



**REPUBLIC OF TÜRKİYE
HALIÇ UNIVERSITY
INSTITUTE FOR GRADUATE STUDIES**

**THE IMPACT OF SOCIAL MEDIA MARKETING ON
CONSUMER BRAND ENGAGEMENT IN THE MOROCCAN
BANKING SECTOR**

**HASNA DARFAOUI
DEPARTMENT OF BUSINESS ADMINISTRATION**

MASTER'S THESIS

**ADVISOR
Asst.Prof.Sibel DEMİREL**

ISTANBUL 2025



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MSc THESIS APPROVAL PAGE

The study prepared by the Department of Business Administration MSc Program, and conducted by the student “Hasna DARFAOUI” with the subject ‘The Impact of Social Media Marketing on Consumer Brand Engagement in Moroccan Banking Sector’ is approved by our jury as MSc Thesis.

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THESIS ETHICS STATEMENT

I declare that I completed this study titled “The impact of social media marketing on consumer brand engagement in Moroccan banking sector” which I present as a Master’s Thesis “Business Administration” from the beginning to the end under the responsibility of my advisor Assist.Prof Sibel Demirel, that I collected all the data/ samples by myself, I did the analysis, that I have fully indicated the information I have received from other resources in the text and bibliography, that I have acted in accordance with the scientific research and ethical rules during the study process, and that I accept any legal consequences if otherwise occurs.



Hasna DARFAOUI

ÖZET

FAS BANKACILIK SEKTÖRÜNDE SOSYAL MEDYA PAZARLAMASININ TÜKETİCİ MARKA BAĞLANTISI ÜZERİNDEKİ ETKİSİ

Haliç Üniversitesi
Lisansüstü Eğitim Enstitüsü
İşletme Yönetimi Anabilim Dalı, Yüksek Lisans Tezi
Danışman: Prof. Dr. Sibel DEMİREL
Ocak 2025, 118 sayfa

Bu tez kapsamında, Fas bankacılığı bağlamında sosyal medya pazarlama (SMM) stratejilerinin tüketici marka katılımı üzerindeki etkilerinin değerlendirilmesine vurgu yapılmaktadır. Çalışma, müşteri katılımı ile kişiselleştirme, eğlence, etkileşim, ağızdan ağıza iletişim (WOM) ve trend olma gibi farklı SMM unsurları arasındaki ilişkiyi analiz etmektedir. Ayrıca, demografik değişkenlerin (yaş, cinsiyet, eğitim, gelir ve sosyal medyada geçirilen süre) markalarla etkileşim düzeyi üzerindeki düzenleyici etkileri de test edilmiştir. Bu araştırma, nicel yöntemlere odaklanmakta olup, yalnızca Fas Bankası müşterilerinden anket tekniğiyle veri toplamaktadır. Çalışma sonuçları, belirli tüketicilere göre geliştirilen etkili ve aktif sosyal medya stratejilerinin yüksek düzeyde katılıma yol açabileceğini ortaya koymaktadır. Teknoloji Kabul Modeli ve Müşteri İlişkileri Yönetimi teorisi gibi çerçevelerin kullanılması, dijital bankacılık dünyasında tüketici ile markalar arasındaki ilişkiyi anlamının etkili bir yolu olarak temsil edilmektedir. Bu araştırma doğrultusunda, sosyal medya pazarlama stratejilerinin ve tüketici ilişkilerinin geliştirilmesiyle ilgili pratik çıkarımlar, bu çalışmanın örneğinde olduğu gibi Fas'taki bankacılık sektöründe ortaya çıkmaktadır.

Anahtar Sözcükler: Sosyal Medya Pazarlaması, Tüketici Marka Katılımı, Fas Bankacılık Sektörü, Sosyal Medya Pazarlama Stratejileri, Demografik Değişkenler.

ABSTRACT

THE IMPACT OF SOCIAL MEDIA MARKETING ON CONSUMER BRAND ENGAGEMENT IN THE MOROCCAN BANKING SECTOR

Haliç University
Institute of Graduate Studies
Department of Business Administration, Master's Thesis
Supervisor: Asst. Prof. Sibel DEMİREL
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Within the confines of this thesis, the emphasis is placed on the evaluation of social media marketing (SMM) strategies about their effect on consumer brand engagement in the Moroccan banking context. The study analyzes the relationship between customer engagement and different SMM elements such as customization, entertainment, interaction, WOM (word-of-mouth), and trendiness. There are also tests done on the moderating effects of demographic variables (age, gender, education, income, and amount of time spent on social media) on the level of interaction with brands. This research focuses on quantitative methods and implements the questionnaire technique only to gather information on Moroccan Bank clients. The study results reveal that engaging, active social media strategies that are developed according to specific consumers can lead to a high level of engagement. The use of frameworks such as the technology acceptance model and customer relationship management theory represent an effective way of understanding the consumer relationship with the brands in the digital banking world. In consideration of this research, practical implications arise with the development of social media marketing strategies and consumer relationships in a bank; in the case of this study, the banking industry in Morocco.

Keywords: Social Media Marketing, Consumer Brand Engagement, Moroccan Banking Sector, Social Media Marketing Strategies, Demographic Variables.

PREFACE

This thesis, *The Impact of Social Media Marketing on Consumer Brand Engagement: Evidence from the Moroccan Banking Industry*, explores the strategies employed by Moroccan financial institutions in social media marketing and examines the challenges and opportunities that digitalization presents to traditional sectors.

Sincere gratitude is extended to my parents for their unwavering support in every aspect of my life. Their moral support, encouragement, and belief in my abilities have been crucial to my success. Their belief in me has been a driving force, motivating me to give my best and overcome difficulties. Appreciation is also extended for the sacrifices they made to ensure my academic success.

Gratitude is extended to Assist. Prof. Sibel Demirel for her insightful comments, suggestions, and encouragement throughout the development of this thesis. Her guidance was instrumental in shaping this research and bringing it to its final form.

Finally, thanks are extended to family members, friends, and colleagues for their support, both verbal and practical, during the course of this work. Every bit of assistance contributed to the completion of this thesis.

With true thankfulness,

Hasna Darfaoui

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ABBREVIATIONS

AI	: Artificial intelligence
WOM	: Word of mouth
CBE	: Consumer brand engagement
TRA	: Theory of reasoned action
CRM	: Customer relationship management
HCD	: Honestly significant difference
SMM	: Social media marketing
TAM	: Technology acceptance model
ANOVA	: Analysis of variance

1. INTRODUCTION

Today, the Internet is a necessary tool for our everyday existence. The most useful feature that the Internet offers to all users, including companies, is the ability to associate linked devices to conduct payments and transaction processing. To be more precise, social media, which includes Facebook, Instagram, and other social media platforms, is one of the advantages that the Internet has to offer. It has an impact on people's everyday lives as well as how they use the Internet to communicate, share information, and uphold their relationships (Faraz and Zohaib, 2012).

When social media first appeared, businesses' approach to audience engagement experienced a sea change, according to Smith and Taylor (2004). As dynamic and interactive spaces for consumer engagement, social media structures like Instagram, Twitter, and Facebook became necessary parts of marketing strategies. This change in the banking sector has been especially significant.

Therefore, marketers now understand that utilizing social media to interact with consumers who spend the majority of their time on the Internet is the most effective strategy (Constantinides, 2009).

Kaplan and Haenlein (2010) highlight the distinctive qualities of social media that make it such an effective tool for financial industry marketers. Social media platforms allow banks address and connect with customers directly and in the shortest time possible, consequently creating a feeling of community and confidence.

As mentioned by Chaffey et al. (2016), banks can enhance customer engagement by promptly replying to inquiries, offering updates, and addressing issues via real-time social media interactions.

According to Chaffey and Smith (2017), social media marketing allows banks to personalize their messaging based on the tastes and moves of their consumers, resulting in a more individualized and targeted communication plan. This change is usual with the larger marketing trend towards consumer-centric tactics (Czinkota et al., 2011).

Social media marketing affects the Moroccan banking sector more because of the nation's growing digitalization and rising smartphone and other digital device use.

Iqbal et al. (2020) make it clear that a strong grasp of Morocco's cultural and legal traits is crucial to putting digital marketing tactics, including social media campaigns, into practice.

The banking industry is one of the best cases that shows how marketing changes; social media marketing is where it belongs. Scholars such as Kaplan and Haenlein (2010) and Chaffey et al. (2016) highlight how social networks have the potential to transform the financial sector because they can facilitate additional interactive, personalized, and customer-oriented promotional strategies.

The influence of social media marketing on how consumers engage with brands in Morocco's banking industry is entirely investigated by using the theoretical framework assisting this thesis, which attracts several indispensable models. Assessing user acceptance and usage of social media technology, Davis, F. D. (1989) Technology Acceptance Model (TAM) places a strong emphasis on perceived utility and ease of use. Technology utilization for effective consumer relationship management is the major intention of Frow, P. (2011). And Payne, A. (2006).

Customer Relationship Management (CRM) Theory. About emotional, cognitive, and behavioral engagement elements, Brodie, R. J., Juric, B., & Ilic, A., Hollebeek, L. D., (2010). The framework for customer engagement indicates a comprehensive perspective. Providing an explanation of reciprocity in social interactions, P. Blau. (1964) Social Exchange Theory is vital to realizing the dynamics of digital marketing initiatives.

Lastly, using I. Ajzen and M. Fishbein's (1980) Reasoned Action Theory (TRA), which predicts behavior considering subjective and attitude norms, formalization of those elements is provided, indicating how these factors influence customers' interaction with marketing on social media. Although they all investigate technology, consumer contact, and brand dynamics, these theories vary within their focuses, from technology usage to brand interaction building and customer relations management. Together, they provide the comprehensive orientation to facilitate the analysis of the multifaceted relationship between social media marketing in the context of the banking business and the consumers' branding.

1.1. Research Questions

- What role does social media marketing play in engaging consumers to the brand? In what way do specific constituent elements of customization, entertainment, interaction, trendiness, and word-of-mouth affect the brand engagement of consumers in the Moroccan banking industry?

- To what extent do education, age, income, gender, occupation, perception and hours spent on social media influence a consumer to engage in a brand within the Moroccan banking industry? How does social media marketing connect to demographic characteristics in terms of consumer brand engagement?

1.2. Research Objectives

More precisely, the research objectives try to find how complex is social media marketing and its impact on consumer brand engagement in the Moroccan banking industry. The significant objectives are to find out which social media marketing tactics banks are presently using and investigate their level through their social media tactics including interaction, entertainment, customization, trendiness, and word-of-mouth.

Furthermore, the thesis attempts to carry out an in-depth analysis of the overall consumer brand engagement that would be triggered through these strategies, and based on demographic variables (control variables) such as education level, age, income, gender, occupation and mediator effect such as the number of hours spent on social media and perception. The thesis aims to achieve set objectives by the process of finding new information about social media marketing strategies that improve consumer brand engagement, adding to the body of information for academic research and also for real-world use through the banks. The objective of this thesis is to present an in-depth analysis of the social media marketing environment in the Moroccan banking industry through an investigation of the theoretical framework, research methodology, data collection, and data analysis in the following sections.



2. LITERATURE REVIEW

2.1. Brand Management and Relationship Marketing

The success of brand management alongside relationship marketing builds enduring consumer engagement and loyalty in banking sectors that need trust-based consistent personal interactions to develop solid consumer relationships. The Moroccan banking sector requires these principles to be prioritized because consumers depend on financial institutions for both their services and the development of enduring trustworthy relationships. The strategic combination of brand management creates recognizable consumer identities and relationship marketing maintains continuous personalized interactions which build strong consumer bonds. Social media marketing (SMM) achieves consumer brand engagement (CBE) through this theoretical framework. Banks can boost customer interactions and raise engagement and loyalty through SMM approaches that support brand management and relationship marketing principles by delivering customized content and establishing emotional bonds and providing immediate support to consumers.

2.1.1. Why Brands Need to Be Managed

Brand management requires stakeholders to develop establish and grow their brand's market value through strategic identity development and positioning strategies. A brand encompasses more than a logo or product says Kapferer (2012), representing instead a complete identity system that defines consumer meaning. Success in today's digital world demands strategic brand management because businesses need to deliver solid reliability and true consistency during all consumer contact points.

The Brand Identity Prism developed by Kapferer presents six foundational elements of brand identity including physique and personality followed by culture and relationship and ending with reflection and self-image that unite to form consumers' brand perception. Financial institutions need these essential elements because

customers expect safety and individualized treatment from banks while needing assurance about security and their resources.

Building brand management remains fundamental to marketing tactics because it gives firms the competitive advantages they need to thrive in markets that grow more and more crowded. According to Keller (2013) well-established brand management emphasizes trust development while it produces increased consumer loyalty and stronger brand-consumer emotional ties. By applying appropriate brand management methods organizations achieve consistency in their brand delivery through various contact points while serving consumer expectations and creating memorable impacts. Monitoring the brand identity proves essential for banks because they depend heavily on consumer trust as well as their reputation according to Aaker (1996). Companies that fail to implement effective brand management run the risk of both losing their established identity and failing to create market differentiation which reduces consumer interaction and brand loyalty.

Successful brand management requires more than distinct identities because it means developing an entire system of interactions which creates deep connections with consumers. According to Keller and Lehmann (2006) successful brand management unites information about customer feedback with market trends alongside technology developments for adaptation purposes. The Moroccan banking sector presents an example of sectoral digital transformation that requires constant brand management to stay relevant because customers demand fast adaptation and sustained trust. When banks align their services with consumer needs they can create market distinctions and earn both long-term profit and enhanced customer loyalty in competitive banking markets.

Research Supporting Brand Management's Impact:

These studies provide valuable insights that are directly applicable to industries like banking, where establishing trust and emotional connections with customers is crucial.

Godey et al. (2016): Research findings showed that company brand equity together with customer loyalty increases when brands communicate messaging consistently across all their digital properties. This study, which initiatively looked at fashion industry branding, demonstrates that uniform brand experiences across digital touchpoints are essential. Research into Moroccan banking evinces that financial

institutions require fundamental brand consistency between their social media profiles and websites as well as their entire digital interface. Numerous financial institutions use this approach to create stronger brand equity assets while simultaneously enhancing consumer trust and customer loyalty levels. When Moroccan banks synchronize their digital marketing strategies with stable, trustworthy brand identity perceptions, their customers develop enhanced trust, leading to long-term bank engagement.

Brodie et al. (2013): The study analyzed how brand strategies create emotional bonds with consumers while maintaining sustained loyalty. Studies by Brodie et al. demonstrate that effective execution of marketing strategies that connect to customer emotional needs leads to increased customer retention. Banking sector customers attach the highest importance to established emotional relationships that combine dependable financial services with personalized communication. Through building brands that convey trust and safety as well as nurturing care, Moroccan banking institutions secure deeper emotional relationships with their customers. Brand loyalty results from emotional connections between consumers and brands, which constitutes an essential foundation for ongoing brand communication and customer retention within competitive markets.

Torres et al. (2018): The research showed how individualized marketing messages alongside brand coherence help customers develop stronger word-of-mouth advocacy. Torres et al. showed that customized brand communication efforts produce substantial growth in customer advocacy, specifically when such communications link to brand identities. A brand that develops personal connections with its customers encourages them to widely recommend its products through word-of-mouth promotions. Moroccan banks should use digital and social media platforms to deliver personalized marketing, which will develop robust relationships with their customers. The bank earns organic brand growth by honestly revealing it understands what each customer needs and loves. Continuous use of consistent branding results in an unmistakable bank image that both builds trust with clients and naturally triggers them to promote the brand.

The findings of this research support previous research that demonstrated direct links between the value consumers perceive in brand interactions and their level of brand engagement. Successful brand management stands as an essential strategic

element for maintaining consumer memory of brands to sustain market success throughout evolving customer environments. Research findings emphasize that brand engagement and customer loyalty grow with consistent messaging and emotional relations between consumers and personalized brand experiences. By establishing effective brand strategies that focus on these elements, Moroccan banks will generate substantial improvements in customer engagement. Heuristic strategies generate consumer advocacy, which acts as both a brand marketing channel through positive word-of-mouth while building lasting consumer trust for brand success. The research published by Godey et al. (2016) and Brodie et al. (2013) and Torres et al. (2018) helps Moroccan banks understand better how to create effective and unified brand identities that connect to their audience so they can boost customer loyalty and achieve market growth in competitive environments.

2.1.2. The Role of Relationship Marketing in Enhancing CBE

Relationship marketing chooses to establish enduring consumer connections instead of handling isolated commercial exchanges. Becoming trustworthy and effective communicators helps create mutual value, which functions as a core element toward building consumer brand engagement (CBE). Social media provides relationship marketing with the platform to establish a bilateral conversational channel between brands and their consumer base. Effective consumer engagement happens through brand participation in inquiry responses along with custom content delivery and active community maintenance, which strengthens emotional bonds between brands and consumers.

According to Grönroos (1994), relationship marketing exists as a method of customer relation development through sustained interaction that promotes mutual value exchange between customers and suppliers. The implementation of this marketing strategy on social media platforms delivers remarkable success regarding customer involvement along with brand loyalty. Through social media platforms, brands meet their customers in real time to provide personalized responses when addressing consumer concerns, thus building relationships with authenticity (Mangold & Faulds, 2009).

Relationship marketing transcends basic customer interactions since it demands the development of rich, memorable engagements that consumers will remember. Hennig-Thurau et al. (2010) demonstrated that when relationship marketing focuses on emotional bonds and customized interactions, it drives customer loyalty and achieves higher customer retention levels and greater lifetime value capabilities. Through social media platforms, brands can achieve powerful relationship marketing through their ability to generate personalized content that matches individual consumer tastes. By deepening the emotional connection between brands and customers through relationship marketing strategies, brands can achieve both stronger brand-customer bonds and also develop loyal brand communities.

Research Supporting Relationship Marketing's Role in Consumer Brand Engagement (CBE):

The core function of relationship marketing builds strong brand-customer relationships, especially within trust-dependent data sectors such as banking. Relationship marketing established long-lasting bonds through tailored interactions along with developed trust and steady, cooperative communication. This approach has been widely recognized for its effectiveness in enhancing emotional and behavioral engagement, as evidenced by several key studies:

Brodie et al. (2011): The research showed that branding approaches based on relationships produce significant improvements in consumer brand connections, which drive emotional and behavioral responses. Empirical research shows emotional engagement indicates customer brand trust and attachment, while behavioral engagement involves repeat events and customer support activities. The data reveals findings that help Moroccan banks meet their market goals for customer trust and loyalty development in a competitive banking environment. Moroccan banks should adopt personalized financial advice together with customized communication and proactive customer service to develop strong bonds with their customers, resulting in lasting relationships and retention.

Alalwan et al. (2017): Social media relationship marketing proved effective for enhancing financial services industry satisfaction and loyalty, according to this research study. Social media tools enable banks to interact directly with customers and solve their questions and deliver specific content immediately. Integrating social media into relationship marketing strategies helps Moroccan banks to boost customer

satisfaction through convenient and transparent connections with letting customers reach bank representatives instantly. Through social media, banks gain an ability to reach customers by personal initiatives, which builds meaningful connections, enabling higher customer retention.

Cheung et al. (2020): Social media platforms achieve maximum customer satisfaction through individualized customer-interactions according to the research. The bank shows customer-focused values through its provision of personalized interactions which include financial insights, banking service prompts and personalized special deals. These transformative actions create the most significant impact on trust-driven service sectors particularly within banking industries. Moroccan banks should adopt these insights to develop social media marketing plans which actively personalize connections so customers experience genuine recognition and personal value. Such tactics build outstanding customer fulfillment and push customers to engage more consistently with the bank's digital interfaces.

Multiple research analyses reveal how relationship marketing functions as an essential driver for improving customer relationships with brands. Moroccan banks can redefine their customer connections through relationship marketing strategies focused on social media elements. Organizations which focus on building relationships with their customers through personalized communication structures and dependable contact create enduring personal connections that drive multiple behavioral outcomes like service reutilization and word-of-mouth brand support. Through relationship marketing Moroccan banks can position themselves distinctively in their financial market while continuously responding to their clients' personal needs and expectations.

Digitalization defines modern customer expectations yet relationship marketing keeps its essential value for developing customer satisfaction and engagement strategies. Through developing strong personalized customer relationships Moroccan banks can establish an enduring customer engagement which results in both market performance success and competitive market advantage.

2.2. Social Media Marketing

(Cheung & Lee, 2010), social networking channels control already every communication area, and they have also produced novel modes of connection with gratitude to the level of popularity within the internet all around the globe. Additionally, increasing their social group, exchanging ideas, expressing their own, and conducting business were how individuals usually build open profiles on virtual networking sites.

(Ebrahim, 2019), social media marketing includes utilizing platforms like Instagram, TikTok, and Facebook to enhance a brand and help normal marketing initiatives. This entails creating, transmitting, and disseminating promotional information through networking sites in order to improve the value of the stakeholders.

Social media marketing strategy might be determined as utilizing platforms for social media to promote a product's company. Very specialized types of digital marketing that go hand in hand with standard online marketing strategies, like email letters and web marketing initiatives, are probably considered subgroups of actions linked along with that sort of marketing (Barefoot & Szabo 2010).

Kaplan and Haenlein (2010) describe social media marketing as the Channel that uses social media to promote brands and execute marketing communication. It includes a range of tactics to engage and sway the intended audience, such as community development, content production, and targeted advertising. Social media platforms' dynamic and interactive qualities enable companies to produce individualized and captivating content that strengthens client relationships. According to Qazzafi (2019), marketing on social media is essential in the age of digitalization for improving consumer satisfaction, shaping brand perception, and boosting overall organizational efficacy.

Marketers are described as entertaining when they create enjoyable social media interactions. The level to which marketing messages and activities are customized to meet the particular needs of customers is known as customization (Cheung et al., 2020).

Consumer reviews of brands that are posted on social media platforms are linked with word-of-mouth marketing, while trendiness refers to brands sharing

information that is current, pertinent, and in style right now. Using these, businesses can create customer loyalty and successful communication (Eid, Abdelmoety, & Agag, 2020), which in turn improves brand engagement with consumers (Cheung et al., 2020).

The potential effects of the independent variables under investigation, customization, entertainment, word-of-mouth, trendiness, and interaction, on the dependent variable, consumer brand engagement, are closely monitored. The goal of this investigation is to provide the banks with useful information that will help them navigate the obstacles and take advantage of the opportunities that social media marketing presents.

2.2.1. Dependent variable

2.2.1.1. Consumer Brand Engagement

It has been proposed that relationship marketing, which emphasizes the exchange between the consumer and the service provider, extends to consumer engagement. On the other hand, consumer engagement places greater emphasis on the consumer's experience than on an emotional bond (Riorini & Widayati, 2015). Consumer engagement is a psychological process that strengthens brand loyalty and serves as a consumer retention strategy (Muchardie, Yudiana, & Gunawan, 2016).

Numerous indicators can be used to assess consumer engagement. Richness: The information's ability to clearly explain the provided goods and services. The following are examples of clear multimedia content that is very likely to grab consumers' attention: Interactivity: more online participation may arise from a high level of interactivity; Product description: A thorough explanation of the good or service will pique consumers' interest; Entertainment: Positive attention is drawn to information that is presented entertainingly. Content novelty: information that is fresh and original will pique customers' interests.

Consumer brand engagement is defined by Bowden (2009) as "the cognitive, emotional, and behavioral connection between consumers and the brand." Consumers who actively use the bank's services, have a strong emotional connection to the brand, and refer others would fall into this category in the banking industry.

Companies are becoming more conscious about the need to develop more direct, interpersonal relationships with clients; thus, for interactive, two-way communications to engage the clients (Kumar et al., 2010). Interactivity is viewed as a significant emotional bond connecting a firm and its customers, based on interaction and participation. One of the critical areas that define this engagement is value exchange. For the current firms, communication technologies are pivotal in facilitating the flow of information and dynamic interaction with the customers (Vivek, 2009).

Consumer engagement, according to Vivek et al. (2012), is the extent to which consumers engage with the organization either directly with its program, activity, or campaign.

The specific character of digital customer engagement was defined by Mollen and Wilson (2010) as a state of mental attentiveness and affective loyalty that inspires customers to perform value-related activities through the company's website or other online platforms. Despite this, the idea of engagement has frequently been less than clear owing to the differences in viewpoints. However, there is a consensus that attitude has a cognitive, affective, and behavioral perspective (Vivek et al., 2012).

Marketing research has provided a conceptual framework for appreciating customer interactions in social media platforms and so provides useful direction for further research. Schultz and Peltier (2013) noted that there is a need to reduce and segment customer engagement as a part of communication efforts. They also acknowledged its shift over time and, as a result, called on researchers to look at the fluidity characterizing brands and their audiences.

According to Hollebeek et al. (2014), customer engagement was defined as the phenomenon characterized by consumption activities incorporated with social behaviors, feelings, and perceptions of the consumer. In the same vein, Bowden (2009a) described it as a series of cognitive and affective activities that come with brand interactions.

Customers have always been the focus that brands use social media to develop long-term relations with them. A literature review shows that the key consumer benefits imply that branded consumers are attracted to those brands that satisfy or even oversatisfy their needs (Hamilton et al., 2016). The brands in question are seen as progressive and continually updating; these customers are customers who often

regularly provide feedback and suggestions to improve products and make updates (Kao et al., 2016).

2.2.2. The dimensions of the Independent variable SMM

2.2.2.1. Entertainment

One of the most powerful reasons customers engage with online networking platforms (Torres et al., 2018). Content presented on digital networking structures includes visual content, written content, or pictures. Which is one practical way to fulfill your hedonistic needs? Hedonistic people are those who find much joy in social media, where fun and pleasure are searched for (Seo & Park, 2019).

Entertainment through social media channels generates happier feelings, improves the collaborative attitudes of the individual, and increases satisfaction with the usage of the platform (Torres et al., 2018). Those service companies that create items that satisfy customers' recreational prices will lead to significant responses, such as increased consumer engagement, brand equity, and loyalty. Thus, the number of consumers actively engaged is the direct outcome of the positive effect entertainment has on them.

Nowadays, using entertainment as a technique for increasing manufacturer awareness is made possible much more by the internet than using other traditional media such as broadcasting or print advertisement. The primary goal of linking entertainment to branding is to surprise clients and initiate a relationship with them. From that view, we can say that social media is a performing tool whereby people want to entertain themselves by sharing facts. People love to joke about the developments in technology and share awesome figures and even music over their networks; this is something funny and entertaining. Then the manufacturers, engaged by the customer's need to make their advertisements fun and engaging, must make sure that the branded messages are humorous and entertaining. Jayasingh's (2019) research showed that company sites that had posted interesting content pieces had gained high customer engagement. Entertainment is becoming an important driving force to engage in interacting with other users' communities. Consequently, exciting consumers' engagement happens due to entertainment.

Godey et al. (2016) have carried out a study that reveals the significance of leisure as a factor in a brand's social media advertising strategy. The entertainment content of the various social media associations is important for clients if they take part in online marketing and advertising initiatives.

Certain users on social media consume brand content for humor, enjoyment, and relaxation, leading to greater brand awareness. Similarly, Jayasingh (2019) put forward a point that the content of marketing must be unique so it can vividly pique the interest of the customers. The interest of the customers is maintained through entertainment, which is an important factor in customer engagement. When marked for their presence on social digital platforms, Involvement levels can be assessed based on the likes, comments, and shares they receive. When it comes to the website of the company, engagement is an indicator of increasing website visits and attracting more visitors for the sake of verifying the effect of marketing campaigns. The experts generally agree that attractive content is considered an instrument that increases website visits.

In addition, social media allows brands to include such flashy features as dynamic animations, color effects, and others to enhance the interest, not only to the newest audiences but also to the loyal customers.

Tuten and Solomon (2018) defined entertainment marketing as an approach to promoting goods and services by organizing events, performances, and collaborative occasions; often shared on social media platforms. Entertainment for advertising provides a way for entrepreneurs to reach an audience where they spend time in an atmosphere that nurtures engagement and interests. Besides the fact that advertising and marketing are considered irritating by a lot of current customers, Advertising and marketing integrated with leisure and merchandising provide increased significance for consumers (Tuten and Solomon, 2018).

Additionally, Sradha Sheth (2017) specifies the entertainment factor as One of the key motivations behind people's use or engagement with online social networks. Entertainment might be divided into multiple genres, such as texting, videos, music, photos, and many more internet entertainment genres. Sradha Sheth also points out another social media factor that will help campaigns attain an audience that stretches worldwide.

Thus, it is vital for multinational organizations. (Sradha Sheth, 2017); Tuten and Solomon (2018) believe that digital social platforms leisure forms a deeper and more prolonged experience for the marketer (Tuten and Solomon, 2018). Users of the products may be more likely to establish an emotional connection to the company if they are specifically immersed in the brand's culture, as illustrated by Sradha Sheth's study (Sradha Sheth, 2017).

Besides this, leisure causes social media platforms that people enjoy because of socializing. So people use social media platforms primarily for fun. Explaining the most important reason for participating in the manufacturer's community, which is the essential driver to creating value. Additionally, through their research, they conclude that the use of brand social media is linked to the degree of enjoyment that users get from manufacturers (Daniël G et al., 2011).

H1: Entertainment displays a positive influence on consumer brand engagement

2.2.2.2. Customization

Are personal preferences related to the extent to which the social media platform creates alignment and satisfaction among the users (Seo & Park, 2018). Another expression of customization is personalization. As stated by Yadav and Rahman (2018), this suggests tailoring social media content in order to match the needs specific to current customers. Personalization of social media marketing that aligns with the audience's tastes necessitates the collection and utilization of customers' data. This could raise concerns about confidentiality but can also help establish a bond between customers and brands (Tong, Luo & Xu, 2020). Research shows that individuals prioritize tailored experiences over their worries about data usage and confidentiality as a whole (Chellappa & Sin, 2005; Inman & Nikolova, 2017). Thus, although it depends on how well brands deliver character perfection, there is some optimism that this can lead to positive consumer behavior (Torres et al., 2018).

Customization, according to Schmenner (1986), is the point at which a product can also meet the specific preferences of the customer as well. Social media personalization may serve as an important means of strengthening brand engagement and appreciation (Martin & Todorov, 2010). According to Zhu and Chen (2015), personalized information in the social media sector is information that is uploaded in the social media domain.

For the product to create a good impression on digital platforms it should respond to the expectations and affirm the needs of the consumer as affirmed by Christian Schulze (2014). Key aspects related to personalization, considering social media structures, are data and the quality of providers or products. Customers show higher brand engagement when the expected value is significant (Sebastian et al., 2021).

Personalization implies that the level of consumer satisfaction is covered by the service in concern (Godey et al., 2016). Brands have access to personalize the market through one common website and the promotion of individuality. Thus, the delivery of a particular message containing the brand or product message to customers can help create product diversification.

The customers now hold a higher level of trust through personalization with the marketer. However, the customization is taken into use by marketing managers to identify the diverse tastes of the consumers who are also favored. It raises the chance of an enterprise engaging in wonderful conversations with consumers by trying to meet their desires. Thus, personalized or custom-made merchandise is a highly likely factor in consumers' excitement. Another factor is that consumer involvement levels differ between individuals (Cano et al., 2017). This can be understood as the response depends on personal emotions, which differ between people. As a result, providing tailored products strengthens the brand's connection with both cognition and emotion.

H2: Higher customization positively correlates with increased consumer brand engagement.

2.2.2.3. Interaction

Personal interaction on social networking sites environment resembles debate alongside further talk among customers and other participants, as per Godey et al. (2016). Social media engagement has reduced the complexity of data sharing. Opinions are also easily discussed among people. Moreover, it also provides a place for clients to interact with one another, exchange information, and comment about brands and products (Muntinga et al. 2011).

Is it the fact that people put their opinions and data on the Internet (Godey et al., 2016) Only real magic of digital platforms is that it gives one a chance to communicate and interact with several other people and brands. It increases the

visibility of the consumers and allows them to look for a certain product or service

on the same page, increasing the likelihood for the brand to maintain relationships with clients, who will also engage with their friends, family, and peers and share images of the brand's offerings (Moslehpour et al. 2020). Kim and Ko (2010) suggested that the unique connection between clients and a brand indicated a clear and specific intention to purchase a certain item or service. Another result of social interaction is seen in the co-creation of behaviors such as consumer advocacy and community branding, as well as participating in reciprocal information sharing (Jarretta, 2008). Social media interaction will enhance a brand's visibility levels and traffic volumes to the brand's website (Moslehpour et al., 2020). Thus, greater consumer engagement is expected to be an outcome of that brand activation.

Therefore, social media posts must be written to capture the exact consumer interests or carry pleasures to the consumer (Astrid et al., 2013). In this case, clients will realize that their interests and concerns have resonated with the company, which is an overwhelmingly rewarding impression for them. Consequently, Social media can create a positive consumer experience through direct brand interaction, including private conversations and generating beneficial recommendations (Bigne et al., 2020; Simon et al., 2015).

Moreover, communication is greatly enhanced by content-sharing networks like Facebook, and companies use content marketing methods that help them create and distribute various types of online tools, such as blogs, videos, and social posts, to inform audiences about their products or services. Furthermore, clients can employ a tagging system to direct the attention of others to agencies that are doing it positively during their posts, with which they will interact and can even find comfort in this contact.

Social media has been viewed as an advantageous channel whereby the company can promote and receive views from customers on the products they use (Jayasingh, 2019). Moreover, the platform provides an opportunity for continuous customer- brand interaction. The consumer gives back to the brand through writing a review or through their social media engagement. Besides, customers are involved by using this platform to check out products with their friends and relatives with their consent. As a result, social media structures can also be looked upon as a tool with an adequate influence on promoting engagement among people. As Santini et al. (2020)

pointed out, interactivity comes from the consumer when the clients are more involved. This suggests that clients with an obsessive degree of involvement spend time interacting with the brand to gain deeper insights into its offerings.

H3: Interaction positively impacts customer-brand engagement

2.2.2.4. Word-of-mouth

This refers to the feedback provided by individuals online regarding a positive or negative evaluation of a product or company (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). It reflects the extent to which individuals actively engage with, create, distribute, and manage content related to brands on social platforms (Cheung et al., 2020). These borderless platforms allow individuals to share their product-related experiences with others, promote a company or another customer, or voice their complaints. The Word-of-Mouth (WOM) approach provides marketers with valuable insights into consumer behavior when utilized across social networks (Verma & Yadav, 2021).

Additionally, as WOM tends to be more influential than direct experiences, businesses aim to encourage or influence individuals to post WOM about their products on digital platforms, thereby fostering a brand community and driving consumer evaluation (Gvili & Levy, 2018). As stated by Van Doorn et al. (2010), WOM exercise is the greatest power motivator of consumer engagement behaviors.

WOM refers to the communication between individuals regarding products and offerings (Kim, Sung, & Kang, 2014). Customers can also engage directly with each other through brand communities (Godey et al., 2016). Word of mouth plays a key role in fostering trust and credibility, as well as providing valuable information, when individuals share details about a brand with their close contacts, colleagues, and social circles.

Research articles around social media involve a discussion over WOM as an outcome of social media involvement or as an antecedent. (Zarei et al., 2021 ; Kim & Ko, 2012 ; Seo & Park, 2018 ; Eigenraam et al., 2018). Undoubtedly, the use of WOM helps consumers seek, provide, or pass. Hence, a characteristic of "word of mouth" through social media is phased out and taken as the most crucial stage of engagement. It also means that consumers are engaged, not only when they share or repost content but also when they have an emotional reaction to this word of mouth. Marketers have

found social media as the tool that allows the idea of users sharing information and promoting the brands to come to light. So, it acts as a brand's base on which word-of-mouth conversations are directly built. Twitter introduced promoted tweets, allowing users to retweet, like, and reply in the same way they would with regular tweets.

In addition, Twitter's brand profiles are also responsible for digital word-of-mouth. The target audience that follows the tweets from the brand pages can retweet the texts. It is very respected that 86% of the vibrant brands on Twitter believe in a clear focus on target customers through influencing brand consumers as well as focusing on the additional section of the community (Kim, Sung, & Kang, 2014).

WOM's effectiveness on social media is believed to be correlated with how consumers directly affect other consumers' viewpoints, attitudes, and opinions. Brand followers are the most critical category in doing WOM, according to Sahin, Gülmez, and Ersoy (2019). Consequently, WOM is created by them, resulting in high consumer involvement. Customer engagement often resulted in high-quality experiences, which then sparked emotional connections.

H4: WOM positively impacts customer-brand engagement.

2.2.2.5. Trendiness

People nowadays can share trendy topics and news easily using social media, which in turn gives audiences access to various digital networking platforms (Godey et al., 2016). Consumers today are after social media posts that include facts, focus, aspirations, and product purchase information. Besides that, these customers, before making any purchase selections, would prefer to read the evaluation and thoughts from the brand community. Modern big businesses have to adjust themselves to new fashionable movements to ensure individuals will take an interest in their enterprise. As suggested by Geho and Dangelo (2012), organizations prioritizing material that aligns with current market movements within digital platforms hold an advantage in developing marketing capabilities. A successful social media marketing business can follow the pages required for specific viewers regularly, and valuable insights may also be extracted from content with the highest clicks, talks, and likes on Facebook.

As a result, when businesses adopt popular trends as a marketing device on online networks, are able to correlate with the brand messages, which, in turn, improves their bond with their consumers.

Those customers who follow trends are often somewhat obsessed with marketing tactics and act accordingly. They end up liking and commenting on these marketing posts, which helps create engagement. Trendiness is a brand's ability to talk about the latest and most recent subjects relevant to the brand. Further, as long as people find the content being shared trendier, the more likely the post will get engaged with by the consumers. Trending content requires marketers to constantly update their brand's social media pages.

Brands use these posts most often to reveal new products, new product development, and sale offers (Cheung, 2020). Updating their brand's social media channels, like posting the latest photos or videos. Moreover, platforms within digital media, such as Instagram's network, include certain features designed to facilitate image and clip-sharing components, which might also be advantageous for sharing elements that help organizations create trending content using hashtags (Ibrahim & Aljarah, 2021).

On the other hand, it can be interpreted as the way a company tells the newest stories about their brand'. Consequently, providing the most recent, current, and up-to-date information on the brand is what is meant by the right content. (Cheung et al. 2020, p. 5). That is to say, it covers the modern communication revolution and the screens that enable modern information. The novelty includes brands occupied by marketers' and consumers' communiques, such as information related to the product, brand reviews, and ideas as added by both consumers and marketers (Godey et al., 2016). On top of social media dominance, people can find information about a trending event, share updates, and follow through on conversations using various hashtags. For example, Twitter's trend timeline refreshes every minute by following the frequency of use of names and keywords by the tweeters. Followers could even find brands promoting their goods or features on the timeline. Besides, social media is a tool for consumers to search for or solicit feedback relating to the stands of their brands (Seo & Park, 2018). A critical aspect in forming brand trust is trendiness (Godey et al., 2016), crucial in establishing a brand's image (Mathieu et al., 2016) and enhancing consumer interaction with the brand (Seo & Park, 2018).

H5: Higher trendiness contributes to higher levels of consumer brand engagement.

2.2.3. Control variables (Demographic variables)

2.2.3.1. Education

Cheung et al. (2020) targeted factors of social media marketing that are responsible for consumer-brand engagement and concluded that interaction, digital word-of-mouth, and having a trendy brand immediately impact brand engagement. This suggests that those graduates with greater educational degrees might as well be more likely to engage with brands based on these details. Further, according to Alalwan et al. (2017), a rapidly growing trend is utilizing social media for customer engagement, which could indicate a supportive association between the efficiency of social media marketing and the realm of education.

In the context of marketing through social platforms, Hafez (2021) pointed out that brand love is an intermediary that links brand engagement in the banking industry to social media marketing initiatives. This implies that people with higher qualification degrees (who probably have a comprehensive knowledge of marketing strategies) likely show their relationship with the brand in the best way, which causes brand equity to go up. Besides, social media marketing activities like customization, entertainment, and promotions are indispensable factors that effectively affect brand engagement and loyalty. The implication is that people with higher educational degrees are more likely to interact with such activities, which improves the effectiveness of social media marketing efforts.

The current literature points out that education level can positively influence on how consumers engage with brands within different contexts. Marketing-educated consumers are more intelligent and hence can quickly grasp the marketing communication content, hence improving the brands and them. Focusing on the audience, Hollebeek et al. (2014) stressed that the audience is characterized by higher levels of cognitive processing and affection activation, which are considered the essentials of brand engagement. The target audience is capable of analyzing and relating to the content of the brand; therefore, it gets more in touch with the brand's posts on social media platforms. According to Dwivedi (2015) and Harrigan et al. (2017), it was also pointed out that educated consumers are more active in their engagement, are more loyal, and can spread positive word-of-mouth. This behavior is caused by the fact that they can associate the mentioned values with personal

experience, therefore creating an emotional connection with the brand in question. Research also shows that information-seekers with higher education levels engaged more with brands that offered valuable and relevant information or content on social media platforms.

Overall, the literature supports that consumer brand engagement goes hand in hand with the power of social media marketing, which is largely dependent on the level of education in the Moroccan banking industry. By realizing the effects of education on these elements, banks will be able to create messages that meet the needs of well-informed customers and use social media properly in a manner that will deliver brand engagement and the effectiveness of marketing.

H6: Education significantly influences CBE. Age

The area of research on age and consumer brand engagement and social media marketing in the Moroccan banking industry is becoming popular. The findings of Leckie et al. (2021), on the effects of age on social media brand engagement, revealed that individuals react differently to brand stimuli delivered through such structures and can end up with emotional reactions, or even attitudes toward the brand. It is pointed out that the segments of different age groups may also interact with brands differently based on their exposure and sensory perception knowledge.

Additionally, Al-Dmour et al. (2023) determined the impact of social marketing determinants on consumer satisfaction, taking into account demographic aspects, such as age. According to the study, age could moderate the role of social marketing and consumer engagement, as some age categories may react to social marketing approaches like social media campaigns differently.

About online marketing, specifically regarding social media, Saari and his colleagues (2022) discuss the views on social media in global business and the dynamic nature of the relationship between social media and numerous factors. This will continue to mean that age may additionally indeed play a function in interacting with social media marketing campaigns, and the young ones will probably be more responsive than the older individuals.

Analysis of the literature in the paper revealed that age plays a very crucial role in consumer brand engagement on social media platforms. Boy attrition, generation-specific, reveals that Millennials and Generation Z demonstrate higher engagement

levels than older generations. These young users are usually more engaged in more active and trendy social media activities, which strengthens their brand equity and affiliation. According to Hazzam (2021), informative and interactive strategies are more effective for young people because they use social media platforms to seek and engage with brands' content for effective connections. On the other hand, as younger people dominate this social media platform for sharing content in terms of usage frequency, older people will post less frequently because they seem to like a different kind of content and they may not find highly interactive or very trendy posts interesting. This implies that there is potential to improve engagement in the various age brackets by developing nature-specific social media marketing techniques, where the young market is likely to engage in trendy and dynamic marketing content.

As a result, the literature makes it clear that age can certainly affect the degree of engagement a consumer has with a brand and the success of marketing on social media initiatives in the banking sector in Morocco. Recognizing such connections helps marketers improve and make use of suitable strategies and techniques to address the various age groups perfectly, which then brings them positive marketing results.

H7: Age plays a vital role in influencing CBE.

2.2.3.2. Income

(Ismail, 2017) investigated how social media marketing (SMM) affects brand engagement in the banking sector in Morocco. It has been determined that social media marketing has a dominant influence on brand engagement in the Moroccan banking industry. This means we can see an indirect relationship between customer engagement and marketing on social media, which has to be simultaneously studied in light of income level.

Nguyen et al. (2015) devoted themselves to social media campaigns and brand innovation, concentrating on the vital role of social media capability as one of the important processes to facilitate radical brand innovation. The banking sector's rise in income status can also affect brand innovation across social media marketing channels, which paves the way to success.

Among the research findings of Kosiba et al. (2018) is honesty as a predictor of consumer brand engagement and brand loyalty in retail banking, and trustworthiness acts as a mediator in developing loyalty. Through carrying out this thesis, we should

be able to acknowledge how income levels might impact consumer involvement and hence be able to deduce that brand engagement can especially be achieved within the framework of the banking sector in Morocco.

This paper shows that income levels have the highest impact on consumer brand engagement within the Moroccan banking industry. It is clear that income, since it is a control variable, has a significant impact on the level of consumers' awareness of the banking brands. Research has established that individuals in the higher income bracket are more likely to show more brand activity because they possess better and more access to digital platforms plus more funds to spend, as well as being more perceptive to current banking technologies. It means that it is easier for such people to engage with digital marketing campaigns aimed at the sales of products, such as social media promotions, exclusive offers, mobile banking services, and so on, which go hand in hand with their everyday lifestyle and financial mobility (Bianchi & Andrews, 2020).

On the other hand, low-income consumers do not frequently use online banking services and are not very interactive with social media marketing communication. This can be blamed on issues like a shortage of resources in the touchpoints where the company interacts with the clients, the costs accrued to the organization when adopting information technology, or the endearing tradition by consumers of the regular commercial bank services (De Keyser et al., 2020). For this reason, they tend to be less sensitive to digital marketing communication and brand campaigns, especially those that are based on novel or experiential technologies (Malthouse et al., 2013). This brings us to apply this analysis to the connection between income and consumer participation in the Moroccan banking industry, where the gap in digital openness and marketing sensitivity is linear. The reason is that high earners want to spend their free time interacting with brands; they are free to use digital tools (Hassan et al., 2021). Conversely, low-income consumers, because of constraints in access to resources, are less likely to engage with brand content online. As a result, income plays a vital role in the extent and intensity of consumers' interaction with the brands in the banking industry since users with higher income levels tend to interact more frequently and go deeper into the brands. This relationship shows the need to develop unique promotional techniques that penetrate the various income bracket levels depending on the extent to which customer interest is likely to be generated (Rathore et al., 2021).

In general, these references provide a basis for checking these relationships among income, consumer brand engagement, and social media marketing in the Moroccan banking sector. Furthermore, we should also provide additional research to investigate how income profiles make it hard for consumers to react to social media marketing efforts and influence brand involvement within the banking sector.

H8: Income plays a key role in shaping CBE.

2.2.3.3. Occupation

Occupation is important as a demographic control variable in the context of the Moroccan banking sector to establish the impact of SMM on CBE. Moroccan banks are modern and have recently integrated digital technologies greatly, so SMM is seen as essential for reaching out to various audience segments (El Ammari, 2020). This study established that occupation has a strong effect on social media engagement with banking brands. For instance, full-time working professionals, who are generally short on time, will prefer brief, informative, highly relevant content such as investment tips, investment products, and savings methods (Hollebeek et al., 2014).

However, as students or part-time employees with rather flexible and presumably less restrictive schedules, they are more inclined to disclose those aspects of their lives that have a socially acceptable or even positive nature to them (Alalwan et al., 2017).

Furthermore, specialized or high-paying employees can get information and personal services that will meet their needs and revenue provision needs (Cheung et al., 2020). Moroccan banks like Attijariwafa Bank and Bank Al-Maghrib are now implementing occupation-specific strategies to increase the involvement of their consumers by personalizing their strategies and services. For example, campaigns that focus on the use of banking products by the professionals of the corporate world are more likely to use special offers and differentiated methods of modern sophisticated approaches to the markets, while those targeting students or youths in college are likely to contain messages such as low-priced banking products and good banking habits. This occupational segmentation makes marketing to consumers more meaningful and real in a way that improves brand loyalty as well as the level of interaction. It is therefore assumed that occupation plays a mediating role between SMM and CBE because the professional environment in which people are located defines their

perception of social marketing practices and affects the success of social media initiatives in the Moroccan banking sector (Brodie et al., 2010; El Ouadghiri, 2019).

H9: Occupation plays a crucial role in shaping CBE.

2.2.3.4. Gender

Gender plays a significant part in the customer's bank brand engagement and social media marketing in the Moroccan banking sector. The mediating relationship between gender and brand engagement and social media: The moderating effect of engagement was followed as per the findings studied by Chahal & Rani (2017). The relationships explored in this article demonstrate the mediating role of trust. This fact probably means that gender differences are also a motivating factor for customers to behave differently towards interaction with their favorite brands on social media networks.

The findings of Bakar et al. (2022) additionally revealed that gender matters in social media interaction, which also dictates the way a brand interacts with the people concerned. This is the reason that a correlation between genders can be observed in how social media marketing campaigns are accepted and responded to by the Moroccan banking sector.

In addition, the same piece of research by Akbarov (2020), on the other hand, views gender as a mediator between social media marketing and consumers' emotions. The study reveals a role of gender averaging in the relationship between social media marketing and customer behavior, which implies that gender-related exceptions can also depend on how identity formation and social media marketing activity are performed by some people.

The study undertaken in the Moroccan banking consumer brand engagement has revealed that gender is a significant predictor of CBE because consumers of different genders are likely to respond in different ways towards the brand and marketing strategies. This study established that gender as a control variable has a major influence on the choice of banking brands when engaged in activities such as digital marketing and social media. Some works note that the current trends indicate sex differences in consumers' behaviors in brands' interactions, which could be important for banks to consider adjusting their marketing strategies (Tosun & Yıldız, 2020).

For instance, while engaging in certain industries, such as the banking sector, where relationships and trusts are valued, women are said to be more emotive in their approach than men (Munar et al. 2013). These customers are likely to like, comment on, or share brand posts more often and demonstrate a higher concern with customer loyalty programs or customer service on social media platforms. Such an emotional bond can be regarded as contributing to increased brand loyalty and greater identification with banking as a field (O'Brien, Toms, 2015, p. 422). On the other hand, men interact with the banking brands at a purely rational level where communication is often about special offers, incentives, and product specifications.

Despite that they also use social media, their activity is usually more in the context of performances, for instance, seeking a financial product or reacting to a time-sensitive campaign (Wang et al., 2019). For this reason, brand interaction could be different for males and females; for example, males could be less emotional about brands but are likely to be more interested in a more rational approach and specific invitations.

The divergent behavior in the consumption of brands across the two genders can further be used to advance the fact that social media marketing needs to be marketed differently depending on the gender. In the context of the Moroccan banking market, an appreciation of these fluctuations can assist a range of banks in developing more specific and efficient campaigns. For example, it is traditional for a male audience, such as banks, to apply relationship-oriented and community-related materials focused on women while applying materials with calls to action and promotion for certain products to males. It was also said that these strategies can increase the level of engagement for both male and female customers and hence increase customer loyalty and satisfaction.

Accordingly, the literature indicates that there are gender differentiations present in consumer brand engagement and social media marketing in the Moroccan banking sector. Getting the nuances of gender differences is crucial to building successful marketing strategies that are fashioned after gender-different behaviors and likes.

H10: Gender significantly impacts CBE.

2.2.4. Mediator effect

2.2.4.1. Hours spent on social media

The interaction between hours of social media usage and brand engagement within the Moroccan banking setting has been examined from the perspective of the factors and results of consumer interactions in Dessart's (2017) research. This study aims to construct and examine the causal model explaining the interconnection between consumer personal traits, predispositions, social media engagement, and consumer-brand relationships. The research offers valuable insight into the elements exerting influence on social media engagement and their effect on consumer-brand relationships.

In terms of social media brand engagement, according to Zha (2023), consumer behavior manifests as more than transactional purchases but also includes connections between brands on social media and customers. The mentioned concept seems to be a basic understanding of what happens when different hours are spent on social networks, taking into account the Moroccan financial system.

Gómez et al. (2019) propose an integrated model of social media brand engagement that stresses the need to address the elements that comprise the power of relationships. With their model, they could provide a basis for the study of how the duration of time devoted to social media usage dictates the attention one gives to the banks they interact with in Morocco.

Literally, in the Moroccan banking context, time spent on social networks has a direct impact on consumer brand engagement (CBE). Social media use as an independent variable has assumed significant importance in the marketplace and more specifically in influencing consumer-brand relationships. Research has revealed that a higher amount of use of social media results in greater chances of engagement with brand content. The application of social media in such relationships is best achieved in banking and financial settings such as promotional campaigns, customer relationship management, and brand activation (Ladhari et al., 2020). The amount of time consumers devote to forums like Facebook, Instagram, or Twitter also determines their level of exposure to marketing messages and promotional exercises by banks. The large amount of time spent on such sites means there are more opportunities to come across banking brand-related content: liking posts, commenting or reacting to banking

ads, sharing material, and participating in highly engaging campaigns (Sashi, 2012). This makes the consumers have an emotional appeal to the brand, which in turn leads to higher brand loyalty as well as more engagement by the brand (Wang et al., 2019). On the other hand, the low-active users may not interact with the marketing messages and brand content for the least time possible. Therefore, in general, their communication with brands is somewhat different, and they do not react as effectively to social media marketing initiatives. This implies that the amount of time that consumers spend on social media platforms has a direct effect on the receptiveness of consumers to social media marketing practices of banking institutions (López-López et al., 2021).

The suggested inferences are precious luminaries that shed light on the link between social media usage time, brand involvement and marketing in the Moroccan banking sector. By identifying the roots and impacts of consumer engagement, attributing the mediating role of engagement to relationships between brands, and defining social media brand engagement, researchers can come up with an inquisitive approach to how brand interactions and customer behavior are affected by social media.

H11: Hours spent on social media has a significant impact on the relationship between SMM and CBE.

2.2.4.2. Perception

Perception thus emerges as a mediator in the SMM –CBE model. SMM influences the perception, processing, and behavior consumers have towards brands through its efforts hence is a major factor. Perception is dependent on factors such as the content quality, its relevance, and the credibility of social media information. For example, where consumers find social media communication by banking brands believable and relevant, they are likely to respond positively which builds better emotional and behavioral bonds (Brodie et al., 2010). Thus, in the Moroccan banking environment where effectiveness and stability are based on trust and credibility perception becomes the key factor that moderates consumer reaction to personalized and interactive SMM tactics. Hollebeek et al. (2014) and other scholars also considered the material that consumers find credible and relevant, associated with their financial needs, as effective in improving brand connection, whereas material that is considered promotional or irrelevant in the consumers' context may lead to disconnection.

Also, perception plays a moderating role because it determines consumer attitudes toward the banking brand; engaging perception of innovations in digital banking would enhance participation in the campaigns and fortify brand loyalty among others (Cheung et al., 2020). In Morocco, firms like Attijariwafa and Bank Al-Maghrib establish social media appeals for the ‘modern and connected’ customer to build brand appeal (El Ouadghiri, 2019). For this reason, perception helps to increase or decrease the efficiency of SMM efforts, which makes perception a key moderator in explaining how these strategies can be translated into consumer brand engagement.

H12: Perception strongly influences the connection linking SMM and CBE.

2.3. The key theories and models relevant to SMM and CBE

The research will focus on social media marketing and consumer brand engagement in the banking context can benefit by considering the following theories and models along with their authors.

2.3.1. Model of Technology Acceptance (TAM) by Davis, F. D. (1989)

Another well-known model that targets how individuals perceive and utilize technology, is the Technology Acceptance Model, or TAM. It focuses on elements, such as perceived utility and ease of use, that affect users' actual technology usage and behavioral intentions. TAM can be used in this study to evaluate how well consumers in the banking sector are embracing social media marketing technologies. Since TAM focuses on the attitudes and actions of consumers, it is consistent with this thesis's user-centric approach. It aids in comprehending how consumer brand engagement is impacted by the perceived usefulness and simplicity of social media marketing technologies.

TAM improves this research by offering a methodical framework for assessing particular social media marketing instruments that the banks use. It makes it possible to conduct an organized examination of how users view and engage with these technologies.

TAM implies a forecast insight into the future levels of technology adoption and engagement by evaluating current consumption use and behavioral intentions. The ideas of social media marketing campaigns can also be useful for banks in light of the anticipated behavior of their customers. From a pragmatic viewpoint, TAM offers a rich

and theoretically high-definition approach to the issue of the usability and practicality of technology for its future users. In this respect, the ability to inculcate a complete perception of this multi-layered engagement through social media marketing efforts bears importance to secure an overall understanding of customers' experiences in the Moroccan banking sector.

By the usage of TAM in this research, allows for a methodical observation of how social media marketing technologies are accepted and used in the Moroccan banking sector.

2.3.2. Customer Engagement Framework by Brodie, R. J., Hollebeek, L. D., Juric, B., & Ilic, A. (2010)

The model showed the details of customer engagement, inclusive of emotional, cognitive, and behavioral engagement. They show a holistic view of customer involvement behaviors, which are very instrumental in the context of accessing how customers would be involved with social media marketing campaigns. This framework helped me in the betterment of research, focusing on customer engagement concerning the emotional, cognitive, and behavioral aspects of engagement. Such a far-reaching approach assures a specific impression of the connections of Moroccan banking sector consumers with social media marketing. Given the structure above, one can start to unpack as many as five factors that could provide valuable strategic insights on how to tailor social media marketing campaigns. Social media marketing strategies have become so intelligent in nature and worth every ounce of effort invested therein, as they no longer bank on just the use of consumers' behavior patterns but also depend on their brain states and reception of what they perceive.

An in-depth examination of the dynamics of the customer-brand relationship in the digital environment is made simpler via the framework. This entails assessing the emotional connections created through digital interactions, how brand messages are processed cognitively, and how these elements have an effect on whole-brand engagement.

2.3.3. Theory of Customer Relationship Management (CRM) by Frow, P. (2011). And Payne, A. (2006)

The theory of CRM places significant emphasis on the upkeep and enhancement of consumer relationships. It shows how companies can use technology to deal with consumer relations and create enduring bonds. CRM theory can be used in this research to check out the approaches in which social media marketing strategies assist customer relationship management in the banking sector.

A comprehensive, customer-focused strategy for relationship management is presented through CRM theory. Include this standpoint in this research to study how social media marketing strategies fit into the large goal of enhancing consumer connections in the Moroccan banking industry.

CRM theory places a strong emphasis on multichannel interaction in social media marketing. Examine the methods by which banks interact with consumers and foster relationships throughout a range of structures by using exclusive digital channels.

The meaning of customized interactions is highlighted by CRM theory.

Examine how social media marketing makes it possible to customize and personalize services and content to each consumer's preferences, making the experience more personalized and engaging.

The theory of CRM and data-driven decision-making are connected. Examine how data insights and analytics for social media marketing influence banks' strategic choices for managing client relationships. Analyzing consumer behavior, tastes, and engagement metrics is part of this.

2.3.4. Exchange Theory of Social Exchange by P. Blau. (1964)

The fundamental ideas of reciprocity and exchange in social interactions are the center of social exchange theory. The give-and-take relationships between banks and customers could be examined within the context of social media marketing. In exchange for their participation in social media marketing initiatives, consumers expect value or benefits from the bank, like individualized services.

Customer-centricity is reinforced by the Exchange Theory. Apply this theory to examine how developing a value proposition that is focused on the requirements and

expectations of consumers relates to social marketing tactics. Examine the value that banks provide to customers in return for their engagement.

The theory backs up the notion of customizing tactics according to participant expectations. Examine how the banks modify their social media marketing tactics to satisfy the various demands of Moroccan banking clients while maintaining a mutually beneficial give-and-take dynamic.

Examine why consumers participate in social media marketing campaigns by applying the Exchange Theory. Recognize the factors that encourage consumer participation and the expectations they have. Digital campaign designs that are in line with consumer motivations are informed by this insight.

Value co-creation is consistent with exchange theory. Examine the co-creation of value in the digital interactions between banks and customers. Examine how cooperatively digital interactions add to the overall experience of brand engagement. Social exchanges are give-and-take in nature, requiring constant feedback. Examine how social media marketing campaigns act as feedback channels, enabling banks to comprehend the inclinations and demands of their clientele. Future strategies can be improved with the help of this iterative process.

Exchange theory is in favor of creating long-lasting bonds. Examine how the give- and-take dynamics of digital interactions support the establishment of enduring bonds between clients and banks in the Moroccan banking industry.

By offering a theoretical framework for investigating the reciprocal relationships between consumers and banks in the context of social media marketing, the Exchange Theory of Social is incorporated into this study to enhance the analysis. The Moroccan banking industry provides a framework for comprehending the dynamics of value exchange and how these dynamics affect consumer brand engagement.

2.3.5. Reasoned Action Theory (TRA) by I. Ajzen and M. Fishbein. (1980)

The Theory of Reasonable Action (TRA) is a psychological model that uses attitudes and subjective norms to predict and explain human behavior.

TRA can be utilized within the study to look at the inclination and social factors of consumers that influence their involvement in social media marketing activities within the banking sector.

The predictive model for comprehending and forecasting behavior is presented through TRA. Utilize this theory to model and forecast how banks' social media marketing campaigns will affect consumer engagement. Examine the impact of attitudes and subjective norms on behavioral predictions.

TRA implies that attitudes and behavior are strongly correlated. Examine whether consumer perceptions of social media marketing align with their real-world interactions. Examine the relationship between active engagement and positive attitudes, and vice versa. TRA places a strong emphasis on social influence. Examine the dynamics of social influence in the banking industry in Morocco. Examine how peer, cultural, and online community norms influence consumer behavior in the digital sphere. TRA contends that dialogue has the power to change attitudes. Analyze the banks' strategies for creating positive attitudes through social media marketing communications. To improve engagement, observe how messaging fits the values and preferences of the target audience.

The Theory of Reasoned Action (TRA), which provides a psychological framework to understand and forecast customer engagement behaviors in response to social media marketing initiatives in the Moroccan banking sector, enhances the evaluation in this study. It makes it feasible to check out attitudes, social influences, and digital brand engagement in greater detail.

These theories and models provide this research with a strong theoretical basis and let me analyze and apprehend the connections between customer brand engagement and social media marketing techniques in the banking industry.

2.4. Investigating the Role of Social Media Marketing in Shaping Consumer Brand Engagement in the Banking Industry

Through social media, customers have been engaged in different ways and by different authors on very complex and interesting topics, in an area of research that concerns customers' brand engagements in the banking sector.

As discussed by authors such as Smith and Taylor (2018), with the digital delivery of personalized and context-specific advertising messages, consumers will have a stronger emotional connection to their banking services. With personalized content that is targeted directly at customers, they not only join the organization but

also feel like they matter.

Banks can manage customers' issues and queries instantly through social networking before the customers take helpful action, such as responding promptly through social media, chatbots, and intervention messages (Mangold and Faulds, 2009). Instant replies and conversations with concerned customers encourage positive and constructive engagement.

Content quality has to be checked against by Lee and Shin (2014) as well. Bank could not only become the opinion leader but also foster engagement via content marketing, delivering value, education, and amazing useful content via digital channels.

The study by Alalwan et al. (2017) used a comprehensive assessment method to show whether social media marketing will be proven to be effective in customer interactions and perceptions of the banking industry. This is made possible due to social media marketing which has now become capable of changing the stock market. Social media research buoys the theory that social media structures allow the bank to engage their customers personally as well as mold their opinions about the brands that they have to offer.

For the financial services sector, the consequences of social media marketing are investigated by Abid & Malik (2019). This issue further enlightens the area this discussion is based on. This way, the results of those well-crafted campaigns represent to us the tracks in which customers interact with social media and the way banks use social media to gain a positive reputation in the eyes of consumers. The explanation is the fact that study captures the entire picture. It shows how many ways customer brand engagement is influenced via social networking and other advertising techniques in the banking industry, which's always in a hurry and extremely competitive.

2.5. Historical Context of Social Media Marketing in Moroccan

Banks

A decade ago, banking system digitization in Morocco was launched. Benmoussa has noted that online banking infrastructures are being built widely, thus exposing consumers to 24/7 online transactions and cyber-account management (Benmoussa, 2016).

After responding to the demand for mobile technology development, Moroccan banks have gone into the mobile banking business. El Ammari (2020) looks into the strategic change to provide consumers with financial services at the tip of their fingers with the weakening of physical transactions and cash.

Integration of social media platforms has also been done by Moroccan banks in the execution of their marketing and customer-engaging strategies. In 2016, banks started interacting with customers on social media networks, e.g., Facebook and Twitter, for inquiries, updates, and feedback (Benmoussa, 2016).

The preceding years witnessed Moroccan banks adopting potential technologies that included data analytics and artificial intelligence to intensify digital marketing campaigns. Digitalization has created an array of customized offers, targeted advertising, and data analytics as the basics with which companies cope with unforeseen circumstances (El Ammari, 2020).

This era has revolutionized communication strategies, and they can be used to trace the historical context of social media marketing in Moroccan banks. In banking, the nature of marketing has been changing a lot. Social media has received massive attention from well-known scholars like Qazzafi (2019), who strongly believe that through this platform, an organization becomes closer to its audience.

Chaffey and Smith (2017) say that marketing has a strong impact on brand engagement abroad and in Morocco's banks. These are the two benefits sought by Moroccan banks to maintain the competitive status of their banks.

While incorporating the work of Kaplan and Haenlein (2010), the role of social media can be considered in terms of its ability to enhance customer engagement, which in turn allows for an exploration of the dynamics of the Moroccan banking sector. We are given a history that is a well-calculated step in the direction of mood-changing trends of customers. This trend is just a part of the intensity of the financial sector transformation. The fact that social media marketing in Moroccan banks made use of some strategic tactics that would fit anticipated changes in the tastes of the consumers showed smartness on the part of the industry, something that appeared to deepen the understanding of the ongoing digital revolution by the wider community.



3. MATERIAL AND METHOD

3.1. Research Framework

3.1.1. Overview of the Banking sector

The banking world, the supporting system of the global economy, is the depository of currency intermediation as it spurs industrialization and productivity. This phenomenon is emphasized by Mishkin and Eakins (2015), who write that monetary policy is primarily assigned to money management and finance allocation efficiency tasks. The path of evolution of technology and the growing consumers' expectations create a paradigm shift in the banking services industry.

Digital platforms that are transformative and are responsible for upsetting traditional forms of banking as we currently know them are examined by Evans and Schmalensee (2016). Without any hesitation, the financial industry is particularly special because of its ability to adopt technology. This can be attributed to the fact that technology delivers online banking, personal financial guidance, and an astounding variety of financial products. Taking into account the synergistic nature of technologies, finances, and consumer participation, the industry represents a topical issue for research due to its high adaptivity and response to the changes in surroundings.

Furthermore, the fact that the banking industry is a highly dynamic and rapidly increasing convergence between finance, technology, and customer engagement is the main driving force for students to choose it as a branch of study. For instance, works by Chen and Liu (2019) focused on the complicated multi-directional impact of those relationships. Researchers examined the dynamic effects of customer preferences and technological changes on banking strategies, which led to a set of choices. The industry's capacity to follow the process of the dynamics even in the complicated modern financial environment gives proof that it is significant research and has information useful regarding the market dynamics.

Scholars can gain a deep understanding of the banking industry's resilience and adaptability to the complexity of the modern economy through the sheer examination of the intricate interactions between finance, technology, and customer behavior. Whether it is finance or figuring out the problems of banking sectors, this multidisciplinary approach is credited with raising the level of intellectual discussion and providing much deeper insights through the efforts of researchers like Chen and Liu (2019). This widens the scope for using proper knowledge and judicious decision-making in academic and real spheres.

3.1.2. Banking sector in Morocco

The banking sector in Morocco provides a specific ecosystem in private and public affairs that reflects the cultural, political, and business dimensions. Morocco's banking system has gone through remarkable changes, and Bank Al-Maghrib, the country's central bank, has found itself as the main actor for financial stability and lowering the gaps in financial inclusion (El Alaoui and Ghalayini, 2015). To overcome the expectations that are changing, Moroccan banks started utilizing technological advancements and widening their digital influence (El Ouadghiri, 2019). There is a kind of competitive character in the banking sector of Morocco that stresses innovation and customer arbitrage (Laaribi, 2016). Exploring the intricacies of this trade will certainly add more to the existing ways of observing how financial institutions manage a dynamic market and will thereby make the topic an interesting one for the journey regarding customer brand engagement and social media marketing. Approaching the intricacy of the banking sector in Morocco would offer an informative piece, underscoring the various strategies employed by the financial institutions operating in a multifaceted environment. The experimental studies were conducted by researchers who focused on various issues like consumer welfare, market competition, and the complex rules of the Moroccan banking system (Bennouna and Moula 2018). Essentially, a study through the lens of regulation, technology, and the customer can give a holistic picture of the elements determining the banking environment in Morocco, thus contributing to both schoolwork and real-life decision-making. Scholarly discourse on the Moroccan banking sector is much more developed than that of some other countries, as a result of the examination of different research fields in this area and contributions by experts like Bennouna and Moula (2018). Thus, a higher level of intelligence is achieved, which helps in making better and more informed

policies.

Therefore, this intellectual comprehension instigates knowledge and progress within the monetary system of Morocco, which allows us to reach sustainable growth.

3.2. Variables

3.2.1. The dependent variable

- Consumer brand engagement

3.2.2. The independent variable SMM

✚ The dimensions of social media marketing

- Entertainment
- Customization
- Interaction
- Word-of-mouth
- Trendiness

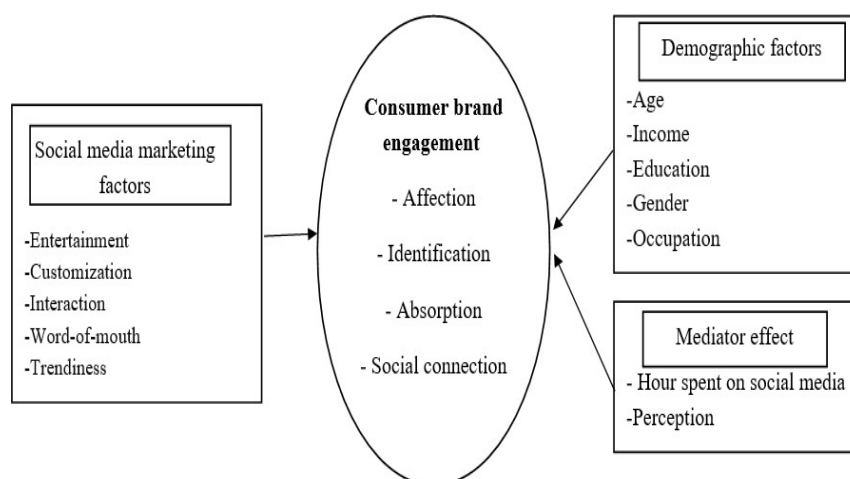
✚ Control variables (Demographic factors)

- Age
- Income
- Education
- Occupation
- Gender

✚ Mediator effect

- Hour spent on social media
- Perception

3.2.3. Conceptual diagram for consumer brand engagement



3.1. Conceptual Framework of Social Media Marketing and Consumer Brand Engagement

3.2.4. Rationale for choosing variables

The 5 social media marketing elements chosen for this thesis (customization, entertainment, word-of-mouth, interaction, and trendiness) have been recognized in preceding research as significant elements in influencing consumer brand engagement.

The study's carefully selected variables provide valuable insight into how online marketing strategies influence customer interaction with brands in the Moroccan financial services industry.

Social media promotional strategies should include factors like customization, entertainment, interactivity, word-of-mouth, and trendiness. An effective consumer experience is fostered via entertainment, which comprises the captivating and pleasing aspects of the material. Interaction and customization emphasize how customized and dynamic social media participation is, strengthening the feeling of a one-to-one relationship. Word-of-mouth is a reflection of the social aspect of online platforms, indicating the power of client recommendations and shared experiences. Trendiness captures the attraction and relevance of marketing content for today's audience.

Besides, demographic characteristics like education level, age, income, gender, and occupation as potential moderating factors are used in this study to get a better understanding of the association between the studied factors and CBE in the Moroccan banking industry. Additionally, the study examines mediator effects to explore how certain variables influence the relationship between social media marketing elements and consumer brand engagement. Thus, the study's aim is to look at both social media

marketing elements & demographic characteristics.

Through the incorporation of these variables, the study seeks to provide a thorough evaluation of the various aspects that influence customer brand engagement within the framework of Moroccan banks' social media marketing initiatives. The rationale behind excluding other variables is to concentrate on those that are most closely associated with the dynamics of social media interactions and how they affect brand engagement.

3.3. Hypotheses

H1: Entertainment displays a positive influence on consumer brand engagement.

- H2: Higher customization positively correlates with increased consumer brand engagement.

- H3: Interaction positively impacts customer-brand engagement.

- H4: WOM positively impacts customer-brand engagement.

- H5: Higher Trendiness Contributes to higher levels of consumer brand engagement.

- H6: Education significantly influences CBE.

- H7: Age plays a vital role in influencing CBE.

- H8: Income plays a key role in shaping CBE.

- H9: Occupation plays a crucial role in shaping CBE.

- H10: Gender significantly impacts CBE.

- H11: Hours spent on social media has a significant impact on the relationship between SMM and CBE.

- H12: Perception strongly influences the connection linking SMM and CBE.

Research Methodology

3.3.1. Rationale for the Chosen Methodology

The particular research pursuits of methodically assessing and quantifying the impact of social media marketing elements on consumer brand engagement led to the use of the quantitative research methodology. We hope to acquire numerical information via the use of a structured survey, which can then be statistically analyzed to allow a thorough investigation of correlations.

The chosen method adds to the body of empirical knowledge by way of providing quantifiable proof of the consequences of particular social media marketing factors on consumer brand engagement at Moroccan banks. This data-driven approach enlightens realistic consequences for the banking industry and enriches the body of current knowledge.

To summarize, the research desires are carefully viewed when choosing the quantitative research methodology, which moreover ensures accuracy and generalizability, captures several perspectives, continues statistical rigor, and makes a significant empirical contribution to the understanding of social media marketing in the Moroccan banking sector.

3.3.2. Research Design

The goal of this study is to objectively and methodically look at the consequences of social media marketing on customer interaction with brands in the Moroccan banking sector. For this reason, a study using quantitative analysis was once used. The requirement to measure the correlations between certain variables like trendiness, customization, entertainment, word-of-mouth, and interaction and their effects on the dependent variable, customer brand engagement, besides, demographic characteristics like education level, age, income, gender, occupation and hours spent on social media justifies the use of this approach. The quantitative method makes use of a standardized survey instrument to acquire numerical statistics that can be statistically examined from bank clients.

The study questions, which aim to know the quantitative extent of these linkages and their significance, are in line with this design. From the perspective of presenting correct data, showing patterns, and adding statistically founded conclusions for a domain of accomplished research on social media marketing for banks in Morocco, the quantitative technique is the best.

3.3.3. Population and Sampling

The study will take account of Moroccan bank consumers as a group, in general, to know clearly how social media marketing changes brand engagement in all Morocco banks. The sampling procedure will be based on systematic random sampling to ensure that the chosen sample is a true representation of the population across different banks. This study consists of more than four hundred Moroccan individuals. The study adopts convenience sampling in which the respondents are conveniently accessed, such as neighbors, workmates, cousins, friends, and relatives. The sample size will be calculated by a statistical method, which will take into consideration the size of the Moroccan banking consumers and the amount of banking information available.

This is an efficacious strategy considering that it measures social media sentiment regarding differences among banks, such as effective marketing campaigns and customer engagement levels in the Moroccan banking industry. Through systematic random sampling, we ensure randomness and, ideally, participant selection, which thus contributes to the reliability and generalizability of the results for the whole banking community.

3.3.4. Data collection

Surveys will be the main technique of information collection for this study, with a particular emphasis on using questionnaires as the predominant research tool. Surveys will be issued to a specific group of financial institution consumers, covering a large variety of demographics, to gain a thorough grasp of how social media marketing influences customer brand engagement. To get pertinent statistics about the identified impartial variables of entertainment, personalization, interaction, word- of-mouth, and trendiness, the questionnaires will be carefully constructed.

Starting with the creation and iteration of the questionnaires to ensure their relevance and clarity, the data-gathering system will be organized. Electronic distribution of the surveys and the institution of a distribution and collection timetable will furnish a methodical and punctual.

3.3.5. Ethical Considerations

The research will respect the rights and welfare of a subject as being of utmost priority by adhering to strict ethics. Specifically, data collection will only occur after informing the members and asking them to grant consent verbally. Data collection will be obvious about the study goals, roles of the participants, and any possible risks or benefits. We will firmly comply with the data protection legal guidelines to guarantee the anonymity of people and the confidentiality of information.

All the data will be protected and anonymized, and only authorized research personnel from the research team will have managed access. Additionally, the thesis will maintain ethical approval from the institutional review panel or the committee in charge of ethics, thereby demonstrating that it complies with the usual ethics in the field and is committed to respecting the ethical regulations of research.

3.3.6. Data Collection Tools

The main data collection technique for this thesis, which focuses on how SMM influences consumers' brand engagement in the banking sector in Morocco, will include questionnaires/ surveys. These instruments are intended to collect quantitative information on the dependent variable, consumer brand engagement, as well as the variables defined, including trendiness, word-of-mouth, customization, entertainment, and interaction.

Scales of Social Media Marketing

The validated scale utilized in previous research was the source of the measurements. The social media marketing constructs of entertainment (2 items), interaction (3 items), customization (2 items), WOM (2 items), and trendiness (2 items) make up the independent variables. These constructs were taken from Kim and Ko (2012) .

Entertainment

- “Using bank’s social media platforms is fun”.
- “Contents shown in bank’s social media seem interesting”.

Customization

- “Banks' social media platforms customized information search”.

-“Banks' social media platforms provide customized services”.

Interaction

-“Banks' social media platforms enable information sharing with others”.

-“Conversation or opinion exchange with others is possible through banks' social media platforms”.

-“It is easy to deliver my opinion through banks' social media platforms”.

Word-of-mouth

-“I would like to pass along information on brand, product, or services from banks' social media platforms to my friends”.

-“ I would like to upload contents from banks' social media platforms on my blog or micro blog”.

Trendiness

-“Contents shown in banks' social media platforms is the newest information”.

-“Using banks' social media platforms is very trendy”.

Scales of Consumer brand engagement

Affection from (Hollebeek et al., 2014).

-“I feel good when I use banks' social media platforms”.

-“I am proud to use banks' social media platforms”.

-“I feel very positive when I use banks' social media platforms”.

-“Using banks' social media platforms makes me happy”.

-“Using banks' social media platforms stimulates my interest to learn more about it”.

-“I love banks' social media platform”.

Identification from (So et al., 2014).

-“When someone praises banks' social media platforms, it feels like a personal compliment”.

-“When someone criticizes banks' social media platforms, it feels like a personal insult”.

“When I talk about banks' social media platforms, I usually say “we” rather than “they””.

“Banks' social media platforms’ successes are my successes”.

Absorption from (Dwivedi, 2015; So et al., 2014).

-“Time flies when I am on banks' social media platforms”.

-“I am usually absorbed when I am on banks' social media platforms”.

-“I get carried away when I am on banks' social media platforms”.

Social Connection from (Gambetti et al., 2012; Hollebeek et al., 2019; Vivek et al., 2014).

-“I exchange ideas with other people about banks' social media platforms”.

-“In general, I like to get involved in discussions about banks' social media platforms”.

-“I participate in activities around banks' social media platforms”.

-“When banks' social media platforms initiate discussions online, I take part”.

-“I like to actively participate when people talk about banks' social media platforms”.

-“I use additional functions from banks' social media platforms”.

-“I respond to banks' social media platforms’ promotional offers”.

4. FINDINGS

4.1. Data Analysis

4.1.1. Frequencies and descriptives

The first test carried out under the SPSS analysis was the frequency analysis to check for any missing value and to have a clear perception of the demographic and behavioral profile of the respondents. Based on our data analysis (see appendix B), there were no cases of missing values from the 447 responses.

4.1. Participant Demographic information

Frequencies		Statistics											
		Gender	Age	Education Level	Occupation	Monthly Income	Which social media platforms do you use for personal purposes? (Multiple choices allowed)	Spending time daily on SM	Which banks do you follow on social media platforms? List all the banks that you follow.	Which banks in Morocco have you interacted with on social media platforms? You can list all the banks that you had an interaction with.	Frequency Accessing SMS campaigns by banks in Morocco	Frequency Perceive SMS by banks in Morocco	Fr S recd ba cc
N	Valid	447	447	447	447	447	447	447	447	447	447	447	
	Missing	0	0	0	0	0	0	0	0	0	0	0	

source: SPSS

Overall, we detect a fair balanced percentage between our sample' gender with a percentage of 47.9% males and 52.1% females.

4.2. Gender of participants

Gender					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	233	52.1	52.1	52.1
	Male	214	47.9	47.9	100.0
	Total	447	100.0	100.0	

source: SPSS

The age distribution of the sample shows that the majority of respondents are between 18 and 34 years old, comprising 78.1% of the total participants. This reflects the profile of the respondents reached for this study. It is important to note that the sample also includes a significant proportion (50.8%) of respondents who report spending between 2 and 4 hours daily on social media.

4.3. Age of participants

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 to 24 years old	164	36.7	36.7	36.7
	25 to 34 years old	185	41.4	41.4	78.1
	35 to 44 years old	70	15.7	15.7	93.7
	45 to 54 years old	22	4.9	4.9	98.7
	55 years old and above	6	1.3	1.3	100.0
	Total	447	100.0	100.0	

source: SPSS

4.4. Spending time daily on SM

		Spending time daily on SM			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 hour	26	5.8	5.8	5.8
	1 to 2 hours	121	27.1	27.1	32.9
	2 to 4 hours	227	50.8	50.8	83.7
	4 to 6 hours	65	14.5	14.5	98.2
	More than 6 hours	8	1.8	1.8	100.0
	Total	447	100.0	100.0	

Concerning the educational level, most of the respondents have a university diploma: 49.2% of participants have a bachelor's degree, which suggests that the attained sample is rather educated. However, most of our sample earns less than 5000MAD in terms of monthly income data, this could explain why they generally prefer affordable and value oriented financial services.

4.5. Education level

Education Level					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Secondary school	103	23.0	23.0	23.0
	Bachelor's Degree	220	49.2	49.2	72.3
	Master's Degree	109	24.4	24.4	96.6
	Ph.D. Degree	14	3.1	3.1	99.8
	Primary school	1	.2	.2	100.0
	Total	447	100.0	100.0	

4.6. Monthly income

Monthly Income					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5000 MAD	258	57.7	57.7	57.7
	5000 to 10,000 MAD	114	25.5	25.5	83.2
	10,001 to 20,000 MAD	64	14.3	14.3	97.5
	20,001 to 30,000 MAD	11	2.5	2.5	100.0
	Total	447	100.0	100.0	

With regard to the frequency analysis, it is suggested that Moroccan banks' social media communication should address young and educated audience with entertaining and informative content that stresses affordability and benefits that can be obtained from the offered products and services.

4.2. Factor Analysis

As a second step, the first-order measurement models were tested for reliability and convergent and discriminant validity. The results indicate that the measurement models are valid and reliable.

To assess convergent validity, we used the Hair et al. (2014) criterion; almost all factor loadings are above 0.7, and mean variance extraction is above 0.5. In addition, composite reliability and Cronbach's alpha values are also above 0.7 (Fornell and Larcker 1981), demonstrating the internal consistency of the measures.

Reliability Analysis of the independent Variable: Social Media Marketing (SMM)

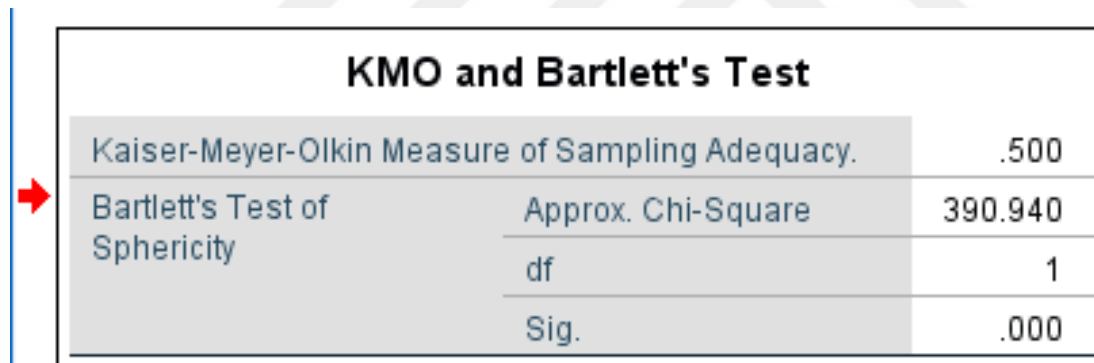
The aim of this analysis was to assess the internal consistency of items measuring different dimensions of social media marketing (SMM), namely: **Entertainment, Customization, Interaction, Word of Mouth (WOM) and Trendiness.**

Cronbach's alpha coefficient was used as a measure of item reliability. An alpha coefficient greater than 0.7 is generally considered to indicate good internal consistency.

A- Entertainment

The analysis results confirmed Cronbach's alpha coefficient of 0.866. This value indicates good reliability for the variable items. Also, the p-value is very low (0.000), suggesting that our variable is sufficiently correlated to warrant exploratory factor analysis.

4.7. KMO and Bartlett's Test statistics for entertainment



Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	390.940
	df	1
	Sig.	.000

4.8. Reliability statistics for entertainment

Reliability Statistics	
Cronbach's Alpha	N of Items
.866	2

B- Customization

Consequently, they showed that Cronbach Alpha total score was 0.992. This value point to high reliability of the variable items, meaning, it is highly probable that these items is indeed capturing the same construct of customization. Secondly, the p-value is very low (0.000) which mean our variables are highly correlated so we can perform exploratory factor analysis.

4.9. KMO and Bartlett's Test statistics for customization

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	1542.374
	df	1
	Sig.	.000

4.10. Reliability statistics for customization

Reliability Statistics	
Cronbach's Alpha	N of Items
.992	2

C- Interaction

For the Interaction variable, the Cronbach's alpha coefficient of 0.965, which indicates a great reliability of items, along with a low p-value that reflects a sufficient correlation justifying exploratory factor analysis.

4.11. KMO and Bartlett's test statistics for interaction

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.750
Bartlett's Test of Sphericity	Approx. Chi-Square	1683.124
	df	3
	Sig.	.000

4.12. Reliability statistic for interaction

Reliability Statistics	
Cronbach's Alpha	N of Items
.965	3

D- Word of Mouth (WOM)

The Cronbach's alpha coefficient obtained was 0.925. The Cronbach's alpha coefficients to be obtained from the analysis results are as follows. This value implies high internal consistency of the variable items and shows that these items provide a standardized measure of the concept of customization. Secondly, the obtained p-value is 0.000, which is highly suggestive of reasonable correlation of our variables to warrant an exploratory factor analysis.

4.13. KMO and Bartlett's test statistics for word of mouth

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	601.885
	df	1
	Sig.	.000

4.14. Reliability for word of mouth

Reliability Statistics	
Cronbach's Alpha	N of Items
.925	2

E- Trendiness

Regarding the trendiness variable, the Cronbach's alpha coefficient of 0.933, which indicates a great reliability of items, along with a low p-value that reflects a sufficient correlation justifying exploratory factor analysis.

4.15. KMO and Bartlett's test statistics for trendiness

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.500
Bartlett's Test of Sphericity	Approx. Chi-Square	645.508
	df	1
	Sig.	.000

4.16. Reliability for trendiness

Reliability Statistics	
Cronbach's Alpha	N of Items
.933	2

Reliability Analysis of the dependent Variable: Consumer brand engagement (CBE)

The analysis results proven Cronbach's alpha coefficient exceeded 0.8 for all 4 dimensions namely: **Affection, Identification, Absorption** and **Social Connection**. This value indicates an excellent reliability of the variables items, suggesting that these items consistently measure the same concept of Consumer brand engagement (CBE). Also, the p-value is very low (0.000), suggesting that our dimensions are sufficiently correlated to warrant exploratory factor analysis.

4.3. Computing variables

After conducting the factor analysis to identify the fundamental factors of the studied variables, we proceeded with the third step, which was to create computing variables. This step allowed us to group highly correlated items within each identified variable to obtain an aggregate measure. This step helps us further to assess relationships between variables and test hypotheses.

Regression analysis

```
COMPUTE SocialCon=SUM(SocialConnection to SocialConnection_F).
EXECUTE.
COMPUTE SMM=SUM(Entertainmt, Customiz, Interact, WOM, Trends).
EXECUTE.
COMPUTE CBE=SUM(Affections,Identifications,Absorptions,SocialCon).
EXECUTE.
* Encoding: UTF-8.
preserve.
set printback=off.
```

The results of this multiple regression aim to examine the impact of the different dimensions of the independent variables (**Entertainment, Customization, Interaction, Word of Mouth** (WOM) and **Trendiness**) on the dependent variable, namely Consumer brand engagement (CBE) that was already computed

4.17. Model summary of regression analysis (Appendix C)



Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.893 ^a	.797	.795	6.51762
a. Predictors: (Constant), Trends, WOM, Customiz, Entertainmt, Interact				

Model Fit:

The estimated R-squared is 0.797 indicating that 79.7% of total variation in consumer brand engagement can be explained by the used independent variables. This gives reasonable fit indices and there can be no doubt that these predictors play a role in determining engagement.

ANOVA Significance:

4.18. ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	73766.156	5	14753.231	347.303	.000 ^b
	Residual	18733.406	441	42.479		
	Total	92499.562	446			
a. Dependent Variable: CBE						
b. Predictors: (Constant), Trends, WOM, Customiz, Entertainmt, Interact						

- There is a simple way to test for the overall significance of our total model by looking at the F-statistic for our analysis of variance which is given by $p < 0.05$. This therefore tells us that the total model is significant and we can conclude that the predictors as a set play a significant role on the dependent variable.

Independent Variables:

4.19. Coefficients

→

Coefficients ^a								
		Unstandardized Coefficients		Standardized Coefficients			95,0% Confidence Interval for B	
Model		B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound
1	(Constant)	11.848	1.138		10.409	.000	9.611	14.086
	Entertainmt	2.785	.457	.308	6.099	.000	1.888	3.683
	Customiz	1.716	.414	.199	4.146	.000	.902	2.530
	Interact	.746	.319	.122	2.342	.020	.120	1.373
	WOM	1.692	.252	.207	6.702	.000	1.196	2.188
	Trends	1.301	.408	.153	3.190	.002	.499	2.102
a. Dependent Variable: CBE								

- **Entertainment:** These results therefore provide evidence that increased entertainment value in social media content does indeed lead to more consumer brand engagement as the coefficients of entertainments

are positive and are statistically significant at $p < 0.05$. This supports Hypothesis 1.

- **Customization:** A positive and significant relationship ($p < 0.05$) reveals that content curation based on user's interest increases engagement. Hypothesis 2 is confirmed.
- **Interaction:** It is also worthy the note that the Hypothesis 3 which propose that greater interaction in terms of comments, likes or share leads to better engagement receives positive and significant results ($p < 0.05$).
- **Word-of-Mouth (WOM):** WOM has a positive and significant effect, supporting the view that consumers' engagement increases when people share and discuss content with other users. Hypothesis 4 is supported.
- **Trendiness:** Similar to Hypothesis 5, the analysis of fashionable and relevant content also reveals that it has a strong positive impact on engagement ($p < 0.05$).

4.4. Process Analysis Results

At this level, our analysis investigates the effect of **social media marketing (SMM)** on **consumer brand engagement (CBE)**, moderated by **Perception (Perceptn)** and **Time Spent on Social Media (SpendTim)**. Several control variables (Education Level, Age, Occupation, Monthly Income) were included to account for demographic variations (appendix D).

4.4.1. Model Summary

- **R-squared:** 0.7979

Approximately **79.79%** of the variance in CBE is explained by SMM, perception, time spent, and the control variables. This indicates a highly predictive model.

- **Significance (p-value):**

The F-statistic is significant ($p < 0.001$), confirming that the model as a whole has a statistically significant relationship with the dependent variable.

Model	: 2
Y	: CBE
X	: SMM
W	: Perceptn
Z	: SpendTim
Covariates:	
EducLvl	Age
Occup	Mincome
Sample	
Size:	447

OUTCOME VARIABLE:	
CBE	
Model Summary	
R	R-sq
MSE	F
df1	df2
p	
,8932	,7979
42,7878	191,6465
9,0000	437,0000
,0000	

4.1. The effect of Social Media Marketing Strategies on Consumer Brand Engagement

4.4.2. Main Effects

SMM (Social Media Marketing)

o Coefficient: **1.5163** ($p < 0.001$)

SMM also again has a positive, significant, and strong effect on CBE. This means that enhanced SMM techniques result in a high degree of engagement

Perception (Perceptn)

o Coefficient: **-0.1163** ($p = 0.617$)

Perception has a negative coefficient, which shows no direct influence of the way users view SMM on CBE.

SpendTim (Time Spent on Social Media)

o Coefficient: **-0.0166** ($p = 0.967$)

The time spent on social media does not affect CBE when used independently.

Model	coeff	se	t	p	LLCI	ULCI
constant	53,6618	1,5100	35,5368	,0000	50,6940	56,6297
SMM	1,5163	,0530	28,6278	,0000	1,4122	1,6204
Perceptn	-,1163	,2322	-,5009	,6167	-,5727	,3401
Int_1	,0481	,0241	1,9944	,0467	,0007	,0956
SpendTim	-,0166	,3976	-,0418	,9667	-,7980	,7648
Int_2	,0810	,0460	1,7612	,0789	-,0094	,1714
EducLvl	,4761	,4487	1,0610	,2893	-,4058	1,3579
Age	,6519	,4490	1,4518	,1473	-,2306	1,5344
Occup	-,7405	,3465	-2,1372	,0331	-1,4214	-,0595
MIncome	,4306	,5656	,7614	,4468	-,6810	1,5422

4.2. Consumer Brand Engagement Levels Across Different Demographic Groups

4.4.3. Interaction Effects

Interaction 1 (SMM x Perceptn):

- o Coefficient: **0.0481** (p = 0.046)

This interaction is statistically significant, indicating that the relationship between SMM and CBE is moderated by user perception. Positive perceptions strengthen the effect of SMM on engagement.

Interaction 2 (SMM x SpendTim):

- o Coefficient: **0.0810** (p = 0.0789)

Product terms key:

```
Int_1      :      SMM      x      Perceptn
Int_2      :      SMM      x      SpendTim
```

Test(s) of highest order unconditional interaction(s):

	R2-chng	F	df1	df2	p
X*W	,0018	3,9776	1,0000	437,0000	,0467
X*Z	,0014	3,1020	1,0000	437,0000	,0789
BOTH	,0030	3,2536	2,0000	437,0000	,0396

4.3. Impact of Social Media Marketing on Consumer Engagement Metrics

This interaction is marginally significant, suggesting that the impact of SMM on CBE slightly varies depending on time spent on social media. Social media marketing efforts are more effective with users that spend more time on the social media platforms.

4.4.4. Control Variables

Occupation:

o Coefficient: **-0.7405** ($p = 0.033$)

Occupation has a significant negative effect, implying that employed individuals are less likely to engage compared to other groups (like students).

Education Level, Age, Monthly Income:

These variables do not significantly affect CBE in this model ($p > 0.05$).

4.5. Summary of hypothesis testing

4.20. Summary of hypothesis testing

Hypothesis	Coefficient (β)	p-value	Supported
H1 to H5 SMM positively affects CBE.	1.5163	<0.001	Yes
H6: Education level positively affects CBE.	0.4761	0.289	No
H7: Age positively affects CBE.	0.6519	0.147	No
H8: Monthly income positively affects CBE.	0.4306	0.447	No
H9: Occupation negatively affects CBE.	-0.7405	0.033	Yes
H11: Time spent moderates the SMM-CBE relationship.	0.0810	0.0789	No
H2: Perception moderates the SMM-CBE relationship.	0.0481	0.0467	Yes



5. DISCUSSION

5.1. Key Findings

Based on the research, an understanding of how SMM influences consumer brand engagement (CBE) in the Moroccan banking industry is established. In analyzing survey results, it was evident that the SMM dimensions of entertainment, customization, interaction, WOM, and trendiness were unique components to winning the hearts of consumers. Entertainment is one of the factors in the model; it revealed that when people were entertained with content that meaningfully attracted their attention, and developed a positive emotional attitude towards the banking brands. This accords with the notion that the consumer looks for material that is relevant to their passions and that offers added value beyond the simple advertisement. Those banking institutions with colorful content like videos, quizzes, contests, and interesting and informative posts turn out to be more exciting and so are most likely to gain much attention from the audiences, which will likely lead to more patronage. Another strong concept was customization; it appears to be an important stimulator of interest. The strategies that provide tailored content to suit individual customer requirements and their interests make consumers and banks have a bond. This is achievable with the help of data analytics for the banks to disseminate a desired message that is relevant to the particular behavior eye. The positive relationship between customization and CBE may also imply that consumers appreciate when brands respond to their needs; due to this, there is a build-up of loyalty. Another factor that contributed was interaction, where the prominence of engagement through the media platforms was evident and noted. People prefer to interact with brands directly, which can mean commenting or replying to comments or even just getting a response from a specific brand's customer service. The above Interactive dynamic not only enhances the transparency but also enhances the interpersonal relation and trust. Moreover, through the literature review, word-of-mouth (WOM) was identified as an effective construct since customers tend to seek recommendations from their peers and

read reviews on banking services. Through the generation of content by the users and customer testimonials, positive WORD helps extend the reach of the brand while increasing its believability.

In the last analysis, an element of being trendy was proposed as a major motivating force towards active participation, especially in the age bracket of the youth. Social media engagement enables banks to remain relevant by posting culturally relevant content and ensuring they capture consumer attention through their updates. This dimension brought out innovation as a key consideration for the different strategies undertaken in the social media arena. This paper establishes that social media marketing (SMM) has a robust and positive correlation with consumer brand engagement (CBE), especially with the addition of positive user perceptions that amplify its efficiency. Hence, the amount of overall time spent on social media websites does not work as a determinant of engagement directly; however, it moderately negatively affects the relationship between active users and SMM responses. These background variables, excluding education level, age, or income, do not influence CBE, but the occupation has a significantly negative effect, showing that employment status decreases the likelihood of engaging in CBE relative to other occupational groups like students. Further, these insights underscore that, despite SMM being a highly effective instrument, the performance effectiveness of that strategy depends on the behavior and demography factors. Banks therefore need to employ specific approaches that focus on positive attitudes and consumer characteristics to optimize gain.

Consequently, the findings provide a clear understanding of how different contexts of the SMM approach affect the consumption behavior of customers in the Moroccan banking sector. Popular and appropriate strategies such as fun, personalization, communication, word of mouth, and trendiness make a favorable impact on the consumers' engagement in social media; different demographic and mediating factors are the additional factors that complicate the banking leverage for the best digital outcomes.

5.2. Research with Similar Results

This section conducts a comparative analysis between the study findings and existing research agendas to establish alignment alongside the validation of key insights and opportunities for extension. The analysis demonstrates that SMM dimensions, which include entertainment and customization, together with interaction, also incorporate word of mouth (WOM) and trendiness, driving the development of consumer brand engagement (CBE). The observational results confirm existing knowledge but expand current research about social media marketing and consumer engagement.

Entertainment

Consumer engagement shows a direct connection to entertaining content, according to the study's findings. People choose content that they find interesting along with emotional content that makes them feel good. The Moroccan banking industry shares captivating video content that includes interactive elements such as quizzes along with contests targeted at the audience's interests. Research findings of Godey et al. (2016) reveal that content that combines enjoyment and visual appeal builds consumer brand loyalty and brand equity through creating lasting emotional connections with customers. Social media posts combining visual appeal and creativity lead to substantial consumer engagement in retail settings, according to Jayasingh (2019). Research indicates that entertainment serves universally as a powerful engagement mechanism, causing the Moroccan banking sector to follow digital marketing trends.

Customization

Consumer engagement revealed customization as its essential factor in this research study. Strengthened customer bank relationships develop when financial institutions customize their content to match customer needs and preferences. Through data analytics Moroccan banks can supply their audience with personalized financial content and exclusive offers thereby building Feelings of value and relevance. As Kaplan and Haenlein (2010) noted personalized communication stands as an essential foundation for brand-customer relationships within digital domains. The research by Torres et al. (2018) demonstrates that personalized marketing approaches lead to superior word-of-mouth promotion along with increased customer advocacy. The

Moroccan banking sector experiences increased customer recommendation along with improved brand reach because of dynamic message delivery that considers individual consumer profiles.

Interaction

Real-time communication combined with reply responses and question answers creates honest relationships while promoting total transparency. The research showed that Moroccans seek signs of institute care through active financial institution engagement. Research agrees with Brodie et al. (2011) by showing that relationship-oriented strategies enhance emotional and behavioral engagement between users and institutions. Research by Alalwan et al. (2017) established that social media interaction creates better customer satisfaction and loyalty throughout the financial industry. Through open and interactive platforms, Moroccan banks develop strong emotional relationships with customers that produce lasting engagement.

Word of Mouth (WOM)

research evidence found that positive customer recommendations are one of the most potent means to shape buyer choices. Business credibility receives significant enhancement from customer feedback combined with user-generated content and feedback from peers. Moroccan banking institutions use client-experienced stories as testimonials to justify both their reach and customer trust levels. Research by Cheung et al. (2020) shows user-generated content through social media channels builds trust and interactive relationships with consumers. This study proves that consumer referrals about businesses through word of mouth generate stronger trust than established advertising methods. Moroccan banks should let satisfied customers support their positive customer experiences through sharing to generate a positive cycle of engagement.

Trendiness

Within Morocco's young consumer demographics proved to exert strong influence. Banks that share innovative as well as culturally appropriate content attract audience attention and maintain their place in evolving digital settings. Moroccan banks generate greater visibility coupled with increased customer engagement by maintaining content relevant to current trends through popular social media hashtags and viral challenge participation. Hennig-Thurau et al. (2010) documented the same

discovery when they observed that consumer-brand engagement improves through strategies based on current cultural patterns and behavioral trends. The constantly changing nature of consumer tastes in digital society requires companies to develop new product ideas that keep them at the forefront of their market category.

By comparing these results to prior research, this study validates the applicability of SMM strategies across different contexts while highlighting the unique nuances of the Moroccan banking sector. The alignment with studies such as Godey et al. (2016), Brodie et al. (2011), and Cheung et al. (2020) reinforces the universal significance of SMM dimensions like entertainment, customization, interaction, WOM, and trendiness. However, the findings also emphasize the importance of tailoring these strategies to cultural and demographic specifics, as demonstrated by the Moroccan banking context.

5.3. Implications for Theory

This study provides a significant theoretical contribution to SMM and CBE while contributing to the theoretical advancement of both fields. Meanwhile, by extending TAM together with CRM theory and customer engagement frameworks, the present research seeks to contribute to the literature by applying these models to the context of Moroccan banking. Specifically, about the perceived usefulness and perceived ease of use contained in the TAM model, this research receives support from the observed levels that consumers' interaction levels are massively determined by the entertainment and customization factors in social media content.

This means that more of the banking brands can be forced onto social media networks if the humans find it convenient, relevant, and favorable to promote the brands. The positive relationship between the level of observed interaction and brand engagement can also support the TAM hypothesis about increased communication and direct communication leading to higher acceptance rates of new technologies and their uses.

Further, this research expands the Customer Engagement Framework by Brodie et al. (2010) that focuses on the engagement process with an affective, cognitive, and behavioral perspective. These findings suggest that SMM strategies concerning entertainment and interaction are effective ways of leading to consumers's

emotions and cognition levels, thus enhancing the connection between consumers and banks. This lends credence to the hypothesis of the framework that engagement is a complex construct that depends on the interaction of dynamic stimulus on-brand content. The function of customization in increasing interaction also strengthens this hypothesis by showcasing the applicability of continual, individualistic tactics designed explicitly for consumers. Also, the high importance of trendiness indicates the continual shift in consumer behavior in the digital environment and, therefore, the necessity of new theoretical explanations for the changeable environment of trends in social media.

Similarly, the CRM theory receives further empirical support in this study for the same reasons as above. The positive significance between SMM and CBE affirms the ability of social media as a tool for managing customer relations. Interaction and word of mouth are especially concerned with the ongoing interaction between the company and customers along with the recommendations given by mutual customers.

Another aim of this research is to demonstrate the positive impact of SMM in real-time, engaging discussions between the banks and their customers to create loyalty. This paper indicates that social media integration should be a key component of relationship management models, especially for the banking sector.

Moreover, an extension of the foundational theory by the study through the analysis of demographic and mediator variables enriches the existing theories of engagement levels by illustrating how key factors like age, education, income, and the time spent on social media affect the levels of engagement. These research outcomes imply that the existing models may require their extensions with the demographic and behavioral measures that are proposed to act as the moderating factors, meeting the needs of the consumer engagement investigation. The mediator, perception, focuses on phenomenological factors and beliefs toward the consumption of products in agreement with the TRA, proposing that behavior is a function of attitude and perception of norms.

In conclusion, this study not only confirms the literature but also enriches it because the Moroccan cultural and demographic framework is integrated into the proposed theoretical frameworks. This study underlines the importance of flexibility and complexity that are characteristic of the contemporary social media paradigm to integrate various dimensions of social media usage, simultaneous analysis of

demographic characteristics of consumers, as well as multiple types of behavioral mediators into the studies of consumer brand engagement in the context of the contemporary digital media landscape.

5.4. Limitations and Future Research

However, some of the limitations of this study have to be pointed out and they also indicate future research capabilities. A major procedural limitation is the use of cross-sectional survey data, which are prone to common source bias or other forms of response bias. Respondents may have offered the kind of responses that they guessed were reasonable to the culture or response anticipated by the researcher. Perhaps further works could apply questionnaires with other research tools such as interviews or group discussions. This would have enabled the derivation of a better understanding of the drivers that influence the use of SMM within the banking sector by consumers. Furthermore, future research could assess the dynamics of overall consumer engagement across any given period, which is relatively scarce when analyzing the effects of social media strategies on brand relationships in the long run.

Another limitation is that the data is collected at one point in time, which restricts the possibility of research behavior or social media tendencies over time. Considering that the social media platforms and the banking sector have experienced changes over time, this research work can be replicated to understand the dynamic pattern of consumer brand engagement (CBE) with these platforms over time. This would enable researchers to establish and differentiate the progressive trends seen within the same or different environments and consequently realize the future effects of SMM strategies.

Another limitation of the study comes with the sample demographic. This study involved participants from different parts of Morocco, and therefore the conclusions made were particular to the Moroccan banking system and could not be applied universally across cultures and financial systems. Future research could compare similar studies in different cultures or countries, especially those in the developing world where the advanced levels of digital integration are not realized.

More comparative research on other sectors or industries of banking business might contribute to a greater comprehension of external cultural, economic, and

technological restrictions on the success and application of SMM. Studies of this form would assist in making clear whether the five identified dimensions are equally salient in other situations or otherwise decide whether other dimensions are more impactful.

Furthermore, the study excludes examining other possible mediators or simultaneous moderators, including personality characteristics, digital literacy, and trust in social network platforms. The details specified above could affect consumer engagement to a great extent and should be studied in greater detail. Examining these other factors might enable a broader look at what transmits CBE information and what recommendations would be greater for banks.

The study also focused mainly on the overall effects that certain content shared on social media causes without analyzing certain kinds of content and interaction styles. Future studies could also compare the effects of different types of SMM dimensions, such as social networking SMM, professional networking SMM, entertainment SMM, and communication tools SMM, based on the types of social media, such as Facebook, Instagram, LinkedIn, and others. Segmenting content, which may be videos, infographics, user-generated content, and so on, to understand the impact on engagement could provide deeper understanding.

Finally, this study failed to estimate how negative encounters or crises might affect SSM. Since negative associations are equally, if not even more important for consumers' decisions and brand allegiance, future investigations might focus on the role of negative feedback as a source for potential crises into sources of optimism about customer relationships for banks.

In conclusion, it is possible to assert that this study contributes to the literature by providing a solid framework for examining the effects of SMM on CBE in the Moroccan banking sector, and filling these gaps through future research will strengthen the depth and usefulness of the results. Subsequent work may generalize the study, collect data at different time points, and consider other variables to advance insight into consumer behavior in the digital milieu.

6. CONCLUSION

Thus, this research provided a comprehensive investigation of the effects of SMM on CBE in the Moroccan banking industry as well as the elaboration of the complex relationships between the different SMM dimensions, including entertainment, customization, interaction, WOM, and trendiness, on the Moroccan banking consumers. The study reaffirms the notion that SMM is not a marginal marketing communication tool but a fundamental marketing strategy that banks can fully exploit to enhance relationships with their clients. Indeed, the identified content factors that became popular among the users included entertainment; this shows us the essence of developing good and interesting content that viewers feel interested in and, in most cases, emotionally inclined toward. This dimension highlights the change from the earlier conventional marketing communication, where there was a dominant distribution of information to the targeted consumers, to newer models where consumers receive and often engage in a two-way communication process. Also, customization turned out to be a dominant driver of integration and engagement, showing that the content can be entered by a given individual's preferences and subsequent behaviors to foster loyalty. This finds support from the emerging trends in marketing, which place a lot of emphasis on consumer marketing, where segmenting the market and, in a bid to satisfy the customer's needs and wants, one has to understand them. The role of interaction was also important for proving how much people cared about the active conversation with brands' representatives. One of the possibilities of banks directly interacting with their customers through social media is trust and transparency and fans becoming promoters of a brand. This is because, as mentioned earlier, the current buzzword for advertisement extends from word of mouth, which underlines the effect of actual users' testimonies on credibility. Since consumers in a particular sector need to trust the brands they're using, WOM becomes a strong recommendation, which will influence other people to use the banking brands in question.

Furthermore, relevancy emphasized the importance of being on the cutting edge of social media and popular culture, as this ensured they were keeping the content fresh and exciting to viewers, especially the younger generation. Moreover, trendiness was useful in reminding banks to be on the lookout for the latest and popular trends on social media and culture to apply the same to the content created by banks to capture younger audiences.

The research also established the moderating impact of demographic factors, including age, income, education level, gender, and occupation, in that it is illustrated that there are differing levels of engagement from consumers depending on the demographic segment. This explains why most organizations integrate a segmented approach to their social media marketing policies to suit the various consumers' needs. The moderator role of hours spent on social media and perception provided additional evidence that supports the multifaceted nature of consumer interactions, indicating that higher use of SNS and positive perception of the banks' SNS presence leads to enhanced engagement with a brand. These insights shed light on how CBE is a complex initiative and how banks need to think about the total picture of SMM.

In general, to contribute to discovering the factors that influence consumption activities, this study presents theoretically and practically useful information for the Moroccan banking sector in the digital age. With social media platforms constantly developing, the power of choice by consumers and the perception and relationship between the brand and the consumer will significantly increase. By using social media management as a tool for the creation of attractive, customer-oriented, and trend-responsive textual and multimedia content, banks will have the opportunity to establish long-lasting interactions with clients, striving for a competitive advantage in a more and more social environment. This study not only supports existing theoretical models but serves as a blueprint on which additional studies will be based, opening the way for a more fine-grained and culturally sensitive investigation of consumer engagement in the context of new media technologies.

7. RECOMMENDATIONS

Therefore, the following are strategic recommendations for Moroccan banks: About the impact of the study's findings on social media marketing and consumer brand engagement.

7.1. Create interactive and amusing material

Specifically, banks must develop meaningful and highly informative content for their audience, which will make an emotional impact on the latter. This comprises incorporating several formats both in the creation of images and sharing of content, including videos, infographics, and engaging posts. It also showed that entertainment had a significant effect on engagement: content should therefore be created to make people feel positive emotions. It also means that to make content more relatable or shareable, campaigns can include humor, storytelling, culturally relevant themes, etc. The result of every step is the increase in a set of views, which allows people and banks, in particular, to build stronger emotions associated with specified content and become involved in social networks.

7.2. Emphasize Personalization and Customization

It has been widely expressed that personalization holds the key to the achievement of improved consumer interaction. More fundamentally, banks should use data analytics to better grasp the customers' needs, actions, and profiles. Such details can be applied to give targeted information and advertising, taking interactions to the next level. Targeted direct promotions, selective communications and offers, and segment-specific advertisements can add the feeling of togetherness that makes the targeted group of customers feel predisposed towards the bank. The further adoption of personalization tools based on AI can add additional layers to these steps so that each executed process appears to be as individual as possible for the customer.

7.3. Foster Two-Way participation and involvement

It is a fundamental aspect of SMM that talks about how luxurious brands can interact with consumers. Banks need to follow comments, messages, and inquiries posted on social media accounts and respond to such appropriately. Implementing live chats, answering customers's questions, creating Q&A sessions, or even polls will help customers interact more and make them feel like a single community.

Further, permission marketing promotes user-generated content and customer references that lead to credibility. There is no doubt that social media can be utilized to establish a more genuine relationship between banks and customers through being active and responding to the public.

7.4. Make use of Customer Advocacy and WOM

It has, however, been established that positive WOM is an effective way of creating brand legitimacy. Consumers who are satisfied with the bank's products should be encouraged to recommend the same on various social media platforms. Leveraging word-of-mouth marketing includes the use of bonuses or discount coupons whenever people forward friends or share posts, which can help boost WOM marketing. The bank also has the potential to recruit other influencers and brand advocates to further spread the word and build up the brand's image. With people trusting their peers, it's easy for banks to entice traffic and, more importantly, customers to patronize their services and products.

7.5. Follow the latest social media Trends

It is very important to stay on trend for the necessity and interest of the younger audiences. The popularization of the new social platforms should be followed by the banks and their proper integration. This involves engaging in viral challenges, adopting trending hashtags, and developing content based on current events and cultural references. Furthermore, while expanding into new platforms, including TikTok, banks are likely to extend the audience scope and diversify it significantly. In turn, banks are also able to demonstrate flexibility in responding if they are to capture the perception of being innovative and customer-oriented.

7.6. Segmenting and positioning marketing strategies for various demographic groups

Considering the varying degree of influence of SMM across various demographic cohorts, it is essential for banks to have a clear segmentation strategy in their marketing activities. Content creation targeting specific age, earnings, and educational levels enhances the message fulfillment of every targeted group since every segment has specific demands that must be met. For instance, trend- and fun-oriented content will appeal to younger people better, whereas older clients will want more information and trust-building content. A more efficient and targeted campaign will be made possible by an evidence-based segmentation strategy.

7.7. Enhance social network tracking and data analytics

The strategy for analyzing the performance of SMM campaigns is the constant assessment and review of SMM campaigns undertaken by the institutions. Banks can and must include next-generation advanced analytics into their site for effective measurement of engagement, precisely the likes, shares, comments, and click-throughs. Regularly reviewing these metrics will enable an institution to understand which type of content appeals most to the target population. Moreover, sentiment analysis can also prove to be handy in determining the opinion of the customers and where enhancements can be done. Building from these observations, banks can enhance their social media forward-looking strategy.

7.8. Privacy and trust issues to be addressed

To personalize banking services while at the same time offering clients what they desire in terms of services, banks need to put into perspective the current concerns of customers with regard to data privacy and security. Customers tend to prefer knowledge regarding the collection, processing, and protection of their data in order to build trust and calm their minds. In addition, strict safeguards with constant improvement in compliance with regulatory standards further intensify the confidence built. Also, banks need to empower their customers about safe online practices—reinforcing the banks' inputs to safety.

With such recommendations, Moroccan banks are capable of leveraging social media marketing features to avail customers' brand engagement, strengthen customer-won loyalty, and, most importantly, gain a competitive edge in the digital business.



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APPENDICES

APPENDIX A

Questionnaire

Section 1: Demographic Information Gender:

- Male
- Female
- Prefer not to say **Age:**

- Under 18 years old
- 18 to 24 years old
- 25 to 34 years old
- 35 to 44 years old
- 45 to 54 years old
- 55 years old and above **Education Level:**

- Primary school
- Secondary school
- Bachelor's Degree
- Master's Degree
- Ph.D. Degree **Occupation:**

- Student
- Employed (full-time)
- Employed (part-time)
- Self-employed
- Unemployed
- Retired

Monthly Income:

- Less than 5000 MAD
- 5000 to 10,000 MAD
- 10,001 to 20,000 MAD
- 20,001 to 30,000 MAD
- 30,001 MAD and above

Section 2: Social Media Usage Habits in Banking Sector

**1- Which social media platforms do you use for personal purposes?
(Multiple choices allowed)**

- Facebook
- Instagram
- Twitter
- LinkedIn
- TikTok
- Other (please specify)

2-How much time do you spend daily on social media platforms?

- Less than 1 hour
- 1 to 2 hours
- 2 to 4 hours
- 4 to 6 hours
- More than 6 hours

3- Which banks do you follow on social media platforms? List all the banks that you follow.

4- Which banks in Morocco have you interacted with on social media platforms? You can list all the banks that you had an interaction with.

5- How often do you come across social media marketing campaigns by banks in Morocco?

- Never
- Everyday
- Once a week or less
- 1 or 2 times a week
- 3 or 4 times a week

**6- How do you perceive social media marketing by banks in Morocco?
Please select only one option.**

- Effective
- Engaging
- Informative
- Helpful
- Annoying
- Intrusive
- Irrelevant
- Uninteresting
- Not sure
- No opinion

7- How often do you share or recommend a bank's social media content to others?

- Never
- Once a month or less
- 1 to 2 times a month
- 3 to 4 times a month
- More than 4 times a month

8-How often do you like a bank's social media content to others?

- Never
- Once a month or less
- 1 to 2 times a month
- 3 to 4 times a month
- More than 4 times a month

9-How often do you comment on a bank's social media content to others?

- Never
- Once a month or less
- 1 to 2 times a month
- 3 to 4 times a month
- More than 4 times a month

10- How often do you save a bank's social media content to others?

- Never
- Once a month or less
- 1 to 2 times a month
- 3 to 4 times a month
- More than 4 times a month

11- What types of social media content from banks in Morocco do you find most engaging? (Multiple choices allowed)

- Information about the services
- Educational articles
- Promotions or discounts
- Customer testimonials or success stories
- Interactive polls or quizzes
- Other (please specify)

Section 3: Social Media Marketing Factors

Please indicate the bank that you interact more on social media:

Considering the bank that you interact more on social media, please answer the following questions that measure perceptions of social media marketing strategies employed by Moroccan banks by indicating your level of agreement with each statement below.

Use a scale of 1 to 5, where '1' indicates strongly disagree, and '5' indicates strongly agree:

1- Using bank's social media platforms is fun.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2-Contents shown in bank's social media seem interesting.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3- Banks' social media platforms customized information search.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

4-Banks' social media platforms provide customized services.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5- Banks' social media platforms enable information sharing with others.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

6- Conversation or opinion exchange with others is possible through banks' social media platforms.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

7-It is easy to deliver my opinion through banks' social media platforms.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8- I would like to pass along information on brand, product, or services from banks' social media platforms to my friends.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

9- I would like to upload contents from banks' social media platforms on my blog or micro blog

- Strongly Disagree
- Disagree
- Neutral
- Agree

10- Contents shown in banks' social media platforms is the newest information.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

11- Using banks' social media platforms is very trendy.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section 4: Customer Brand Engagement

By thinking about exactly the same brand, please answer the questions that measure your engagement with the bank on social media platforms indicating your level of agreement with each statement below. Use a scale of 1 to 5, where '1' indicates strongly disagree, and '5' indicates strongly agree:

1-“ I feel good when I use banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

2- “I am proud to use banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

3- “I feel very positive when I use banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

4-“Using banks' social media platforms makes me happy”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

5- “Using banks' social media platforms stimulates my interest to learn more about it”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

6-“I love banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

7- “When someone praises banks' social media platforms, it feels like a personal compliment”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

8- “When someone criticizes banks' social media platforms, it feels like a personal insult”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

9- “When I talk about banks' social media platforms, I usually say “we” rather than “they””.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

10- “Banks' social media platforms’ successes are my successes”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

11- “Time flies when I am on banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

12- “Using banks' social media platforms stimulates my interest to learn more about it”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

13- “I love banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

14- “When s

15- Someone praises banks' social media platforms, it feels like a personal compliment”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

16- “When someone criticizes banks' social media platforms, it feels like a personal insult”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

17- “When I talk about banks' social media platforms, I usually say “we” rather than “they””.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

18- “Banks' social media platforms’ successes are my successes”

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree
- Agree

19- “Time flies when I am on banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

20- “I am usually absorbed when I am on banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

21- “I get carried away when I am on banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

22- “I exchange ideas with other people about banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

23- “In general, I like to get involved in discussions about banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

24- “I participate in activities around banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

25- “When banks' social media platforms initiate discussions online, I take part”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

26- “I like to actively participate when people talk about banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

27- “I use additional functions from banks' social media platforms”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

28- “I respond to banks' social media platforms’ promotional offers”.

- Strongly Disagree
- Disagree
- Neutral
- Agree
- Strongly Agree

Section 5: General Perceptions and Suggestions

1. “In your opinion, how effective is your bank's use of social media in engaging consumers and promoting its brand”?

2. “Do you have any suggestions for how your bank could improve its social media marketing to enhance consumer engagement”?

3. “Please provide any additional comments or thoughts you have regarding your experiences with your bank's social media marketing”.

Thank you for your participation!

APPENDIX B

Descriptives analysis

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Gender	447	1	2	1.48	.500
Age	447	1	5	1.93	.915
Education Level	447	1	5	2.08	.784
Occupation	447	1	6	2.78	1.195
Monthly Income	447	1	4	1.62	.820
Spending time daily on SM	447	1	5	2.79	.824
Valid N (listwise)	447				

```
FACTOR
/VARIABLES Entertainment Entertainment_A
/MISSING LISTWISE
/ANALYSIS Entertainment Entertainment_A
/PRINT UNIVARIATE INITIAL CORRELATION SIG DET KMO EXTRACTION
ROTATION
/CRITERIA MINEIGEN(1) ITERATE(25)
/EXTRACTION PC
/CRITERIA ITERATE(25)
/ROTATION VARIMAX
/SAVE REG(ALL)
/METHOD=CORRELATION.
```

APPENDIX C

Regression analysis

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	Trends, WOM, Customiz, Entertainmt, Interact ^b		. Enter

a. Dependent Variable: CBE

b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.893 ^a	.797	.795	6.51762

a. Predictors: (Constant), Trends, WOM, Customiz, Entertainmt, Interact

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	73766.156	5	14753.231	347.303	.000 ^b
	Residual	18733.406	441	42.479		
	Total	92499.562	446			

a. Dependent Variable: CBE

b. Predictors: (Constant), Trends, WOM, Customiz, Entertainmt, Interact

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	11.848	1.138		10.409	.000
	Entertainmt	2.785	.457	.308	6.099	.000
	Customiz	1.716	.414	.199	4.146	.000
	Interact	.746	.319	.122	2.342	.020
	WOM	1.692	.252	.207	6.702	.000
	Trends	1.301	.408	.153	3.190	.002

Coefficients^a

Model		95,0% Confidence Interval for B	
		Lower Bound	Upper Bound
1	(Constant)	9.611	14.086
	Entertainmt	1.888	3.683
	Customiz	.902	2.530
	Interact	.120	1.373
	WOM	1.196	2.188
	Trends	.499	2.102

a. Dependent Variable: CBE



APPENDIX D

Matrix analysis

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 4.2 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model : 2
Y : CBE
X : SMM
W : Perceptn
Z : SpendTim

Covariates:
EducLvl Age Occup MIncome

Sample
Size: 447

OUTCOME VARIABLE:
CBE

Model Summary						
	R	R-sq	MSE	F	df1	df2
p	,8932	,7979	42,7878	191,6465	9,0000	437,0000
,0000						

Model	coeff	se	t	p	LLCI	ULCI
constant	53,6618	1,5100	35,5368	,0000	50,6940	56,6297
SMM	1,5163	,0530	28,6278	,0000	1,4122	1,6204
Perceptn	-,1163	,2322	-,5009	,6167	-,5727	,3401
Int_1	,0481	,0241	1,9944	,0467	,0007	,0956
SpendTim	-,0166	,3976	-,0418	,9667	-,7980	,7648
Int_2	,0810	,0460	1,7612	,0789	-,0094	,1714
EducLvl	,4761	,4487	1,0610	,2893	-,4058	1,3579
Age	,6519	,4490	1,4518	,1473	-,2306	1,5344
Occup	-,7405	,3465	-2,1372	,0331	-1,4214	-,0595
MIncome	,4306	,5656	,7614	,4468	-,6810	1,5422

Product terms key:
Int_1 : SMM x Perceptn
Int_2 : SMM x SpendTim

Test(s) of highest order unconditional interaction(s):					
	R2-chng	F	df1	df2	p
X*W	,0018	3,9776	1,0000	437,0000	,0467
X*Z	,0014	3,1020	1,0000	437,0000	,0789
BOTH	,0030	3,2536	2,0000	437,0000	,0396

Focal predict: SMM (X)
Mod var: Perceptn (W)

Run MATRIX procedure:

***** PROCESS Procedure for SPSS Version 4.2 *****

Written by Andrew F. Hayes, Ph.D. www.afhayes.com
Documentation available in Hayes (2022). www.guilford.com/p/hayes3

Model : 2
Y : CBE
X : SMM
W : Perceptn
Z : SpendTim

Covariates:
EducLvl Age Occup MINcome

Sample
Size: 447

OUTCOME VARIABLE:
CBE

Model Summary						
	R	R-sq	MSE	F	df1	df2
P	,8932	,7979	42,7878	191,6465	9,0000	437,0000
	,0000					

Model	coeff	se	t	p	LLCI	ULCI
constant	53,6618	1,5100	35,5368	,0000	50,6940	56,6297
SMM	1,5163	,0530	28,6278	,0000	1,4122	1,6204
Perceptn	-,1163	,2322	-,5009	,6167	-,5727	,3401
Int_1	,0481	,0241	1,9944	,0467	,0007	,0956
SpendTim	-,0166	,3976	-,0418	,9667	-,7980	,7648
Int_2	,0810	,0460	1,7612	,0789	-,0094	,1714
EducLvl	,4761	,4487	1,0610	,2893	-,4058	1,3579
Age	,6519	,4490	1,4518	,1473	-,2306	1,5344
Occup	-,7405	,3465	-2,1372	,0331	-1,4214	-,0595
MINcome	,4306	,5656	,7614	,4468	-,6810	1,5422

Product terms key:
Int_1 : SMM x Perceptn
Int_2 : SMM x SpendTim

Test(s) of highest order unconditional interaction(s):					
	R2-chng	F	df1	df2	p
X*W	,0018	3,9776	1,0000	437,0000	,0467
X*Z	,0014	3,1020	1,0000	437,0000	,0789
BOTH	,0030	3,2536	2,0000	437,0000	,0396

Focal predict: SMM (X)
Mod var: Perceptn (W)

Mod var: SpendTim (Z)

Conditional effects of the focal predictor at values of the moderator(s) :

Perceptn	SpendTim	Effect	se	t	p
LLCI	ULCI				
-1,7875	-,8243	1,3635	,0875	15,5899	,0000
1,1916	1,5354				
-1,7875	,0000	1,4303	,0771	18,5569	,0000
1,2788	1,5817				
-1,7875	,8243	1,4970	,0843	17,7594	,0000
1,3313	1,6627				
,0000	-,8243	1,4495	,0650	22,3036	,0000
1,3218	1,5773				
,0000	,0000	1,5163	,0530	28,6278	,0000
1,4122	1,6204				
,0000	,8243	1,5831	,0653	24,2519	,0000
1,4548	1,7114				
1,9700	-,8243	1,5444	,0690	22,3825	,0000
1,4087	1,6800				
1,9700	,0000	1,6111	,0605	26,6222	,0000
1,4922	1,7301				
1,9700	,8243	1,6779	,0737	22,7532	,0000
1,5330	1,8228				

Data for visualizing the conditional effect of the focal predictor:
Paste text below into a SPSS syntax window and execute to produce plot.

```

DATA LIST FREE/
  SMM      Perceptn  SpendTim  CBE
BEGIN DATA.
  -8,1853  -1,7875   -,8243    43,6079
  ,0000    -1,7875   -,8243    54,7685
  8,1853   -1,7875   -,8243    65,9290
  -8,1853  -1,7875   ,0000    43,0477
  ,0000    -1,7875   ,0000    54,7548
  8,1853   -1,7875   ,0000    66,4618
  -8,1853  -1,7875   ,8243    42,4875
  ,0000    -1,7875   ,8243    54,7411
  8,1853   -1,7875   ,8243    66,9946
  -8,1853  ,0000    -,8243    42,6957
  ,0000    ,0000    -,8243    54,5606
  8,1853   ,0000    -,8243    66,4254
  -8,1853  ,0000    ,0000    42,1355
  ,0000    ,0000    ,0000    54,5469
  8,1853   ,0000    ,0000    66,9582
  -8,1853  ,0000    ,8243    41,5753
  ,0000    ,0000    ,8243    54,5331
  8,1853   ,0000    ,8243    67,4910
  -8,1853  1,9700   -,8243    41,6904
  ,0000    1,9700   -,8243    54,3314
  8,1853   1,9700   -,8243    66,9725
  -8,1853  1,9700   ,0000    41,1302
  ,0000    1,9700   ,0000    54,3177
  8,1853   1,9700   ,0000    67,5052
  -8,1853  1,9700   ,8243    40,5700
  ,0000    1,9700   ,8243    54,3040
  8,1853   1,9700   ,8243    68,0380
END DATA.
GRAPH/SCATTERPLOT=
  SMM      WITH      CBE      BY      Perceptn /PANEL      ROWVAR= SpendTim .

```

```
***** ANALYSIS NOTES AND ERRORS *****  
Level of confidence for all confidence intervals in output:  
  95,0000  
  
W values in conditional tables are the minimum, the mean, and 1 SD above the  
mean.  
  
Z values in conditional tables are the mean and +/- SD from the mean.  
  
NOTE: One SD below the mean is below the minimum observed in the data for W,  
      so the minimum measurement on W is used for conditioning instead.  
  
NOTE: The following variables were mean centered prior to analysis:  
      Perceptn SpendTim SMM  
  
----- END MATRIX -----
```



APPENDIX E

Ethics

		TR HALIC UNIVERSITY SOCIAL AND HUMANITIES RESEARCH ETHICS COMMITTEE		Release Date : Revision Date : Revision No: Page Number :	
Date: 01 .12.2023		Decision No:08			
Number of Meetings:		The study of Hasna DARFAOUI titled <i>"The Impact of Social Media Marketing on Consumer Brand Engagement in Moroccan Banking Sector"</i> was examined, as a result of the examination, it was decided that the study was ethically appropriate.			
Name and surname	Area	institution	Relationship with Research	Joining the Meeting	Signature
Prof. Dr. Zeynep Aslı ALICI	Uluslararası Ticaret ve İşletmecilik Bölümü	Haliç University	yes ☐ No ☒	yes ☒ No ☐	
Doç. Dr. Melek YILMAZ ŞENGÜL	Elektrik Elektronik Mühendisliği Bölümü	Haliç University	yes ☐ No ☒	yes ☒ No ☐	
Doç. Dr. MUSTAFA Cebirail SADAĞOĞLU	Görsel İletişim ve Tasarım Bölümü	Haliç University	yes ☐ No ☒	yes ☒ No ☐	
Doç. Dr. Püren AKÇAY	Beden Eğitimi ve Spor Bölümü	Haliç University	yes ☐ No ☒	yes ☒ No ☐	
Dr.Öğr.Üyesi Cengiz KARATAŞ	Uluslararası Ticaret ve İşletmecilik Bölümü	Haliç University	yes ☐ No ☒	yes ☒ No ☐	
Dr.Öğr.Üyesi Ebru PEHLİVAN	Psikoloji Bölümü	Haliç University	yes ☐ No ☒	yes ☒ No ☐	
Dr.Öğr.Üyesi Jülide EDİRNE ERDİNÇ	Mimarlık Bölümü	Haliç University	yes ☐ No ☒	yes ☒ No ☐	
Dr.Öğr.Üyesi Erçin AYHAN	Yabancı Diller Bölümü	Haliç University	yes ☒ No ☐	yes ☒ No ☐	



TR
HALIC UNIVERSITY
SOCIAL AND HUMANITIES RESEARCH ETHICS COMMITTEE

Date: 01.12.2023

Number:08

Subject: Ethics Committee Permission

Dear Hasna DARFAOUI

Your application “*The Impact of Social Media Marketing on Consumer Brand Engagement in Moroccan Banking Sector*” has been examined by the Social and Humanities Research Ethics Committee. It was found ethically appropriate at the Ethics Committee meeting dated 01.12.2023.

I present to your information.


Name of the head of the ethics committee
Zeynep Aslı ALICI
Head of the Social and Humanities Research Ethics
Committee

Annex: Ethics Committee Decision

G zeltepe Mahallesi, 15 Temmuz Şehitler Caddesi, No:14/12 34060 Ey psultan – İSTANBUL
Tel:..... | Faks:
e-mail:..... www.halic.edu.tr

CURRICULUM VITAE (CV)

Name-Surname: Hasna Darfaoui

STATE OF EDUCATION:

Undergraduate: 2016, Faculty of Law, Economics and Social Sciences "Meknes, Morocco", Professional License In Personnel Administration

Graduate: 2024, Haliç University, Business Administration, MSc (with thesis)