in many parts of banking, particularly for reservations, information sharing, and experience sharing, (Kurbanov & Hwang, 2020). In terms of sharing and distributing information, social media networks have surpassed the limited basic duties of conventional media. Social media may even help a government shape its future by assisting them in re-engineering their architecture and the kind of services they deliver. E-marketing through the use of social media networks is growing in popularity and now accounts for a significant portion of global trade. In addition, the new media technologies allowed customers greater power, so they can decide and choose how, when, and where to use generated content by other customers (Bataneh and Al-Smadi, 2015). The banking sector has been chosen because it plays an important role in Jordan's local economic development by representing a large portion of the gross domestic product GDP.

2. Research background

2.1 Marketing and Social Media

Today's market is extremely active, dynamic, and aggressive. Customers are wiser, more informed, and have access to a wide variety of channels and options, which they use selectively. Customers are readily influenced by competitors who offer better products at lower prices, (Ovchinnikov & Wang, 2019). Implications for the nature of competitiveness and an ever-increasing requirement to gain a full understanding of client needs have resulted in increasingly congested businesses in today's business contexts. The ever-increasing complexity of the corporate environment has resulted in a customer base that is increasingly diverse and demanding (Cole, 2017). Jordan is described in the World Economic Outlook (WEO, 2015) as a developing Arab country with a strategic location at the crossroads of the MENA region, as well as a low per capita income and, as a result, a high unemployment rate. Jordan is classified as a lower middle-income country (Schiff et al., 2015) by the World Bank, with few resources, the most important of which being phosphates, potassium, and limestone. However, Jordan has lately undergone economic reforms that have resulted in trade liberalization and investor attraction, allowing it to attain improved economic performance. Jordan's system of bank is also distinguished by innovation and liberalization, with 25 banks, including 13 national banks, 8 international banks and 4 Islamic financial banks (CBJ, 2020). In the year 2000, the government passed a new banking law with the goal of increasing industry efficiency, protecting depositor interests, lowering money market risks, protecting lending concentrations, and incorporating articles on electronic commerce, banking, and financial fraud, (Alshammari, 2017). Some banks have started to use current banking techniques such as automated check clearing and magnetic check processors, standardized reporting forms, and electronic data transmission, according to the report, ("Banks and Banking. Cashier's Check. Preferred Claim", 2018).

The internet now plays an important role in people's lives. Through Web 2.0, Web 3.0, and Web 4.0, it has achieved numerous milestones in all spheres of life. Users could now share blogs and information, as well as their ideas and sentiments, and even trade, which is known as electronic business, as the internet evolved, (Vashenko & Odintsov, 2016). According to a study, social media is playing an increasingly essential role in the corporate world. The study found that 51% of workers are allowed to use Web 2.0 for business reasons at their workplace, RVeruccio believes that (2014) Web 2.0 is a phenomenon that consists of a number of platforms that allow people to share information. This makes it easier for businesses and customers to communicate with one another. Since the internet and social media have penetrated our world, the tools and techniques for engaging with clients have changed, (Vermaat & Gross, 2016). Consumers perceive social media as an important online information source for recognizing corporations, goods, and services. Social media marketing, according to Ramsaran-Fowdar and Fowdar (2013), is a beneficial tool for managing existing consumer experiences while also developing new ones by encouraging online interchange and conversation. This backs up the idea that social media outlets may be utilized to improve consumer experience and retention. Companies that want to attract and retain clients must use social media marketing, (Silvia, 2019). Other researchers have discovered that using social media as a marketing medium improves client satisfaction and engagement. Users can connect with each other on social networking platforms, which often attract a small group of first-time customers, (Komodromos, 2017). According to marketing research, Internet banking applications used by banks in Jordan still fall short of pleasing bank customers, and as a result, they must be improved and developed. Banks in Jordan provide sufficient opportunities for users to conduct online banking transactions, but customers are still hesitant to accept the technology, (Khalil Shami, 2019). One of the biggest issues in IS research, particularly in Jordan, is figuring out why people are hesitant to adopt or reject computer networks, such as in the case of Internet banking. The most appealing aspect of social media marketing is that it allows a business to have a significant impact on customers and consumer groups, ("The Impact of Social Media Marketing on Consumer Purchase Intention: Consumer Survey in Saudi Arabia", 2019). Because the internet allows people to share their thoughts, preferences, and experiences, social media marketing helps marketers draw consumers to businesses at lower prices and in real time (faster service delivery). One of the advantages of social media marketing is that it allows marketers to rectify comments, respond to inquiries, and adjust their online marketing plans, (SÜAR, 2017) swiftly and efficiently. Social media marketing, according to Ramsaran-Fowdar and Fowdar (2013), is a beneficial tool for managing existing consumer experiences while also developing new ones by encouraging online interchange and conversation. This backs up the idea that social media outlets may be utilized to improve consumer experience and retention. Companies that want to attract and retain clients must use social media marketing, ("Social media as the path to a marketing strategy", 2018). Other researchers have discovered that using social media as a marketing medium improves client satisfaction and engagement. As a result, more empirical study is needed to investigate the role of social media marketing in influencing customer

experiences with the Bank of Jordan. As a result, Jordan is the primary focus of this research, and the results are anticipated to have some consequences for Jordan and other adjacent countries in similar circumstances, (Abdo et al., 2019).

3. Methodology

To collect the relevant information, a study population consisting of Jordan customers who had already used social networking sites were surveyed using a questionnaire that is self-administrative. The essential information was gathered from four major Jordanian cities (Amman, Irbid, Zarqa, and Balqa) between July and October 2021. Participants were contacted at their places of employment (universities, institutions, private businesses, and government agencies). The questionnaire was distributed to friends of students and family who should have accounts on social media platforms with the assistance of PhD/Doctorate students at the University (Abraha, 2019). The essential UTAUT2 characteristics of effort expectancy, hedonic motivation, as well as habits were assessed using questions by Venkatesh et al (2012). The basic components of interactions were presented by Jiang, Tan, Chan, & Chua (2010), and were also used by Barreda et al. (2016) in the field of internet marketing. The questions on the Logan et al. measure have been used to evaluate information quality (2012). In the context of social media marketing, Lee and Hong (2016) verified this measure and confirmed it to be effective. The new research used the Zeng, Huang, and Dou (2009) and Zhu and Chang (2016) measures to assess impact. The pilot test was conducted with 30 Doctoral students before conducting the main assessment to achieve sufficient validity and reliability. The majority of students thought the terminology used was straightforward, and that the survey was a nice option. As Nunnally (1978) recommended, all components were able to obtain Cronbach's alpha values larger than 0.70.

4. Results

4.1 Profiles and characteristics of respondents

The questionnaire was completed by 437 of the 600 people that were targeted, and their results were found to be valid. Females made up 40.7 percent of the participants, while males made up 59.3 percent. The vast majority were between the ages of 20 and 25 (33%) and 25 and 30 (39.2%), with those over 50 constituting the smallest proportion (10.3%). 35.3 percent reported an income per month of 250 to 500 JOD, while 31.2 percent reported a monthly income of 501 to 750 JOD. The majority of the respondents had a decent educational level, with 61.2 percent having a degree, 23.2 percent having a master's degree, and roughly 7.1 percent having a PhD. All the participants had a Facebook, Instagram, or Twitter account. The majority (71.2%) had a Facebook account, followed by an Instagram account (65.3%), and a Twitter account (30.1%). Approximately 69.1% of individuals surveyed had accounts on all three sites, (Wadman, 2020).

4.2 Structural equation modelling (SEM)

In this work, the two-stage structural equation modeling method was chosen as the appropriate analysis technique for validating the suggested model and testing the hypotheses of the study. SEM allows researchers to test numerous interconnected bonds and relationships between different factors (measures) and non-observed parameters (latent constructs) in the first stage of SEM: measurement scale (confirmatory factor analysis (CFA)), (Marcoulides et al., 2019). This is in addition to SEM's ability to confirm correlations between latent constructs, which is the focus of the 2nd phase of SEM: structural model analysis. In addition, the researcher will be better able to analyze all components of measurement invariance, as well as develop reliability and validity for every factor separately, (Sujati et al., 2020). The model's goodness-of-fit, contextual consistency, and validation were all examined at SEM first phase (measurement model). The structural model was then used to validate the conceptual framework and test the research hypotheses in the second step, (Spanou, 2016).

4.3 Fitness model

A range of strongly advised indicators [Chi-square/degrees of variation (CMIN/DF), Adjusted Goodness-of-Fit Index (AGFI), Goodness-of-Fit Index (GFI), Comparative Fit Index (CFI), Normed-Fit Index (NFI) and Root Mean Square Error of Approximation (RMSEA)] can be used to measure the model's fitness. The very first statistical measures of the measurement items (CMIN/DF = 4.541, GFI = 0.832, AGFI = 0.751, NFI = 0.841, CFI = 0.893, and RMSEA = 0.068) were not assessed to be within their level expected, means that the model does not properly reflect the observational data and therefore should be improved (see Table 1). Factor loads for each constructed item and alteration index were thoroughly evaluated, as advised by Byrne (2010) and Hair et al. (2006). It was thus feasible to identify the most harmful components, which were then deleted from the models. All indexes (CMIN/DF = 2.0456, GFI = 0.901, AGFI = 0.861, NFI = 0.934, CFI = 0.965, and RMSEA = 0.055) were determined to be within their specified values when the amended version of the observed variables was assessed without questionable items, as shown in Table 1.

Table 1
Results of the Measurement Model

Fit Indices	Cut-Off Point	Initial Measurement Model	Modified Measurement Model
CMIN/DF	≤3.000	4.541	2.0456
GFI	≥0.90	0.832	0.901
AGFI	≥0.80	0.751	0.861
NFI	≥0.90	0.841	0.934
CFI	≥0.90	0.893	0.965

4.4 Constructs validity and reliability

The average variance extracted (AVE) as well as composite reliability (CR) were both examined in this study. Table 1 reveals that all structures had CR rates more than 0.70 as well as AVE values greater than 0.50, both of which were well within recommended range. Furthermore, every measure had a normalized regression weight of at least 0.50. The inter-correlation scores of all variables were reported lower than the square root of AVE for every component regarding discriminant validity.

4.5 Common method bias

Since the data in this study was self-reported, it was vital to make sure it was clear of the usual technique bias problem. To solve the connected challenges of common method bias, Harman's single variable analysis was applied in this study. Harman's single variable test is commonly recommended and used in previous studies, such as Malhotra, Park, as well as Patil (2006). As a result, in the present research, Harman's single-factor test was applied to 7 constructs (PE, HM, HB, INTER, INF, PRR, and PIN) and their 26 elements. These 26 variables were analyzed using an unrelated factor structure in a confirmatory factor analysis in SPSS 21. The key statistical results of this analysis strongly supported the hypothesis that common method bias is unlikely, as no single event seemed to explain more than 45.321 percent of the variation, which will be less than the cut-off value of 50 given by Podsakoff et al (2003).

4.6 Structural model

In stage 2, the structural equation model was investigated to confirm the conceptual model as well as validate the key research hypotheses. All fitting indexes for the structural equation model, such as the model fit, were inside the required range: CMIN/DF = 2.628; GFI = 0.90; AGFI = 0.833; IFI = 0.913; CFI = 0.951; RMSEA = 0.0621. The developed framework also demonstrated high predictive validity, representing for around 0.52, 0.37, and 0.28 of the variances in customer experience, hedonic motivation, as well as effort expectancy, respectively (see Fig. 1). As indicated in Fig. 1, most of the research hypotheses were validated, apart from H2 (HB > PIN) (= 0.008, p 0.542). With customer attitude, interaction obtained the highest correlation value (= 0.34, p 0.000) (see Table 5). Another connection from interactions to hedonic motivation (= 0.60, p 0.000) was also discovered. Customer engagement was significantly affected by hedonic motivation (=0.17, p 0.017), effort expectancy (= 0.23, p 0.000), information quality (=0.26, p 0.000), and attitude (= 0.22, p 0.005), ("the effect of hedonic motivation towards online impulsive buying with the moderating effect of age", 2021).

Table 2

Results of the Measurement Model

Fit Indices	Cut-off Point	Initial Measurement Model	Modified Measurement Model
CMIN/DF	≤3.000	4.551	2.46
GFI	≥0.90	0.833	0.9
AGFI	≥0.80	0.755	0.86
NFI	≥0.90	0.841	0.93
CFI	≥0.90	0.895	0.96
RMSEA	≤0.08	0.069	0.055

4.7 Multi collinearity test

As shown in Table 3, there are no concerns about multiple collinearities between independent & dependent components in the proposed system, as evidenced by all values obtained for variance inflation factors (VIF). This is because all VIF values were less than 10.

Table 3

Constructs Reliability, Validity, and Discriminate Validity

Construct	CR	AVE	PIN	PE	HB	INF	HM	PRR	INTER
PIN	0.943	0.805	0.897						
PE	0.928	0.762	0.670	0.873					
HB	0.891	0.732	0.638	0.668	0.856				
INF	0.919	0.739	0.596	0.455	0.528	0.860			
HM	0.920	0.793	0.688	0.627	0.664	0.514	0.890		
PRR	0.904	0.759	0.698	0.586	0.677	0.502	0.729	0.871	
INTER	0.925	0.711	0.689	0.557	0.530	0.437	0.605	0.633	0.843

Note: Diagonal values are square roots of AVE; off-diagonal values are the estimates or inter-correlation between the latent constructs.

5. Discussion

This research was carried out with the goal of identifying social media marketing key aspects that can change a customer's experience intent. Organizations all around the world spend many resources marketing their products on social media channels. As a result, there is always some concern about the viability of such efforts and how they can attract more clients. Customers' attention should be drawn to all the crucial components in social media marketing, which should be structured and

grouped accordingly. As a result of a more thorough review of the major range of information in the associated field of marketing media, this study has identified six key predictors of consumer attitude (effort expectancy, habit, interactivity, informativeness, and perceived relevance). The components predicted considerable variance in purchase intention (0.52), performance expectancy (0.28), and hedonic motivation (0.52) due to main statistical results, eliminating habit (0.37). As a result, the current research model's predictive validity is supported.

Interactivity was the most important element in predicting customer experience, as seen in Fig. 1. Interactivity was also discovered to have an important impact on hedonic employees' motivation and expectancy. This means that if a consumer recognizes a high level of involvement in social media marketing, they will find it more useful and enjoyable to follow, and as a result, they will be more inspired to buy the products or services given in the marketing. Customers, rather than only being recipients of information, are now more engaged in two-way communication, (Kwiatk & Thanasi-Boçe, 2019).

Table 4
Standardized Regression Weights

Construct	Item	Estimate
Performance Expectancy	PE 1	0.897
	PE 2	0.909
	PE 3	0.875
	PE 4	0.808
Habit	HB 1	0.748
	HB 2	0.887
	HB 3	0.922
Informativeness	INF 1	0.895
	INF 2	0.896
	INF 3	0.883
	INF 4	0.757
Hedonic Motivation	HM 1	0.878
	HM 2	0.935
	HM 3	0.856
Perceived Relevance	PRR 1	0.837
	PRR 2	0.889
	PRR 3	0.886
Purchase Intention	PIN 1	0.862
	PIN 2	0.912
	PIN 3	0.936
	PIN 4	0.878
Interactivity	INTER 1	0.903
	INTER 2	0.899
	INTER 3	0.877
	INTER 4	0.775
	INTER 5	0.751

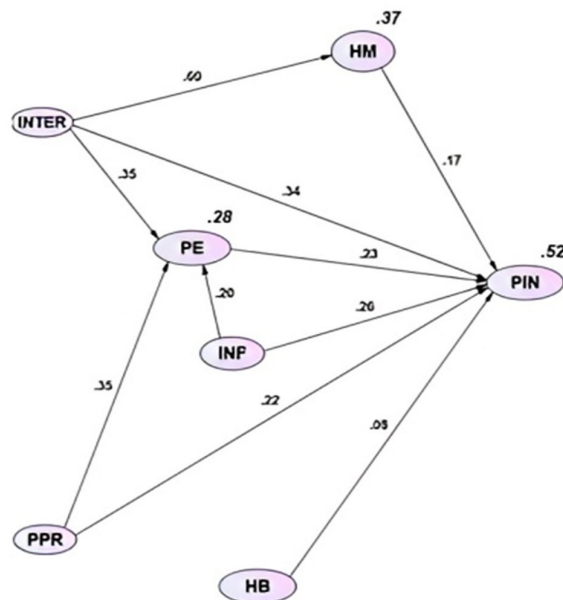


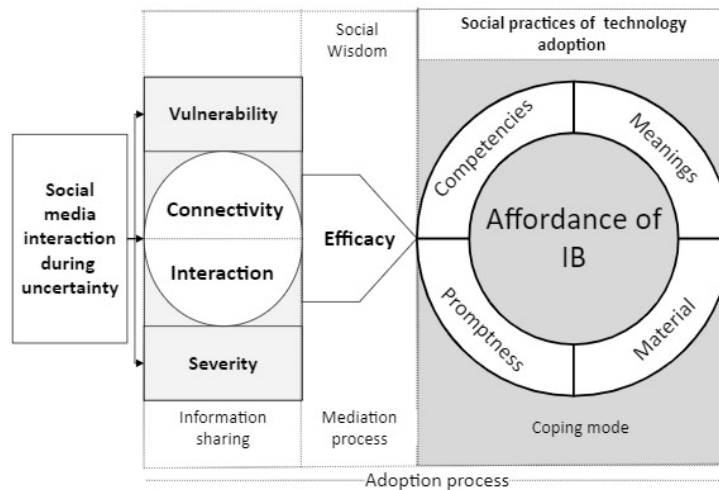
Fig. 1. Validation of the conceptual model

Table 5

Results of Standardized Estimates of the Structured Model

Path	Path coefficient value	S.E.	C.R.	P value	VIF	Significance? (YES/NO)
INTER-PE	0.349	0.0049	5.286	.....	2.314	Yes
INTER-HM	0.605	0.053	11.243	.....	1.147	Yes
INF-PE	0.204	0.049	3.417	0.03	2.587	Yes
PPR-PE	0.347	0.055	5.09	.....	2.364	Yes
HB-PIN	0.0076	0.064	1.257	0.209	1.214	No
PE-PIN	0.231	0.056	4.072	.....	2.784	Yes
INTER-PIN	0.343	0.046	5.542	.....	2.412	Yes
PPR-PIN	0.223	0.054	3.316	0.005	1.987	Yes
INF-PIN	0.259	0.045	4.771	.....	1.754	Yes
HM-PIN	0.166	0.051	2.419	0.017	1.354	Yes

The second most important element in forecasting customers' purchase intent was their level of knowledge. Furthermore, information quality was found to be a strong predictor of performance expectations in Jordan Bank. Consumers will tend to acquire a product if they believe social media marketing is a trustworthy source of knowledge. Customers are increasingly using social media platforms as an information source about a wide range of products and services. Additionally, due to the large degree of participation in social networks, social media ads provide a high capacity of customer-generated and organization-generated information. Social media ads provide a richer online resource than other traditional media techniques. Furthermore, from the consumer's viewpoint, social media ads can deliver more timely, complete, and up-to-date information in a more convenient manner. As a result, consumers save energy and time during the information gathering process. Several research has validated the role of informativeness in the available literature. The current study's findings substantially confirm the impact of perceived relevance in influencing customers' experience change in social media marketing. This indicates that if customers believe the items shown in social media marketing are appropriate to their own desires and tastes, they are more inclined to purchase them. One of the most distinguishing characteristics of social networking sites is their ability to allow businesses to accurately change and personalize their marketing and content based on the user's personality, traits, needs, and preferences. As a result, banks in Jordan are now better able to target their marketing and messaging to the right customers. Additionally, customers who view these ads more relevant to their requirements will surely regard them as more important and productive, (Montaguti et al., 2016).

**Fig. 2.** Analysis of social media interaction and adoption process

6. Theoretical contribution

This article was able to provide an important conceptual input for scholars in the relevant area of interest through encapsulating a number of essential components of the existing research approach. The model of Venkatesh et al. (2012) was used to create 3 parts. This is in keeping with Venkatesh et al.'s that the model's adaptability be broadened to newer services and devices. New correlations between the critical factors are also being included as part of the research. Social interaction was utilized to encourage both operational (actual conduct) and subjective (hedonic) motivation. In addition, the role of information content and perceptions in influencing consumer experience has indeed been extensively investigated in the present study. Such connections are proven empirically, as indicated in the findings section. This research was able to increase UTAUT2's theoretical perspectives as well as improve existing knowledge of the major elements of social media marketing and how these factors can influence customer experience as well as attitudes regarding social media ads.

7. Conclusions

Scholars and marketing practitioners have been progressively concerned with issues surrounding social media marketing. As a result, this study was conducted in order to enhance our understanding of the important elements of social marketing and their influence on improving client experiences. Following a detailed examination of the relevant literature, six important characteristics (effort expectancy, hedonic motivation, habits, interaction, information quality, and perceived benefits) are identified as key determinants of change in customer experience. Jordan Bank provided the data for this study, which was gathered utilizing a survey questionnaire. Then, 437 valid and finished responses were chosen for SEM analysis.

Effort expectancy, hedonic motivation, interaction, information quality, and perceived benefits were discovered to have a substantial impact on the customer's experience, and the approach was able to predict around 0.52 of variation in customer purchase intention. Interactivity was also discovered to be critical in increasing both performance anticipation and hedonic motivation. Furthermore, statistical findings show that perceived relevancy and information quality both have an impact on performance expectations. The results were then examined in light of rational argumentation as well as past results and discussions in social media marketing research. A range of empirical and academic implications were also discussed in previous chapters. The final section emphasizes on the study's major limitations as well as the important areas that future studies should investigate.

8. Recommendations and future research

More research is needed in order to gain a better understanding of connection and its influence on experience. Communications as well as motivation, on the other hand, have an impact on customer satisfaction but not on consumer loyalty to banks. As a result, future research must show managers how to increase the efficiency and efficacy of connecting with customers and encouraging them via social media. Customers' experience is influenced by social media marketing, according to the findings. Such fulfillment gives the Banks a sense of belonging. The purpose of this study is to assist Jordanian bank marketing managers in recognizing and comprehending the relevance of social media sites. It will aid in the Bank's communication with customers in order to improve the customer experience. In light of the study's findings, the current study's research encourages bank marketing managers to stay current on new improvements and changes related to social networking websites. He also recommends bank executives take advantage of the capabilities offered by those websites, such as the ability to publish photos, films, and live videos. This is because such use will have a direct impact on customers' perceptions and experiences. Furthermore, the study suggests that employees in charge of marketing have up-to-date knowledge of current marketing tools and are aware of popular hashtags.

The researcher suggests that electronic word of mouth marketing be given greater attention because it has a significant impact on customer decisions. Marketing managers should pay greater attention to client complaints and feedback, according to the researcher. Because of this, banks will be able to increase the quality of the services they give. Furthermore, the researcher suggests that clients be provided with offers and services that are tailored to their needs and aspirations.

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