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## THE IMPACT OF ELECTRONIC ADVERTISEMENTS ON FINANCIAL SERVICES DEVELOPMENT IN JORDANIAN COMMERCIAL BANK

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## ABSTRACT

The study purpose is to examine the impact of electronic advertisements with their dimensions (advertising text, clarity of advertisement content, directing and technical design of the advertisement, and advertisement stimuli) on the development of banking services with their dimensions (technology used for services, quality of services, and diversity of services). The study methodology depend on the descriptive analysis approach used, and the study population covered all marketing department employees in the Jordanian commercial banks with a number of (409) employees, and the (SPSS) statistical program was used for hypothesis testing. The study concluded that there is a statistically significant effect at the level of significance ( $\alpha \leq 0.05$ ) for electronic advertisements with their combined dimensions (advertisement text, clarity of advertisement content, output and technical design of advertisement, and advertisement stimuli) in the development of banking services with its combined dimensions (technology used for services, quality of services, and diversity of services) for Jordanian commercial banks. The study findings suggest that the electronic advertisements are required including recorded videos that explain the nature of financial services within a clear content that highlights the benefits of those services and is designed and produced in technical ways within attractive stimuli for customers of Jordanian commercial banks.

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## INTRODUCTION

Today banks shifted towards digital promotion in order to promote their various banking services by relying on electronic advertisements through various electronic means such as the Internet, social networking sites, and mobile phones, in order to be able to raise the efficiency of promotional activities to reach customers due to the advantages and benefits of electronic advertisements that are easy, fast and covered and shortening time and effort, which made customers realize the importance of electronic promotion, especially electronic advertisements directed to them, which include messages that allocate the nature, specifications, and benefits of banking services (Jashari & Burstein, 2017).

This trend towards the use of electronic advertisements has constituted a qualitative leap for banks in providing their banking services in ways that are fast in the application and easy to access to customers. Present and future (Munawwar, 2020). The development of banking services has become a priority for the management of banks, which is one of the basic development strategies aimed at meeting their needs, desires, and expectations and working to satisfy them, in addition to attracting more customers to enable banks to achieve a competitive position in the banking sector (Ayyash, 2020).

Electronic advertisements played a vital role in terms of their content, design process, preparation and production in technical ways and attracting tools capable of influencing clients of Jordanian commercial banks positively towards banking services provided with the aim of developing them to be more attractive to their clients and competitive in the banking sector.

## Study Problem

The method section describes in detail how the study was conducted, including conceptual and operational definitions of

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the variables used in the study, different types of studies will rely on different methodologies; however, a complete description of the methods used enables the reader to evaluate the appropriateness of the used methods and the reliability and the validity of the study results, it also permits experienced investigators to replicate the study.

**Study Questions**

The following questions were answered:

The main question: What is the impact of electronic advertisements with their combined dimensions (advertisement text, advertisement content clarity, advertisement artistic design, and advertisement stimuli) on financial services development with their combined dimensions (services technology used, services quality, and services diversity)?

The following sub-questions were constructed out of the main question:

- Is there an impact of electronic advertisements with their combined dimensions in the service’s technology used?
- Is there an impact of electronic advertisements with their combined dimensions in service quality?
- Is there an impact of electronic advertisements, with their combined dimensions, and are services diverse?

**Study Hypotheses**

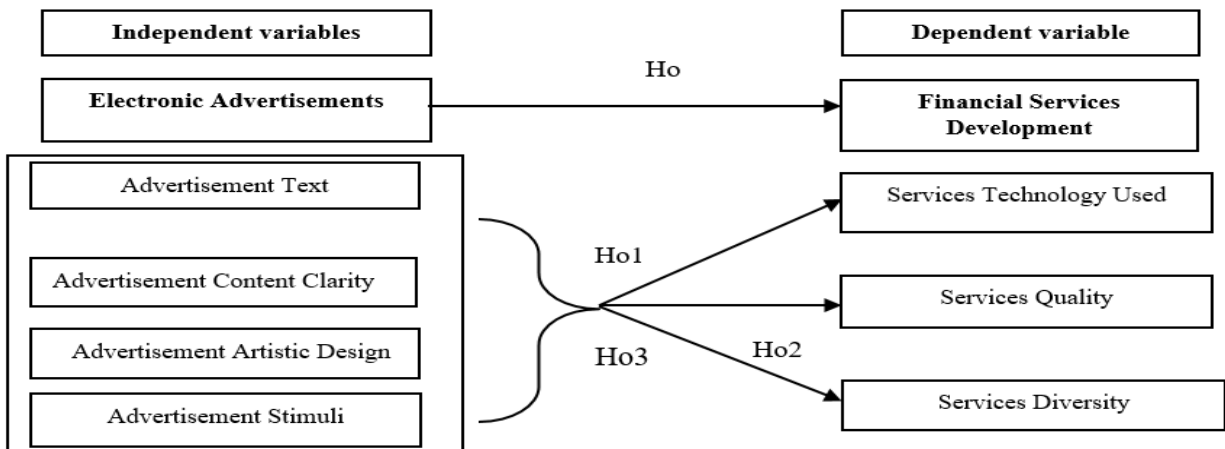
Ho- There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) for electronic advertisements with their dimensions (advertisement text, advertisement content clarity, advertisement artistic design, and advertisement stimuli) on financial services development with its dimensions (services technology used, services quality, and services diversity).

A number of sub-hypotheses emanate from the main hypothesis:

- Ho1 There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) of the electronic advertisements with its dimensions in services technology used.
- Ho2 There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) of the electronic advertisements with its dimensions in service quality.
- Ho3 There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) of the electronic advertisements with its dimensions in services diversity.

**Study Model**

The study model shows the relationship of the independent variable (Electronic Advertisements) with its combined dimensions in the dependent variable (Financial Services Development) with its combined dimensions as in Figure (1) \*.



**LITERATURE REVIEW**

In the beginning of 1994 the concept of electronic advertising appeared and gave it new advantages. It was found that the use of advertising via the Internet (Al-Zoubi, 2019), and then social networking sites such as Facebook, Twitter, YouTube and other social networking sites appeared. Companies finance their ads through them. Social networking sites help advertisers choose their advertising campaigns quite easily. The advertiser can use access campaigns, attention campaigns, interaction campaigns, and also mobility campaigns. The advertisers can choose the right campaign type for him based on the main ad objective (Haida & Rahim, 2015).

**Electronic Advertising Dimensions**

**Advertisement Texts**

Defined as text posts directed electronically to a target group, which is the most popular due to ease of use, and helps to attract the attention and contemplation of the target in the ad text (Torresi, 2020). It is also defined as attracting readers to build a natural dialogue using new and unexpected words by merging words that are consistent with each other (Sandkuhl, 2014). Also, known as the slogan that conveys the benefit of the brand and expresses the campaign strategy and the company's vision. It was called the concept of the subtitle. If the message did not reach well, the subtitle illustrates the meaning of the advertisement (Landa, 2017). Also, defined as the basis for arousing the purchasing motives of customers and advertising texts can inform customers and draw their attention to the advantages of the service, the competitive

advantage that distinguishes it from the services of competitors (Al Zoubi, 2014).

### ***Advertisement Content Clarity***

Defined as the texts, images, and colors contained in the text of the electronic advertisement so that they are consistent and attractive to urge the customer to click on the advertisement (Raab, 2016). Also, defined as the exploitation of images, sound, movements, text, holographic, and notifications in a harmonious and compatible manner to explain to potential customers the service provided to influence them (Munawwar, 2020). Advertisement content consists of the title: the advertisement is one of the most important elements, as it attracts the viewer to see the advertisement. Drawings and pictures: It is one of the most important elements that are based on conveying the idea of advertising to the viewer, as it is based on arousing their emotions. Movement and colors: Color is also one of the important elements, as the study of color science and its meanings has a high impact on the attention of the viewer, so the culture and behavior of potential customers must be studied to put the appropriate and affecting colors on them. A particular color bases his mind on remembering the brand. Words and sentences: As we talked about d previously, words are one of the easiest ways to convey complete information about the service provided and the goal that was set through the advertisement, but the importance of choosing the right words that go along with the thinking and culture of the target customers must be taken into consideration, as they must be easy to understand creative (Abed, 2013).

### ***Advertisement Artistic Design***

Advertisement artistic design is a very important matter as it is based on attracting the attention of the target customers and motivating them to watch the advertisement, influencing their emotions and creating a need for them. Advertisement artistic design is defined as transforming the idea of advertising into a real advertisement ready for publication by integrating images, audio, words, videos, graphics, and movement with each other harmoniously and harmoniously (Chitty, 2017). Also defined as organizing the elements of the declaration and developing an organized plan to structure the elements to achieve the main goal of the declaration (Blakeman, 2022). Also, defined as the collection of images, writing, graphics, and movements into one advertisement and one goal (Gharibi, 2012).

### ***E-advertising Stimuli***

They are allusions and stimuli that have a direct impact on the customer's perceptions in proportion to his culture and social gender. Advertising campaigns aim to attract new customers and maintain existing customers, so it must be ensured that the advertisement is characterized by all the factors affecting the behavior of the electronic consumer (Pelsmacker, 2022). Also, defined as the direct impact on the viewer, so colors, music, or a logo should be placed in order to draw the viewer's attention and create a need for him, as the consumer, when he hears certain music or sees a certain color or logo, motivates him to read the electronic advertisement and then make the purchasing decision and Build the new service (Heather, 2012).

### **Financial Services Development**

The process of developing banking services seeks to improve and modify the characteristics of the banking service to suit the needs and desires of customers, and in light of the fierce competition, banks have always turned to the continuous development of the services provided to satisfy the needs and satisfy the desired desires in the market, so that the bank can continue and grow in light of the fierce competition in order to maintain existing customers, especially in light of the latest developments in information technology (Kunam, 2022). Financial services development has been defined as improving and raising the quality of service in order to satisfy needs, satisfies desires, and makes it easier for the customer to carry out his banking transactions (Arnous, 2016). Banks are required to study market trends, learn about customers' problems and find ideas that help solve this problem, as it is based on providing benefits to the customer and meeting his needs and desires, and there are a number of ways to search for ideas (Kotler, 2017).

### **Financial Services Development Dimensions**

#### ***Services Technology Used***

It is the technical method used in the process of providing services to customers in an easy and fast way and with minimal effort (Ghassan, 2010). It has been known as a set of modern technologies that help customers obtain services and provide them to beneficiaries quickly and effectively (Mualla, 2021). The role of technology is very important in raising work efficiency and customer satisfaction and achieving the best effectiveness in procedures and transforming them into modern and advanced methods that help the service provider to deal with service recipients with ease and facilitate the service recipients and save time and effort (Arnous, 2016).

#### ***Services Quality***

They are the distinctive characteristics of services that make them able to optimally meet the declared or expected needs of customers. The literature has differed to apply the concept of service quality (Phenq, 2016). It is defined as the features and characteristics that characterize the service and be equal to the expectations of customers in order to satisfy their needs and satisfy their desires. (Zhenhua, 2015). Quality is one of the sensitive matters for customers and the search for quality as the basis for the purposes of comparison between competitors' products leads to the final purchasing decision, and in order for the bank to apply the concept of total quality in its services provided, research and development must study the consumer and purchasing behavior of customers and know the expected quality for them until They can equate expected quality with perceived quality (Kotler, 2017).

**Services Diversity**

It was defined as a variety of banking services provided to customers so that each banking service has specific characteristics and specifications and is directed to serve a specific category of customers with specific characteristics, needs, and desires (Hirsha, 2015). It has also been defined as a variety of services aimed at meeting the needs and desires of different customers by increasing service lines and providing more services to the market (Allaq, 2020). Diversification of services is one of the very important strategies as it helps to maintain the bank in the market and helps to enter new markets and acquire the largest possible market share by developing the company’s service mix and creating a large number of services to suit all customers through either adding new services to the market New or through merging with other sectors and other organizations that have different services and have served a completely different sector and increase the market share of the bank or by developing the characteristics of the current service so that it can serve the entire sector, and this strategy is considered one of the most widely used strategies (Al-Mahmudur, 2020). Banks prefer to target several sectors and categories, so they prepare a mix of services and a marketing mix for each category since the same electronic advertising cannot be used in the same category, as their behaviors are different and cannot be similar. Therefore, each target group must take its separate marketing activity (Kotler, 2017).

**Previous Studies**

Martins et al. (2019), the study showed that there is an important role of web design quality, brand awareness, and advertising value explains purchase intent. Al-Jassem (2019), the study showed a correlation and impact relationship for each element of electronic advertising represented by its exclusion (type of advertisement, content of electronic advertisement, nature of the sites on which the advertisement appears) in the mental image perceived by the customer. Doumi (2019), the study showed an effect of electronic advertisements through social networks on the motives of purchasing among Jordanian private university students, and that this effect came to a high degree, and it was found that it came in the first place the suggestions and stimuli of electronic advertising, and secondly came to the technical output of the electronic advertisement, and in the third-place came to the texts of the electronic advertisement, In fourth place came the credibility and confidence of electronic advertising. Jalloul (2016), the study showed the effect of removing the electronic advertising adopted by Air Algeria Corporation on the behavior of individuals exposed to the marketing advertising program.

Ayyash (2020), the study showed a positive effect on the development of banking services combined (service specifications, service quality, technology used) in maintaining customer loyalty. Alwafe and Megdadi (2020), the study showed a positive impact of mobile banking applications in achieving a competitive advantage. Nazal and Megdadi (2019), the study showed that there is an impact of the application of customer relationship management in its dimensions: customer retention strategy, value strategy, and management strategy towards customers in developing Jordanian telecom companies' customer services by the sub-variables of (quality of service, diversity of services).

**MATERIALS AND METHODS**

**Study Population and Sample**

The study population covered all Jordanian commercial banks with total of (13) banks according to the official website of the Central Bank of Jordan (2021). The research was limited to marketing departments in the main Jordanian commercial banks, and the research sample consisted of all employees working in marketing departments in Jordanian commercial banks, who numbered (409) employees, distributed as follows: (13) managers, (65) department heads, and (331) Marketing employees, using the comprehensive survey method.

**Study Tool**

A special and administrative questionnaire was developed as the main tool for data collection, and the questionnaire consisted of two parts: Demographic variables: (gender, age group, educational level, occupational level, and a number of years of experience in Jordanian commercial banks), research variables and their dimensions: Electronic advertisements (ad text Clarity of advertising content, advertising stimuli, technical output, and design), service development (technology used, service quality, diversity of services), with a total of (35) items.

**Tool Validity**

In order to ensure the validity of the study tool, the internal consistency test Cronbach's Alpha was tested, and the test showed that the values of all sub- variables were ranged between (0.83-0.95), where the validity of all sub- variables paragraphs exceeded (0.80) which considered more than (0.60) according to (Sekaran, 2009).

**RESULTS AND DISCUSSION**

**Arithmetic Averages and Standard Deviations**

Table 1. Independent Variable: Electronic Advertising

item	Sub- Variables	Mean	S.D	Rank	Sig. Degree
۳	advertisement content clarity	4.39	0.534	1	High
۲	advertisement artistic design	4.36	0.564	2	High
۴	advertisement stimuli	4.35	0.565	3	High
۱	advertisement text	4.26	0.610	4	High
	Overall Mean	4.34			High

The results shown in table (1) showed that the advertising content clarity dimension was in the first place, with a mean of (4.39) and a standard deviation of (0.534), with a high degree of importance. While the ad text dimension came last with a mean (4.26), standard deviation (0.610 with a high degree, and the overall mean of the independent variable dimensions was (4.34) with a high degree.

Table 2. Dependent variable: Financial service development

item	Sub- Variables	Mean	S.D	Rank	Sig. Degree
1	Services technology used	4.27	0.584	1	High
2	Services quality	4.16	0.685	2	High
3	Services diversity	4.05	0.786	3	High
	Overall Mean	4.16			High

The results shown in table (2) showed that the dimension of services technology used, which was ranked number one, with a mean of (4.27) and a standard deviation of (0.584), with a high degree, and services diversity was in the last rank with a mean (4.05), a standard deviation (0.768), and a high degree, and the overall mean of the dependent variable dimensions was high (4.16).

**Hypothesis Test**

The main hypothesis: There is no statistically significant impact at the level of significance ( $\alpha \leq 0.05$ ) for electronic advertisements with their dimensions (advertisement text, advertisement content clarity, advertisement artistic the development of the financial services in its dimensions (technology used for services, quality of services, and variety of services).

Table 3. A multiple linear regression analysis was used and the results

Dep. Var.	Model summary		ANOVA			Coefficient				
	R	R2	F	DF	Sig. F	Index. Sub. Var.	B	S.D	t	Sig. t
<b>Financial Services Development</b>	0.459	0.210	26.425	4	0.000	advertisement text	-0.009	0.091	-0.098	<b>0.922</b>
						advertisement artistic design	-0.233	0.133	-1.752	<b>0.080</b>
						advertisement content clarity	-0.377	0.103	-3.665	<b>0.000</b>
						<b>advertisement stimuli</b>	<b>0.902</b>	<b>0.104</b>	<b>8.698</b>	<b>0.000</b>

Table (3) showed that there is a positive impact of electronic advertisements with its dimensions in the development of the financial services, and the correlation coefficient is ( $R = 0.459$ ), which means that the existence of a relationship of correlation between independent variables and the dependent variable explained 21% of the variance in the dimensions of dependent variables, and the rest is referred to other variables not covered by the research model, and the value of ( $F = 26.425$ ) at the level of significance, which is equal to ( $sig = 0.000$ ) and this confirms the significance of the regression at the level of significance ( $\alpha \leq 0.05$ ). Based on this result, the sub-hypothesis was rejected and the alternative hypothesis was accepted.

First sub-hypothesis: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) for electronic advertisements with their combined dimensions in services technology used.

Table 4. Simple linear regression was used, and the results

Dep. Var.	Model summary		ANOVA			Coefficient				
	R	R2	F	DF	Sig. F	Index. Sub. Var.	B	S.D	t	Sig. t
<b>Services technology used</b>	<b>0.327</b>	<b>0.107</b>	<b>44.044</b>	<b>1</b>	<b>0.000</b>	<b>Electronic advertisements</b>	<b>0.368</b>	<b>0.053</b>	<b>6.936</b>	<b>0.000</b>

Table (4) showed that there is a positive impact of electronic advertisements with its dimensions in services technology used, and the correlation coefficient is ( $R = 0.327$ ), which indicates that the correlation between the independent variable (electronic advertisements) and the sub-dependent variable (services technology used) showed with a value of ( $R^2 = 0.107$ ), the service's technology the variance in the is referred technology used, while the rest is referred to other variables not covered by the research model, and the value of ( $F = 48.044$ ) at a confidence level equal to ( $sig = 0.000$ ), and this confirms the significance of the regression at the level of significance ( $\alpha \leq 0.05$ ), In addition to that the coefficients values of ( $B$ ) the of electronic advertisements showed (0.368) and the value of ( $t$ ) is (6.931), with a statistical significance of (0.000). Based on this result, the sub-hypothesis was rejected and the alternative hypothesis was accepted.

Second sub-hypothesis: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) for electronic advertisements with its dimensions in service quality.

Table 5. Simple linear regression was used, and the results

Dep. Var.	Model summary		ANOVA			Coefficient				
	R	R2	F	DF	Sig. F	Index. Sub. Var.	B	S.D	t	Sig. t
Services Quality	0.171	0.029	12.115	1	0.000	Electronic advertisements	0.226	0.065	3.481	0.001

Table (5) indicate that there is a statistically significant impact of electronic advertisements with its dimensions in quality of services, and the correlation coefficient ( $R = 0.171$ ), which showed a statistically significant correlation between the independent variable (electronic advertisements), and the sub-dependent variable (service quality), and the value of the coefficient is ( $R^2 = 0.029$ ), which explained 2.9% of this referring in the quality of services, while the rest is referred to other variables not covered by the research model, and the value of ( $F = 12.115$ ) at a confidence level equal to ( $\text{sig} = 0.000$ ), and this confirms the significance of the regression at the significance level ( $\alpha \leq 0.05$ ). It also appears from the table that the coefficients that the values of (B) in electronic advertisements amounted to (0.226) and that the value of (t) was (3.481), and with statistical significance equal to (0.001). Based on this result, the sub-hypothesis was rejected and the alternative hypothesis was accepted.

Third sub-hypothesis: There is no statistically significant impact at the significance level ( $\alpha \leq 0.05$ ) for electronic advertisements with its dimensions in services diversity.

Table 6. Simple linear regression was used, and the results

Dep. Var.	Model summary		ANOVA			Coefficient				
	R	R2	F	DF	Sig. F	Index. Sub. Var.	B	S.D	t	Sig. t
Services Diversity	0.156	0.024	9.954	1	0.000	Electronic advertisements	0.236	0.075	3.155	0.002

Table (6) indicates a statistically significant impact of electronic advertisements with its dimensions in services diversity, where the correlation coefficient is ( $R = 0.156$ ), which showed a statistically significant correlation between the independent variable (electronic advertisements), and the dependent sub-variable (Services diversity), and the value of the coefficient is ( $R^2 = 0.024$ ), which explained 2.4% of the variance in services diversity, while the rest refer to other variables that not covered by the research model. Also, the value of ( $F = 9.954$ ) at a confidence level equal to ( $\text{sig} = 0.000$ ), and confirms the significance of the regression at a significance level of ( $\alpha \leq 0.05$ ). It also appears that the coefficients that the values of (B) in electronic advertisements amounted to (.236) and that the value of (t) was (3.155), and with statistical significance equal to (0.002), which indicates that the impact of this dimension is significant and this means that the increase in electronic advertising by one unit will lead to an increase in the diversity of services by 0.236. Based on this result, the sub-hypothesis was rejected and the alternative hypothesis was accepted.

## CONCLUSIONS

### Findings

- The arithmetic means of the independent dimensions shows that the (advertisement text) appeared with a mean of (4.26), and the arithmetic means for the dimension (direction and artistic design) appeared with a mean of (4.36), and the dimension of (advertisement of content clarity) appeared with a mean of (4.19), and (advertising stimuli) appeared with a mean of (4.35).
- The arithmetic means of the dependent dimensions shows that the (technology services used) appeared with a mean of (4.27), for the dimension (service quality) appeared with a mean of (4.16), and for the dimension (services diversity) appeared with a mean of (4.05).
- A statistical positive impact of electronic advertisements with its dimensions (ads text, ads content clarity, ads artistic design, and advertisement stimuli) in the development of the financial services with its dimensions (technology used for services, quality of services, and variety of services). Based on this result, the hypothesis was rejected and the alternative hypothesis was accepted. This result agreed with studies results of (Doumi, 2019; Nazal & Megdadi, 2019; Alwafe & Megdadi, 2020).
- A statistical positive impact of electronic advertisements with its dimensions in technology services used, and the result showed that the sub-hypothesis was rejected and the alternative hypothesis was accepted, and this result agreed with the study result of (Doumi, 2019).
- The results of the second sub-hypothesis indicate that there is a statistically significant impact of electronic advertisements with their combined dimensions in services quality, which indicates the existence of a statistically significant correlation between the independent variable (electronic advertisements), and the dependent variable

(services quality). Based on this result, the sub-hypothesis was rejected and the alternative hypothesis was accepted. This result is agreed with the study results of (Nazal & Megdadi, 2019; Ayash, 2020).

- A statistical positive impact of electronic advertisements with its dimensions in services diversity. Based on this result, the sub-hypothesis was rejected and the alternative hypothesis was accepted. This result is agreed with the study results of (Alwafe & Megdadi, 2020).

### Managerial Implication

Based on the study results it reached, the researchers make a set of recommendations, the most important of which are:

- Electronic advertisements are required to include recorded videos that explain the nature of financial services within a clear content that highlights the benefits of those services and is designed and produced in technical ways within attractive stimuli for customers of Jordanian commercial banks.
- Employing software specialized in directing and artistic design so that advertisements are designed within methods that have innovative touches to be an entry point to influence the sensory perceptions of customers in order to form motives interested in the content of advertisements for financial services announced to Jordanian commercial banks.
- Using images, colors, and symbols with expressive connotations about the privacy of financial services and their benefits mixed in technical ways to express the benefits of financial services announced in the texts and content of electronic advertisements for Jordanian commercial banking services.
- Following up on the extent of customers' response to electronic advertisements for financial services to know the extent of the influence of electronic advertisements in generating their interests and purchasing attitudes to work on evaluating the effectiveness of advertisements and addressing imbalances to improve the level of influence capabilities in persuading customers to purchase from Jordanian commercial banking services.
- Conduct periodic evaluations of the performance results of the efficiency of the effective electronic advertisements in order to benefit from them in developing financial services. These results express the level of acceptance and satisfaction with the services provided to them. These results provide the opportunity for Jordanian commercial banks to improve their services in terms of quantity and quality in line with the needs of customers.
- Taking advantage of electronic advertising and the technical capabilities that it enjoys through its digital distribution channels for banking services, especially in light of the intensity of local and global competition between Jordanian and foreign commercial banks, by improving and developing their financial services in innovative ways that are able to raise their competitive capabilities.

### Future Implication

The researchers recommend more of conducting studies that clarify the impact of electronic advertisements in improving the products and services by using other variables and business organization environments.

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