

T.C.
ISTANBUL OKAN UNIVERSITY
INSTITUTE OF GRADUATE SCIENCES

THESIS FOR THE DEGREE OF PHD OF BUSINESS ADMINISTRATION
PROGRAM OF BUSINESS ADMINISTRATION

ZENA FALLAH HASSAN AL HAELEGY

**Impact of Digital Marketing on Customer Happiness
in the Retail Banking Sector During the COVID -19 Pandemic**
**"A descriptive-analytical study from the point of view of a sample of the
customers of the Arab community in Turkish Kuwait Bank"**

ADVISOR
Prof. Dr. ÖZGÜR ÇENGEL

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ISTANBUL, JANUARY 2024

DEDICATION

I dedicated this humble work to my **Mother, Father and Brother (Murtada& her wife Zeyneb)** as part of my loyalty to them and their pride in me.

My loved ones my children (**Maryam, Muhammad, Rand**) and I hope they reach where I am now.

My sister and my friend (**Mayson**) and her husband (**Maan**) Who were with me step by step.

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ABSTRACT

The digital industry has become involved in all fields, and on this basis, attention has been paid to digital marketing in the public and private sectors, especially banks, as it has shortened a lot of procedures and time.

Therefore, digital banking services through the mobile phone and the Internet have become important for marketing these services, and with the increase in the use of digital devices and customer demand for financial services through it, it has reduced reliance on on-site banking services, as some banks used digital strategies to attract and retain customers and even the way of educating and communicating with them, As it has become the main tool for caring for customers and gaining their satisfaction and pleasure in using it and their harmony with it leads to their happiness, especially during epidemic crises.

Therefore, this study seeks to measure the digital marketing index and how it affects customer happiness in the retail banking sector during the Covid-19 pandemic. Being a new experience in rapid digital transformation and development, it has a positive impact on the banking sector in particular, and on many aspects of society such as service, economic and social.

To achieve the objectives of this study, the analytical descriptive approach was used, and the questionnaire was adopted as a tool for data collection. The study sample consisted of (407) customers of Turkish Kuwait Bank from the Arab community residing exclusively in Istanbul.

Where the relationship, effect and correlation between the independent and dependent variables of the study were measured and analyzed, and the statistical software (SMART PLS & SPSS.25) and many statistical tests such as analysis of variance, simple and multiple linear regression, etc. were relied upon. This study follows quantitative methods, focusing on positivist philosophy and the deductive approach.

The results of the study concluded that digital marketing in its five dimensions (Attraction, Engagement, Retain, Learning and Relating) has proven to have an impact on achieving customer satisfaction, joy and harmony, and thus leads to their happiness in Kuwait Turk Bank.

Therefore, the results of this study may help Turkish Kuwait Bank, which was included in the study, and other public and private banks to develop their digital strategies and confront epidemic crises in the future, which is considered as a measure to reach customer happiness and sustainable excellence in the labor market, by improving the quality of digital marketing services provided to confront Accelerating challenges at work. Attracting customers and stakeholders to participate in the economic and social development sought by the global market in terms of banking services.

Keywords: Digital Marketing, Customer Happiness, Customer Delight, Customer Harmony, Customer Loyalty, Mobil Marketing.

ÖZET

Dijital endüstri her alanı içine alır hale gelmiş ve bu temelde bankalar başta olmak üzere kamu ve özel sektörde bir çok prosedürü ve zamanı kısalttığı için dijital pazarlamaya ağırlık verilmiştir.

Bu nedenle, cep telefonu ve internet üzerinden dijital bankacılık hizmetleri, bu hizmetlerin pazarlanmasında önemli hale gelmiş, dijital cihazların kullanımı ve müşterilerin bu cihazlar aracılığıyla finansal hizmet talebinin artması ile yerinde bankacılık hizmetlerine olan güveni azaltmıştır. Bazı bankaların müşterileri çekmek ve elde tutmak için dijital stratejileri ve hatta onlarla eğitim ve iletişim kurma yolunu kullandıkları gibi, müşterilerle ilgilenmenin ve onları kullanmaktan memnuniyet ve zevk almanın ve onunla uyum sağlamanın ana aracı haline geldiğinden, mutluluk, özellikle salgın krizlerde.

Bu nedenle bu çalışma, Covid-19 pandemisi sürecinde bireysel bankacılık sektöründe dijital pazarlama endeksini ve bunun müşteri mutluluğunu nasıl etkilediğini ölçmeyi amaçlamaktadır. Hızlı dijital dönüşüm ve gelişimde yeni bir deneyim olması, başta bankacılık sektörü olmak üzere toplumun hizmet, ekonomik ve sosyal birçok alanında olumlu etki yaratmaktadır.

Bu çalışmanın amaçlarına ulaşmak için analitik tanımlayıcı yaklaşım kullanılmış ve anket veri toplama aracı olarak benimsenmiştir. Araştırmanın örneklemini, yalnızca İstanbul'da ikamet eden Arap topluluğundan Türk Kuveyt Bankası müşterisi (407) oluşturmuştur.

Çalışmanın bağımsız ve bağımlı değişkenleri arasındaki ilişkinin, etkinin ve korelasyonun ölçüldüğü ve analiz edildiği yer ve istatistiksel yazılım (SMART PLS & SPSS.25) ve varyans analizi, basit ve çoklu doğrusal regresyon vb. birçok istatistiksel test . Bu çalışma, pozitivist felsefeye ve tümdengelimci yaklaşıma odaklanarak nicel yöntemler izlemektedir.

Çalışmanın sonuçları, dijital pazarlamanın beş boyutuyla (Cazibe, Etkileşim, Elde Tutma, Öğrenme ve İlişki Kurma) Kuveyt Türk Bankası'nda müşteri memnuniyeti, neşe ve uyumu sağlamada etkili olduğunu ve dolayısıyla onların mutluluğuna yol açtığı sonucuna varmıştır.

Dolayısıyla bu çalışmanın sonuçları, çalışmaya dahil edilen Türk Kuveyt Bankası ile diğer kamu ve özel bankaların dijital stratejilerini geliştirmelerine ve müşteri mutluluğuna ulaşma ölçütü olarak değerlendirilen gelecekte salgın krizlerle yüzleşmelerine yardımcı olabilir. ve iş piyasasında Hızlanan zorluklarla yüzleşmek için sağlanan dijital pazarlama hizmetlerinin kalitesini iyileştirerek işgücü piyasasında sürdürülebilir mükemmellik. Bankacılık hizmetleri açısından küresel pazarın aradığı ekonomik ve sosyal kalkınmaya katılmak için müşterileri ve paydaşları çekmek.

Anahtar Kelimeler: Dijital Pazarlama, Müşteri Mutluluğu, Müşteri Memnuniyeti, Müşteri Uyumu, Müşteri Bağlılığı, Mobil Pazarlama.

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LIST OF ABBREVIATION

DBS	Digital Banking Services
CL	Customer Loyalty
Att	Attraction
Eng	Engagement
Ret	Retain
Lea	Learning
Rel	Relating
Cus.Sat	Customer Satisfaction
Cus.Del	Customer Delight
Cus.Har	Customer Harmony
Csc	Customer Success
CH	Customer Happiness
Index CHMI	Customer Happiness Measure
MM	Mobil Marketing
WM	Web Marketing
EM	Email Marketing
CM	Content Marketing
SEM	Search Engine Marketing
SEA	Search Engine Advertising
SEO	Search Engine Optimization
SMM	Social Media Marketing
SMA	Social Media Advertising
SMO	Social Media Optimization

CHAPTER I: INTRODUCTION

1.1 Overview

The offer of digital banking services (DBS) occupied an important part of the services provided by banks, because of its significant marketing impact on the customer frontage (Dootson,Peatson&Drennan,2016), to benefit from financial services, however, the shift from traditionally provided banking services To digitally, it comes as a result of the continuous change in the behavior of customers (Piyathasanan et al., 2015), and the increase in their expectations in how to provide services and banking competition, it has become a way to attract and retain them to improve the profitability of banks, especially after the financial and economic crisis of 2008 (Monferrer,2016), where there has been a change in the way of obtaining services from traditional to digital through the phone (T-Banking), the Internet (e-banking, and mobile (m-banking), which in itself is considered one of the important challenges in order to compete with traditional banks (Cajetan,2018), which began in the late eighties of the last century (First Direct, 2014), enabling banks to provide various services that keep pace with the gradual development of time(Peltier&Barger, 2017) to change how they deal with customers.

Literary studies show that the main key to ensuring customer loyalty (CL) is their happiness (Thomas & Millar, 2013)(Aksoy et al., 2015)(Kumar et al., 2021).

since there are many factors that affect the happiness of customers to keep them within the competitive environment, it is necessary for banks to study them in accordance with the expectations of customers (Liang et al., 2021) , as the customer spreads through word of mouth an unnoticeable promotion of services when he feels comfortable and enjoyable , which helps in the long-term sustainability of customers (Lyubomirsky,2006), to achieve steady growth. Despite the services provided by banks, which often satisfy customers, it does not reach the level of happiness, as there are many studies related to customer satisfaction and how Customer retention (Tu&Hsee,2016) (Kumar et al., 2017a,b) (Lee et al., 2020).

In particular, and in the face of recurrent economic and financial crises, the world today is facing an epidemic crisis, which has disrupted daily life, namely COVID-19,

which has so far left between (13.3-16.6) million people dead worldwide (WHO: 2022). Hence, this virus has provided banks with an opportunity to evaluate relationships with customers, and develop solutions to build flexible work strategies to ensure the continuity of services, since digital services are steps provided for self-assessment of management, to replace humanity, and are considered very important in marketing the interactive relationships between humans and tools digital, through pop-ups, alerts, relocation etc., which helps to adapt, spread and capture the advantage of social interaction with the services provided during the COVID-19 pandemic.

To the knowledge of the researcher and during the literature review, there is no study that found the effect of digital marketing (DM) on customer happiness during the Covid-19 pandemic, and the customer happiness index in banks was not measured without crises, so this study will show the factors related to (DM) and how they affect the happiness of customers during the crisis Epidemiology.

The researchers (Khan and Matalay,2009) point out that service institutions in general and banks in particular must focus on intense competition in the markets, with the distinction of their services to ensure the satisfaction of internal and external customers, by motivating them and gaining their loyalty to reach the highest level of performance, to achieve creativity through comprehensive growth and reach To the digital competitive advantage, which is considered as a driving force for the marketing of digital banking services (Irshad et al., 2006).

This means, in the context of banking services, that the customer only has to deal with digital applications with satisfaction and pleasure in order for happiness to be achieved in light of the epidemic crisis (Bado&Nyangau,2012).

Thus, global dynamic changes must be kept up with all speed and effort, to develop competitive capabilities, which in turn avoid dangerous threats to the current status of banks (Helena&Mirna,2012). Digital marketing activity has also become an important goal in the work of banks to confront the problems of marketing banking services in light of the Covid-19 crisis (Al-Hazmi,2020). Therefore, the trend towards marketing digital growth is to search for innovative and unique solutions to solve problems and needs (Otakar et al., 2018).

Assuming that permanent distinction is achieved in the field of competition requires banks to rely on innovation and growth in general and on marketing innovation in particular to achieve happiness, we believe that this requires good coordination between senior management and administrative functions and the allocation of modern technology strategies to stand on the foundations of correct growth for digital marketing, therefore In this study, we will try to measure the impact of digital marketing on customer happiness during the Covid-19 pandemic, in order to enhance competitive advantage and the extent of administrative awareness in supporting the digital marketing process through improving banking services, customer perception and participation, and the extent of the bank's response in the process of digital improvement during the pandemic.

1.2 Research problem and Questions :

Digital marketing is complementary to other marketing activities carried out by organizations in general and banks in particular, because of its very great importance in digital banking services provided immediately to customers, in addition to the great spread of ownership of digital devices such as mobile phones, tablets, personal computers and laptops (Mbama:2018), which in turn led to an increase in the demand for it by customers, to benefit from the financial and marketing services provided efficiently by banks according to digital technology (Sang & Rono,2015), and these devices have the advantage of accessing the web directly through the development of banking services To the third generation quickly, in this way, many of the traditional jobs in banks were disposed of, and turned to how to build and manage a strong relationship with their customers.

In particular, Covid-19 has caused several negative things, such as disrupting most of the life things around the world, and rotating many tasks due to the rules of social distancing. To develop flexible strategies to ensure continuous improvement. Remarkably, digital services are developing through the third generation mobile phone at a very fast speed (Laukkanen,2016). Thus, banks must be loaded with proactive capabilities such as alerts, text messages, geographical location, etc. (Ayo et al., 2016), to display services in a distinct manner based on digital social interaction

that reaches customers in a way that maintains their satisfaction and reaches their enjoyment and harmony to maintain their loyalty (Ha et al., 2012).

Note that in the current dangerous situation, customers have gradually become aware of the gaps between banks, so it is necessary to take advantage of continuous digital development and innovations and to face challenges as much as possible by attracting customers, engaging them, educating them and constantly communicating with them to know their opinions and needs, as they want to obtain high service quality, comfort and a better experience through digital devices.

So far, to the researcher's knowledge, there are no studies that have investigated the impact of digital marketing on customer happiness in retail banking (Thakur,2014), except for a few studies that dealt with other dimensions of digital marketing and its impact on customer satisfaction, service and performance in retail banking. Other sectors and under normal conditions (Sagib&Zappan,2014) in different countries (DE Wulf et al.,2001) (Shaikh&Karjaluo,2015). The customer happiness index was not measured in all international banks including Turkey except Bobyan Bank in Kuwait (alqabas,2016), so this research will measure the happiness index in the Kuwaiti Turkish Bank, as it is characterized by the presence of a large number of accounts of the Arab community residing in Turkey registered in it, in addition to the epidemiological crisis spreading all over the world, and measuring the relationship between marketing Therefore, this research seeks to bridge the literary and scientific gap, which enables the bank to manage the changing customer behavior using the digital banking service, by answering the following questions:

The main question: How does digital marketing affect customer happiness in the retail banking sector during the Covid-19 pandemic at Turkish Kuwait Bank?

The following sub-questions emerge from it:

1. Is there a correlation between the dimensions of digital marketing and customer happiness in the banking sector during Covid-19 from the point of view of the research sample?

2. What is the impact of digital marketing on customer happiness and its reflection on banks' competitiveness and customer loyalty during Covid-19 from the point of view of the research sample?
3. Is there a significant impact of digital marketing by its dimensions on customer happiness in the banking sector during Covid-19 from the point of view of the research sample?

1.3 Purpose of the Research:

The main purposes of this study are:

First: It analyzes the impact of the five dimensions of Digital Marketing (Attraction, Engagement, Retain, Learning, Relating) on each dimension of Customer Happiness (Customer Satisfaction, Customer Delight, Customer Harmony) in the banking sector during the COVID-19 pandemic.

Second: The study explores the impact of the five dimensions of Digital Marketing in measuring the Customer Happiness index at Turkish Kuwait Bank by understanding the opinions of the study sample from the Arab community residing in Turkey during the COVID-19 pandemic.

1.4 Research of Objective:

The research aims to shed light on how digital marketing affects the happiness of customers in the retail banking sector during the Covid-19 pandemic, to develop a future picture of banking management on how to face economic and epidemic crises, and that the following objectives represent a descriptive and analytical attempt to contain the research problem:

1. Describe and analyze the impact of digital marketing on customer happiness at Turkish Kuwait Bank (for the research sample) during the Covid-19 pandemic.
2. Learn how the bank manages digital to attract and educate customers through digital programs and the extent to which they relate and communicate with them during the COVID-19 pandemic.

3. Diagnose the digital strategies applied in the bank and the extent of their development to gain customer satisfaction, measure their enjoyment, and their compatibility with digital programs during the COVID-19 pandemic.
4. Diagnosing strengths and weaknesses in digital software, how to seize opportunities and avoid threats to gain market share, and how far do they reach a competitive advantage?
5. Evaluation of the seriousness of the management of Turkish Kuwait Bank in the growth and development of marketing plans that enable them to communicate with customers and take care of them through digital marketing programs and win their loyalty as internal and external customers.
6. Highlighting the extent of the ability or contribution of senior and middle managements, in addition to the customer service center, in responding to complaints submitted as quickly as possible (for the research sample) to achieve sustainable institutional excellence by adopting innovative marketing ideas to avoid visiting branches during the Covid-19 pandemic.

In order to address the aforementioned goals, and the limited studies in this field in the presence of the Covid-19 epidemic, and to bridge the gap in the literature, the researcher decided to study this topic, and to find the relationship and influence. Among the variables due to their scarcity in this aspect during the epidemic crisis, as the results will provide useful inputs in future studies, in addition to guiding stakeholders on how to provide information to develop the effectiveness of digital services in the bank, and add value to them during the Covid-19 pandemic, to obtain the highest levels of satisfaction. Customers, to reach their enjoyment and harmony with the services provided by Turkish Kuwait Bank, maintain their loyalty and acquire potential customers to increase the market share and obtain sustainability.

1.5 The Significance Of Research:

Digital banking services have become important in most parts of the world, as changes in the technological interfaces of banks enable customer satisfaction and happiness for obtaining instant digital services (Oliveira & Tam, 2017), and owning

digital devices such as personal computers, laptops, mobile phones and tablets has led to an increase in The demand for financial services to save their time and effort.

In appreciation of the digital capabilities and modern technology, we note that cities and villages all over Turkey are connected to the Internet in phones and homes by companies specialized in phones and the Internet (Turk Telecom, Turk cell, Vodafone, etc.).

In addition, banks have been able to take advantage of digital marketing services for their efficient services, which in turn enable customers to access and interact with them at all times and places. This in turn helps banks reduce costs and increase innovation (Alalwan&Simintiras,2016), which achieves gains that motivate them to automate most operations to reduce banking branches, and that the global economic crisis that occurred in 2008 made financial institutions in general and banks in particular to focus on customers (Koenig-Lewis, Palmer & Moll, 2010) (Chong & Tan: 2010). And striving to provide high-quality services to improve the performance of its business as quickly as possible, but currently the world is going through an epidemic crisis (Covid-19) all business has become restricted and within a challenge between competitors, in particular, banks and how to face threats to obtain a positive customer perception through their satisfaction and retention and improving profit through digital programs (Pekovic&Rolland,2016).

However, studies related to digital banking have focused on customer satisfaction and maintaining their loyalty only (Akinci,Aksoy&Atilgan,2003), but did not focus on how to make them happy, except for the study (cajetan,2018) and because it is one of the important studies which is considered one of the strategies to gain a share market among competitors, so the researcher decided to study this topic and measure the customer happiness index and how to face the Covid-19 crisis, which will enable banks to gain a comprehensive view to adjust their strategies to maintain their comprehensive business.

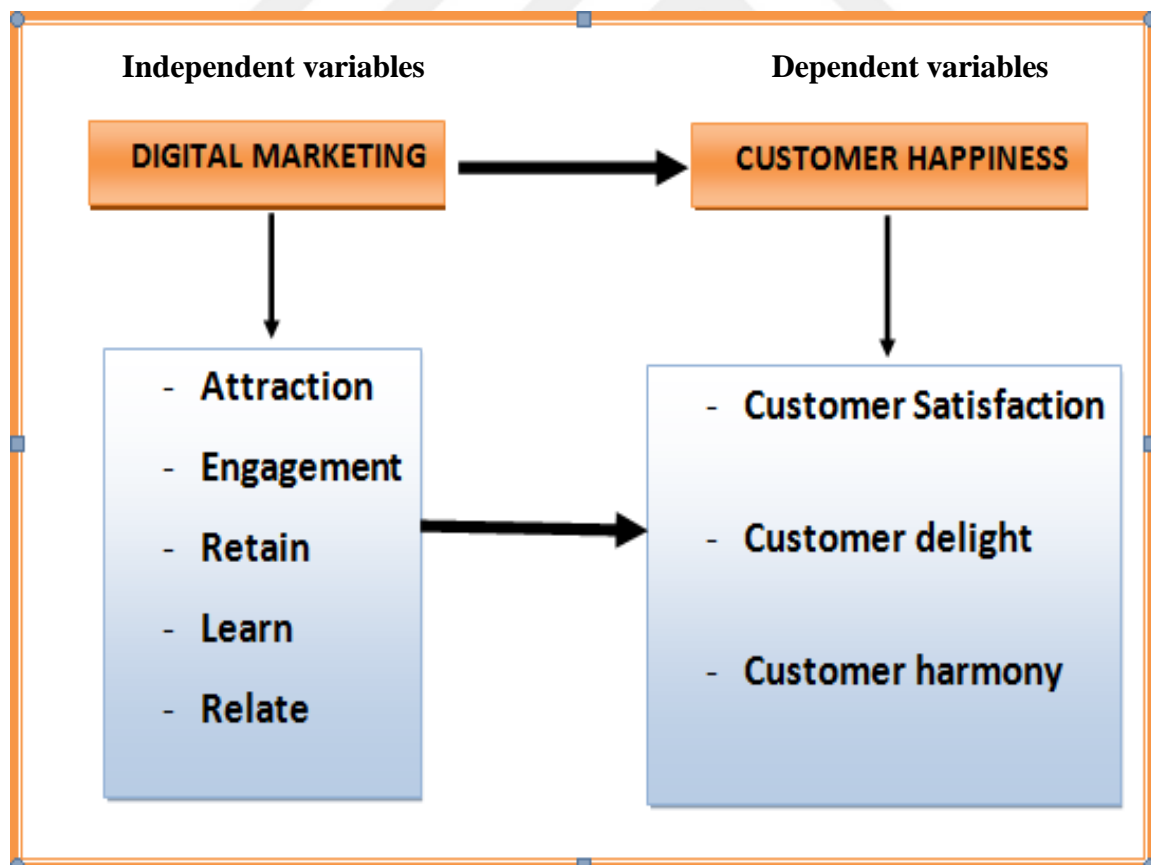
1.6 Theoretical Framework :

By reviewing and examining the previous literature related to the subject and problem of the research, the research model was built below, where the

questionnaire measures (sub-variables) (which will be explained in detail later) were determined in line with the variables of the current research to ensure the reliability and validity of the research as follows:

- **The five sub-variables of digital marketing (DM) (Independent Variable IV) include the following:**
 - 1- Attraction (Att.)
 - 2- Engagement (Eng.)
 - 3- Retain (Ret.)
 - 4- Learning (Lea.)
 - 5- Relating (Rel.)
- **The three sub-variables of Customer happiness (CH) (dependent variable DV) include the following:**
 - 1- Customer Satisfaction (Cus.Sat)
 - 2- Customers' Delight (Cus.Del)
 - 3- Customers Harmony (Cus.Har)

Figure (1.1): Theoretical Model of the research



1.7 Hypotheses of the study:

Main hypothesis: There is an impact (DM) and (CH) in the retail banking sector during Covid-19?

As for the **sub-hypotheses**, they will be:

- H1:** There is a positive impact of (DM) that focuses on (Att.) on (Cus.Sat) in the retail banking sector during Covid-19?
- H2:** There is a positive impact (DM) that focuses on (Att.) on (Cus.Del) in the retail banking sector during Covid-19?
- H3:** There is a positive impact (DM) that focuses on (Att.) on (Cus.Har) in the retail banking sector during Covid-19?
- H4:** There is a positive impact (DM) that focuses on (Eng.) on (Cus.Sat) in the retail banking sector during Covid-19?
- H5:** There is a positive impact (DM) that focuses on (Eng.) on (Cus.Del) in the retail banking sector during Covid-19?
- H6:** There is a positive impact (DM) that focuses on (Eng.) on (Cus.Har) in the retail banking sector during Covid-19?
- H7:** There is a positive impact (DM) that focuses on (Ret.) on (Cus.Sat) in the retail banking sector during Covid-19?
- H8:** There is a positive impact (DM) that focuses on (Ret.) on (Cus.Del) in the retail banking sector during Covid-19?
- H9:** There is a positive impact (DM) that focuses on (Ret.) on (Cus.Har) in the retail banking sector during Covid-19?
- H10:** There is a positive impact (DM) that focuses on (Lea.) on (Cus.Sat) in the retail banking sector during Covid-19?
- H11:** There is a positive impact (DM) that focuses on (Lea.) on (Cus.Del) in the retail banking sector during Covid-19?
- H12:** There is a positive impact (DM) that focuses on (Lea.) on (Cus.Har) in the retail banking sector during Covid-19?
- H13:** There is a positive impact (DM) that focuses on (Rel.) on (Cus.Sat) in the retail banking sector during Covid-19?
- H14:** There is a positive impact (DM) that focuses on (Rel.) on (Cus.Del) in the retail banking sector during Covid-19?
- H15:** There is a positive impact (DM) that focuses on (Rel.) on (Cus.Har) in the retail banking sector during Covid-19?

CHAPTER II: LITERATURE REVIEW

2.1 Customer Happiness (CH):

Customer happiness is one of the important aspects that psychologists have focused on in the past four decades, as it drives all human behavior (Belanche et al.,2013) (Han&Dong,2017), in the last decade it has been focused on marketing services and products (Keyser&Lariviere,2014), as one of the most popular strategies for business growth (Anil,2021) and as an essential part of customer retention (Gong,2018).

(Srivastava & Kaul,2016) emphasized that organizations need happy customers to achieve loyalty behavior, and this is what they did in advanced industrial countries such as the United States and Japan (Khamayel&Abdul Rasoul,2022), where they explained that the main goal of manufacturers and service providers is to satisfy customers and how to exceed their expectations to reach To happiness, which sparked controversy among researchers using this term specifically, individually, and positively (Keyser&Lariviere,2014) to denote pleasure and joy (Al-Hakim and Al-Hamami,2017).

Meanwhile, (Sotgiu,2016) clarified in his study that happiness is part of contentment or its highest degree, and the most likely thing is its realization (Ltifi&Gharb,2015), and (Pekovic,2020) and (Theodorakis et al., 2015) agreed. (Yan,2020) (Kumar,2021) (Anil, 2021). Happiness is “the maximum amount of customer pleasure that has a positive effect on their overall satisfaction”, in contrast to what was indicated (Nicolao et al.,2009) (Peng,2015) in their study, which showed that the experience of (CH) appears through the life of the consumer , and not through performance expectations resulting from satisfaction (Han&ong,2017), while other studies indicated that many customers who were dissatisfied with the brand or the services provided continued to deal and did not change to another brand (Souca,2014) (Füller,2008) (Kwong,2002), in addition to the fact that most researchers have found it difficult to identify what can be used to make customers happy, “for which reason should satisfied customers turn to other competitors” (Souca,2014)?

So (Oliver et al.,1997) revealed in his study (CRM) that happiness is the basis of communication with customers and their sense of satisfaction and the formation of a successful and sustainable relationship, despite the electronic revolution of innovations and brands that have been created over the years and spending money (Ltifi&Gharbi,2015) But customers are not happy despite their satisfaction.

Although, researchers do not agree on a definition of the term (CH), most of the opinions agree with the meaning of saying “It is a positive emotional response to an unexpected level of service experience (Preko&Feglo,2014), while explain (Schmitt&Zutphen,2012) defined it as “pleasure during A short period as a cognitive and emotional assessment”, and the attitudes and culture of customers lead to it (Liang,2021) (Nicolao et al.,2009), and on the contrary, the negative feelings of customers of hesitation, depression, frustration, anxiety and constant thinking raise fear and reduce satisfaction and pleasure (Sotgiu,2016), especially in times of crisis (Lyubomirsky,2006), therefore, institutions and companies attach importance to it at the present time, according to what he (Hellén&Sääksjärvi,2011)(Ltifi&Gharb,2015) (Belanche,2013) The repeated experiences of positive feelings resulting from continuous communication by marketers evaluate the brand for maximum satisfaction and pleasure and influence their lifestyle in general to achieve all individual desires.

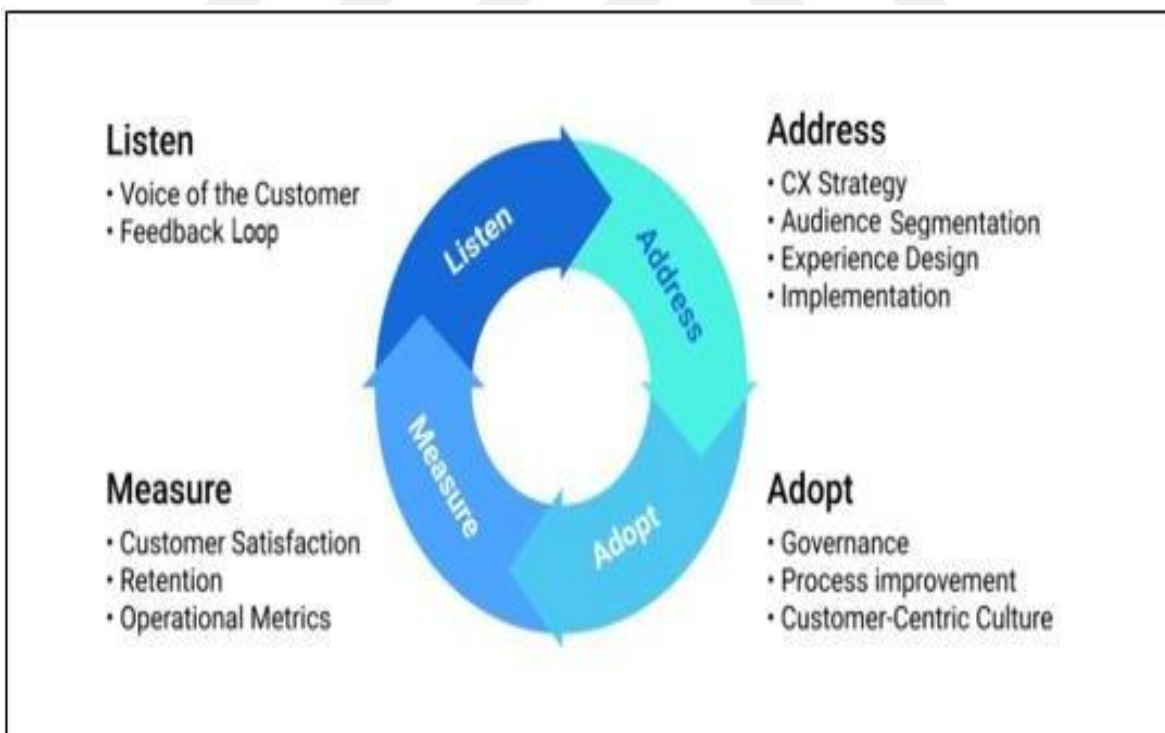
Therefore, the concept of happiness has gained great importance in recent times, as (Dalal&Munther,2021) showed its importance to organizations and companies through understanding and knowing the customers’ reactions to the services provided and their design, whether positive or negative, due to the difficulty of predicting perceptions, and knowing whether they meet their expectations, Whether or not, in addition, responding to customers as quickly as possible, which leads to taking market share and avoiding threats and doom among competitive markets in the future (Ovenden,1995), in addition to, the strong effects for internal customers in terms of making suppliers, financiers and employees happy to reflect a positive image of external customers Achieving sales goals (Schmitt&Zutphen,2012), in terms of external customers, its effects extend to each of the psychological and behavioral variables of customers and the formation of emotional bonds to keep them (Barnes et al.,2013). In addition, the products and services offered by organizations and

companies are affected by the customer's word of mouth, which has a primary role in free promotion and gaining new customers (Al-Khafaji,2018).

(Snigdha,2021) has clarified that the (CHMI) is very important to evaluate “an experience, a service or a product” and this indicator is measured through circular steps that complement each other “listen, measure, address, adopt) as shown in Figure (2.1), Firstly, it reflects the feeling of customers in degrees or levels by listening to them and presenting their observations to the company, secondly, evaluating the product or service by them as customers. finally, how to interact with their opinions and evaluations and respond to them, to maintain their loyalty.

From the point of view of (Goldsmith,2016) he showed that the key to happiness for customers is a happy work, so it must focus on the happiness of employees in the beginning, which is related to their efficiency, creativity, productivity and ways to motivate them, which proves that, happy employees make (CH).

Figure (2.1): Customer Happiness Index



Source: Snigdha Patel, (2021), The Importance Of Customer Happiness “10 Ways To Achieve That” , Updated December 23rd, 2021.

In summary, customers deal with the company again and again, and obtain the sustainability of the competitive advantage and maintain its market share, otherwise, if the employees are unhappy, they negatively affect the productivity and the overall efficiency of the business, and thus its negative reflection on (CH), so it must We focus first on investing in the customer's internal human resources and organization or company.

2.2 Importance of Happiness Customers Studying:

Discovering the secret of (CH) is important for organizations and companies, as most studies and research indicated that they work effectively with emotions and affect them positively, even if there are difficulties in work or life (Hellén&Sääksjärvi,2011) and therefore there is an important role happiness can be defined in the following points:

1. Organizations tend to respond to customer services as quickly as possible, as they are the reason for their existence and sustainability, and try to avoid threats and solve their problems as soon as possible to avoid no longer pushing them to move to competitive organizations (Ovenden,1995(.
2. Understanding and knowing the customers' reactions as a result of the services provided, whether positive or negative, due to the difficulty of predicting the perceptions, and knowing whether the services provided meet their expectations or not (Hellén&Sääksjärvi,2011(.
3. Motivating organizations to design products and provide services that help to show positive feelings that generate a feeling of happiness if they are frequently to complete trust in the organization (Hellen&Sääksjärvi,2011(.
4. Knowing the adequacy of the services provided to customers is one of the basic needs that organizations must know to measure the happiness of their customers through the information received by employees about their feelings and comparing it with the customer services provided or with the results conducted by specialized researchers (Ovenden,1995(.

2.3 Customer Happiness Determinants:

(Al-Khafaji,2018)(Kotler,2020)(Khan al et,2013)(Paliwal&Indu,2013)(Schmitt,2012) has agreed on a number of determinants and factors for the appearance of participants' happiness:

1. **Rationality:** logical and realistic factors that contribute to motivating the customer towards happiness in order to know the characteristics of products or services, such as price, quality, savings...etc.
2. **Emotions:** They are emotional factors that express awareness, joy, sadness, fear, love, and feelings that have a direct relationship that makes the customer in a state of pleasure or depression.
3. **Customer value:** It is the difference between the benefits achieved by the customer, the cost he pays to obtain a product, and he pays in return for a premium of the costs you pay, and the confidence of the customer is happy.
4. **Situation:** A situation that depends on personal circumstances that make a person happy or sad, depending on his influence on the situation.
5. **Culture,** It is a combination of beliefs, values, and customs, which have a basic role in making (CH) by providing international commercial trade services, products and services that are compatible with the living language and religion.
6. **Relationship Marketing:** The social relationship in which people interact with each other from different aspects of life is the longest.

2.4 Measurements & Dimensions of (CH):

All human beings strive to reach the last goal, which is happiness, through their continuous pursuit to achieve it, but this goal varies from person to person and according to his nature. Therefore, psychologists distinguished, that the first perceptions are achieving sustainable happiness and pleasurable happiness (Waterman et al.,2008) , and they are two opposing types, but they differ in understanding the intrinsic motivations of the client (Sotgiu,2016) and have been applied in different fields and proven successful (Crespo&Mesurado,2015), on which it was agreed by (Waterma,1993) (Maltby et al.,2005) (Oliver&Raney,2008) (McMahan&Estes,2011) (Oliver&Raney,2011)(Igartua&Barrios,2013)(Keyser&Lariviere,2013)(Thomas&Mill

ar,2013)(Aksoy et al,2015)(Ltifi&Gharbi,2015)(Morgan et al,2015)(Mason,2015)(AL-Hakim,2017) (Al-Khafaji,2018) On these two dimensions:

- A. **Eudemonic Happiness:** It is a Greek word meaning prosperity or prosperity, and it represents the possibility of striving to achieve multiple goals, whether for individuals or society (Henderson,2014), and was first interpreted by Aristotle. They are followed by (Plato and Zeno) to come after them. Emphasis on this aspect by contemporary philosophers of psychology (Mason,2015). As stated (Ryan&Deci,2001) that feeling comes through achieving personal goals through the consumption of certain services.
- B. **Hedonic Happiness:** The most famous philosophers (Aristippus, Epicurus, Bentham, Locke and Hobbes) interpreted it as positive emotional states that come with satisfaction and the fulfillment of desire (Henderson et al,2014), and this was explained by the Greek philosopher Aristepps in the fourth century BC. Birth is that happiness is a life goal that consists of the sum total of an individual's happy moments, and specifically, between them (Mason,2015) “a state of increased positivity associated with obtaining material things”, seizing an opportunity or experiencing something (Waterman et al.,2008). and reduce negativity that affects dissatisfaction through consumption of certain services. As pointed out (Morgan et.al.,2015) that the forms of pleasure differ, some focus on the physiological factors of the individual, and others focus on desires and self-interests.

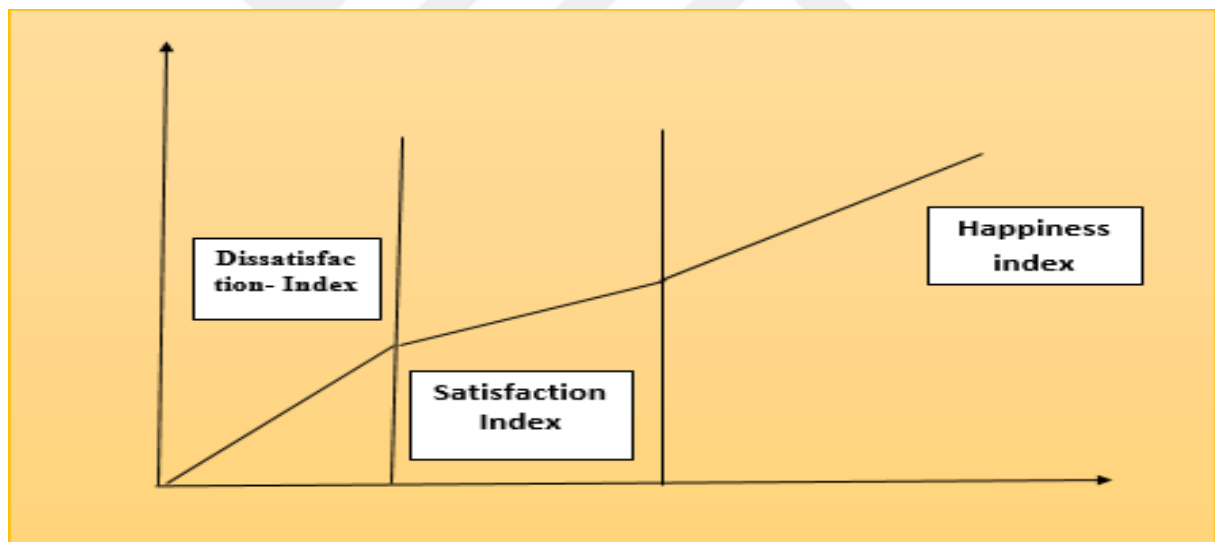
While (Dalal&Yaqoub,2021) suggested dimensions that differ from the above, through their study of "the impact of (CH) on the company's market share" based on researchers (Saadoun&Al-Amri,2015)(Lemon&Verhoef,2016) (Al-Manji,2020), That "customer experience, commitment, response to customer expectations, trust" is what makes (CH).

On the other hand, (Anna el at.,2018) based their study on “Customer Satisfaction (Cus.Sat), Customer Delight (Cus.Del), Customer Harmony (Cus.Har)” as dimensions affected by the brand and customer interest. Therefore, it will be tested in our study and measured as it suits the study environment.

2.4.1 Customer Satisfaction (Cus.Sat):

Satisfaction as a key concept in marketing, is “a key factor linked to the future profit of any company to increase customer loyalty” (MiRan&Christine,2013), and it is wrong to interpret this concept as (CH), as (Berman,2005) revealed in his study the common mistake between these two. The two concepts, satisfaction results from comparing customers’ expectations and performance perceptions, that is, it confirms or does not confirm those expectations that satisfaction predicts, while happiness is “a positive surprise to exceed beyond their expectations”, and happiness may be structurally related with satisfaction, but it differs from it in its degree, Therefore, satisfaction is the mediating indicator between dissatisfaction and (CH), that is, if the performance experience falls at a level lower than the customer’s expectations, it will result in dissatisfaction and a feeling of anger and prejudice. (Shahrabadi&Fard,2015) in Figure (2.2)

Figure (2.2) customer satisfaction and happiness index



Source, Vidhya&Rajkumar, (2013), Satisfaction To Delight–A Review. Asia Pacific Journal of Marketing & Management Review __ISSN 2319-2836, 2 (4).

By reviewing previous studies, both (Bowden, et al.,2009)(Oliver et al.,1997) revealed that (Cus.Sat) is the key or main driver for attracting and maintaining (CL), and thus leads to higher profitability of the organization if it offers Product or service (Torres&Kline,2006), while among others (Jeong,2003)(Mattila,2003)(Back,2003), satisfaction is a strong indicator of intentions to return visits and recommend others to the service or product, and this is what he indicated in their study (Khamayel&Abdul

Rasoul,2022) indicated that satisfaction with material and immaterial durable goods and commercial services differs greatly from complete satisfaction as it expresses their happiness, and they are more likely to be loyal than customers who are satisfied only, and this is what he explained (Dimingh in 1986) that satisfaction is part of the concept of happiness as it is the real and distinct source of competition in our time (James&Taylor,2004), so (Szymanski,2001)(Yi& La,2004)(Skogland,2004) suggested adding supporting dimensions to satisfaction that play a role In forming loyalty and sustainability for companies and organizations.

2.4.2 Customer Delight (Cus.Del):

From the point of view, some researchers considered that the last degree of Likert scale (5,7) to measure (Cus.Sat) is the happiness index, that is, they reached joy and pleasure as the ultimate end in the stage of extreme satisfaction (Toman,2010)(McNeilly,2006)(Webster,2010), while (Berry,1993) clarified another viewpoint to detail the meaning of joy and pleasure, which is "the positive form of excitement, high interaction and joy for customers", and in contrast to anger, which represents a negative interaction with the service or product that did not exceed the expectations of customers. (Masroujeh,2009) and (Petzer,2018) referred to it as "an individual experience of a degree of happiness, provided that it is short-term and has a specific moment in which the customer's emotions and his need for a positive surprise shock", which in turn works to raise the feelings of customers from the degree of satisfaction to Pleasure, and on the contrary, both (Kumar, 2008) (Olshavsky&King,2001) show the importance of the surprise that pertains to the service or product through the principle of "pleasure versus benefit" through the effect of the initial impression about it (Shahrabadi&Fard,2015), "An occasional feeling of euphoria during a particular time is a characteristic of a high spirits and mood good with a big smile as a result of the snap," and then, that pleasure settles down over time.

Marketing research has described pleasure as intense pleasure and excitement (Dalal&Yaqoub,2021), and indicated that passion has a strong and positive effect on customer retention. Experimental results also confirm that delight and satisfaction are two different variables that can be related (Oliver et al.,1997). Thus, customer

pleasure which represents joy is the beginning of happiness in the context of marketing by focusing on the emotional component which represents the short-term positive state and which includes feelings such as joy, pleasure and surprise.

Besides, and specifically, (Robert,2017) in his book "The Hacking of the American Mind" shows that happiness and pleasure or delight are two main terms in the field of neuroscience, medicine and psychology, as one of the main ideas in it shows, the tendencies of American culture to Confusion between happiness and pleasure. Fortunately, from this point on, he clarifies the basic differences between them, which have had a key role in the cultural, organizational, and business strategies of America.

- **Pleasure** is External, i.e. the pursuit of external factors Mortgage, money, physical pleasure ; **happiness** is internal i.e. a place of permanent liberation where there is no more suffering, the pursuit of the inner state of the heart, emotional stability and inner peace.
- **Pleasure** is unsustainable; **happiness** is sustainable.
- **Pleasure** is short-lived; **Happiness** lasts long.
- **Pleasure** is Deep; **Happiness** is Ethereal.
- **Pleasure** is taken ; **Happiness** is given.
- **Pleasure** is temporary ; **happiness** is permanent.
- **Pleasure** can be achieved with materials; **Happiness** cannot be achieved with materials
- **Pleasure** is an individual feeling. **Happiness** is a collective feeling.
- The highest levels of **pleasure** all lead to addiction, whether they are substances or behaviors. **Happiness** has no addiction.
- **Finally**, and most important of all, **pleasure** is related to dopamine (the biochemical/neurotransmitter); **Happiness** is related to serotonin (the happiness biochemical/neurotransmitter).

Nowadays, it has become necessary for companies to be interested in maintaining the pleasure of customers to reach potential customers and obtain the largest market

share, so it requires focusing on many aspects that maintain their pleasure, which are as follows:

1. The enjoying customer tends to maintain loyalty to the brand for a long time because it exceeded his expectations and surprised him.
2. Training and assigning sales representatives and providing services in the best way to keep customers happy, to ensure purchasing at their most expense and maximizing the profits of the organization.
3. Customers' pleasure and pleasure is the result of their great satisfaction. They are like a marketing weapon to share their experiences with friends and acquaintances through positive word of mouth.
4. Customers' enjoyment of services and products is real through their experience, as it is honest and reflects a comprehensive brand.

And both (Dalal&Yaqoub,2021) agreed in their study of the main points of customers' expectations that consist of the product or service and that lead the customer to enjoyment during his dealings with the brand.

- Customer expectations about the level of performance of the service or product.
- The actual performance and actual characteristics of the selected service or commodity.
- The results of the comparison between the actual and expected performance of the service or commodity.
- The expected quality characteristics provided by the service or commodity and how the customer sees it from his point of view is appropriate and necessary, and achieves a set of benefits for him after using the product or service.

From the researcher's point of view, responding to customer concerns quickly through digitization contributes to providing a consistent (CX) 24/7 in accessing their enjoyment, while creating a virtual community that makes all personal customer interactions, following the correct communication etiquette show them interest, even if it Automatically responding to their feedback brings them into harmony.

2.4.3 Customer Harmony (Cus.Har):

Many literatures refer to harmony with long-term happiness. Harmony is often described in terms of calm and serenity (Anil,2021)(Delle et al.,2011)(Mogilner et al.,2011)(Griswold,1996)(Raibley,2012). During the experience of harmony, thoughts and feelings are identical and balanced (Csikszentmihalyi,1990)(Schmid,1998), And the harmony includes emotional and cognitive components. He explained that emotional harmony is "purity, inner calm and deep relaxation, as it is a positive state of low excitement", while cognitive harmony is "cognitive calm in the mind and logic and lack of attention so that all cognitive elements are identical" (Hunter et al.,2010). That, the internal state of customers is in equilibrium between their emotions.

As far as this is concerned, (Anand,2020) showed in his study **"HARMONIZING CUSTOMER SERVICE THROUGH MYSTERY SHOPPING"** that the positive (CX) has a key role in harmony for his happiness, because it is the success of every organization or company, maximizing its profit, occupying a leading position in the market, distinguishing its brand and reaching To the peak site, it depends on the customer's experience and satisfaction with the product and the standards of the services provided, and this is illustrated by the Figure (2.3) Components of the customer experience, as it shows that the customer's interest, satisfaction and the quality of the product or service is the summary of his experience, and from here the positive or negative impression will appear in exceeding their expectations , which in turn will create harmony and loyalty to the brand or vice versa (Mattsson,2012).

Figure (2.3) Customer Experience (CX)



Source, Anand Shankar,(2020) , "HARMONIZING CUSTOMER SERVICE THROUGH MYSTERY SHOPPING", Department of Commerce, CHRIST (Deemed to be university), AMA Summer Academic Conference (anand.shankar@christuniversity.in)
<https://www.researchgate.net/publication/343797446>

This is what (McKinsey,2021) researched, finding that buyer focus and personalization of personal experience improvement is the general trend of creating harmony and increasing market share. Reducing customer drop-out rate by 10-15%, reducing costs by 15-25%", and considered one of the amazing results of the synergy of providing excellent (CX) in the continuous and clear communication between sales and customer success (CSC). This harmony is implemented through five basic steps:

- 1. Ideal customer profile:** “Sales to marketing provides feedback on prospects, (Cus.Sat) can provide sales with feedback on how well new customers . If sales are making unrealistic promises of a product or service,, it is up to (Cus.Sat) to communicate that. “ This prevents customers from making purchasing decisions. therefore, they must increase their satisfaction and increase their pleasure to provide them with accurate information for their retention”.
- 2. Referrals:** “It provides excellent referral partners and (CSC) collaborators in setting sales promotion and their buying intent. This allows salespeople to complete more deals in less time. In addition, the more referrals your company receives from retained customers, the less What do you need to spend to get leads ?
- 3. Use case information:** “Examples and information on sales cases are shared by (CSC) . So, the more reps are informed about use cases and sales, the easier it is to sell to different types of potential customers.” These examples help potential clients visualize how they use the product or service in their lives to achieve their goals and meet their challenges by being explained to them by (CSC), such as recording calls or videos.
- 4. Cross sell/Upsell opportunities:** “(CSC) works to help customers achieve their goals to reach the desired results, they are always striving to continue to drive growth and success for their accounts. From this step, the customer is ready to expand his use of the product or service, (CSC) begins to enter the sales department in time ideal for client re-engagement.
- 5. Handoff from Sales to (CSC):** “It is the last step of the transition to sales by delivering information to (Cus.Sat), including customer expectations, goals, and desired outcomes. To get an excellent (CX) during delivery. The faster the

information is delivered, the faster and better the performance of the (CSC), and from More useful to share customer call recording and summaries, to cover the highlights of all their calls along the buying process in a very short time. This helps (CSC) to not require the customer to repeat answers to questions previously asked by the sales department and get sales done at top speed.

2.5 Comparison of Customer Satisfaction and Customer Happiness:

A lot of literature, has clarified many aspects of how to satisfy the customer and expected that reaching the last degree of him (extreme satisfaction) is in itself obtaining their joy or happiness, therefore, regardless of whether they are employees or customers, a summary of previous studies that tried to find the difference between satisfaction will be presented. And joy is understandable, given that many researchers and beneficiaries confuse the two concepts relatively in literary currents and obtain conflicting results.

Therefore, many researchers have shown that the association of satisfaction and pleasure is a positive form of obtaining happiness, and this is shown by (Finn, 2005) in his study that satisfaction is a primary path to happiness (46 satisfaction Vs 18 joy), as satisfaction achieved a higher degree of joy and did not reach There is very little to it, while (Loureiro,2010) shows that loyalty comes through contentment, as (59 for contentment Vs 23 for joy).

While, it was concluded (Kim et al., 2015) that the report path estimates from satisfaction to cognitive loyalty are (56 for satisfaction Vs 30 for joy) and from satisfaction to emotional loyalty (53 for satisfaction Vs 41 for joy).

On the contrary, joy proved most of the cases in which it was the main factor when it was compared to satisfaction, for example, in (Bartl et al., 2013) that the delight of customers is not their satisfaction on the website as it is strongly correlated with intention repurchase, while (Meyer et al., 2017) agreed that the intentions of repurchasing are based on (CH) and not their satisfaction.

Finally, only between (Collier et al., 2018) that the path of (CH) and joy is stronger than satisfaction, as the (CH) and not his satisfaction is the reason for word of mouth and self-enhancement.

Table (2.1)

Customer Delight Overview

Cite	Context	Iv	Dv	Moderator / Mediator	Measurment items	Main finding
Finn, 2005	Retail Website	Surprise, Arousal, Positive Affect	Repurchase		Delight elated/gleeful	Provides support for Oliver et al. (1997) model of customer delight but added a path from disconfirmation to arousal. Provides support for the emotional versus cognitive conceptual distinction between customer delight and customer satisfaction. Strong paths are shown from disconfirmation to satisfaction and then from satisfaction to intention (the traditional satisfaction paradigm), and second from surprising consumption to arousal, from arousal to positive affect, and from arousal to delight (the emotional paradigm). Satisfaction has a stronger positive effect than delight on intention. Theory: Disconfirmation
Finn, 2006	Retail Website	Surprise, Arousal, Positive Affect	Repurchase		Delight elated/gleeful	The relative impact of customer delight and satisfaction on behavioral intention varies with the source of variation being studied. For the source of variation of most relevance to managers (websites), it is customer delight, not customer satisfaction that is strongly associated with behavioral intention. Theory: Disconfirmation
Loureiro 2010	Hotel	Surprise Arousal Positive Affect	Loyalty		Delight enchantment	Provides support for Oliver et al. (1997) model of customer delight. Both satisfaction and customer delight have a significant positive relationship with loyalty. The path from satisfaction to loyalty is higher, Theory: Disconfirmation, Plutchik's Typology of Emotions
Finn, 2012	Retail Website		Repurchase		Delight elated/	Confirms customer delight and satisfaction are distinct responses that both determine behavioral intentions. Delight has a positive quadratic effect, contrary to the zone of delight conceptualization, while satisfaction has

Source: prepared by the researcher

						gleeful	<p>a negative cubic effect. Suggests that delight is a service performance metric that needs to be monitored and managed.</p> <p>Theory: Disconfirmation</p> <p>Delight has a stronger impact on purchase intentions than website customer satisfaction does. This research also identifies individual website quality factors (usefulness, response time, and entertainment) that firms can manipulate to create delightful web experiences.</p> <p>Theory: Technology Acceptance Model</p>
Bartl et al. 2013	Car Manuf. Website	Surprise, Usefulness Response Time, Satisfaction	Repurchase			Delight elated/ gleeful	<p>Providing appropriate explanations for why the surprising event occurred helps to avoid raising customer expectations to unsustainable levels and enhances customer delight</p> <p>Providing appropriate explanations for why the surprising event occurred helps to avoid raising customer expectations to unsustainable levels and enhances customer delight</p>
Kim & Mattila, 2013	Restaurant/ Auto Service	Surprise		Explanations		Delight elated/ gleeful	<p>Providing appropriate explanations for why the surprising event occurred helps to avoid raising customer expectations to unsustainable levels and enhances customer delight</p>
Loureiro et al., 2014	Grocery	Surprise, Arousal, Positive Affect	Loyalty			Delight	<p>Add three additional paths to the model of Finn (2005): from disconfirmation to value, and from satisfaction to trust to loyalty. The path from delight to loyalty is not significant, while the path from satisfaction is. Of note, the path from surprise to delight is not significant, and the path from positive affect to satisfaction is not significant which seems surprising. Authors suggest in a utilitarian environment cognitive drivers may be even more important for customers who are primarily concerned with hygiene factors (rather than motivators).</p> <p>Theory: Dimensional Model of Service Strategies</p>
Collier & Barnes, 2015	Self-Service	Fun, Efficiency				Delight elated gleeful +	<p>In a hedonic-oriented self-serve environment, customer fun (and not efficiency) leads to customer delight. Task uncertainty and the servicescape influence customers'</p>

						Cheerful excited happy	perceptions of control and time pressure, which lead directly to customer fun.
Kim et al., 2015	Hotel		loyalty			Delight/ elated/ gleeful + excited happy positively surprised	<p>Theory: Consumption Values Investigates the influence of customer</p> <p>Satisfaction and customer delight on different types of loyalty. Customer delight has a direct Relationship to all three types of loyalty (cognitive, affective, and conative) with affective loyalty being the strongest.</p> <p>Customer satisfaction had a stronger relationship with each type of loyalty in comparison with customer delight.</p> <p>Theory: Disconfirmation</p>
Barne s et al., 2016	Grocery Store	Joy, Surprise		Frequency			<p>Dual pathways leading to customer delight through joy and surprise. Employee effort and tangibles lead to both joy and surprise, whereas expertise leads to joy alone. Both joy and surprise are completely mediated through delight to percent of budget spent. Higher frequency customers experience a stronger relationship from joy to delight.</p> <p>Theory: <i>Disconfirmation</i></p>
Ali et al., 2016	Both Customer Delight and Customer Satisfaction Are Significant Airport	Physical Environm ent Satisfacti on		National ID	/		<p>Theory: <i>Disconfirmation</i></p> <p>Physical environment (function, layout, aesthetics, cleanliness) influences delight and customer satisfaction. The path to delight is stronger than satisfaction. Delight significantly predicts satisfaction. One's national identity moderates the paths from physical environment to both satisfaction and delight.</p> <p>Theory: Disconfirmation</p>

Ludwig et al., 2017	Service Encounters		Fairness, Joy, Jealousy	Deserving	Excited happy	Customers are both negatively (jealous) and positively (joy) affected by viewing another customer experiencing delight. This influences their fairness perceptions which impacts complaint behavior and repurchase intentions. Perceived deservingness can weaken the relationship between customer jealousy and unfairness perceptions. Theory: Equity, Social Comparison
Meyer et al., 2017	Retail	Customer Comfort, Employee Expertise	Repurchase		Delight + excited	Customer delight and satisfaction with the salesperson are impacted by the perceived expertise of the salesperson, and how comfortable the customer feels. Comfort has a stronger path to delight, while expertise has a stronger path to satisfaction. Customer delight has a significant relationship to repurchase intentions while Customer satisfaction has a no significant relationship. Theory: Interpersonal Needs
Ali et al., 2018	Theme Park	Physical Environment, Interaction with Staff, Interactions with Customers	Loyalty, Satisfaction		Positively surprised	Physical environment, interaction with staff, and interaction with other customers significantly influences delight and satisfaction. Customer delight predicts satisfaction, and both significantly predict loyalty, with the path from delight to loyalty being stronger. Theory: Disconfirmation
Collier et al., 2018	Service Encounters	Idiosyncratic Service Experiences (consist of surprise, effort, empathy)	Self-Enhancing WOM, Price Consciousness, Tolerance to Failure	Exception Making		Idiosyncratic service encounters consisting of empathy, effort, and surprise lead to delight, which in turn influences self-enhancing WOM, price consciousness, and tolerance to failure. Tested a model with delight and satisfaction and found delight was a stronger predictor of outcomes. For one outcome (self-enhancing WOM) customer satisfaction was not a significant predictor while delight

According to the researcher's point of view, the best contribution on the subject of satisfaction and joy was made by (Finn, 2012), which proved that the need for (CD) is very important, as he used a statistical method that separates between satisfaction and joy in order not to confuse the two concepts, where he emphasized that satisfaction is a primary goal for productive organizations and service companies, and after, reaching the point of saturation, its returns begin to decline, so these organizations and companies need to divert the path of pleasure and joy to reach the happiness of the customer.

The last issue, between (Ali, Kim, Li & Jeon,2018) (Ali, Kim&Ryu,2016) who states that satisfaction and joy are of the same level in the two models presented, and in only two cases, academic researchers agree that (CS) is prior to their satisfaction.

Studies are still trying to prove that satisfaction completes joy or vice versa, an attempt to reach the (CH) and maintain his loyalty to obtain the largest market share and the highest competition between sectors.

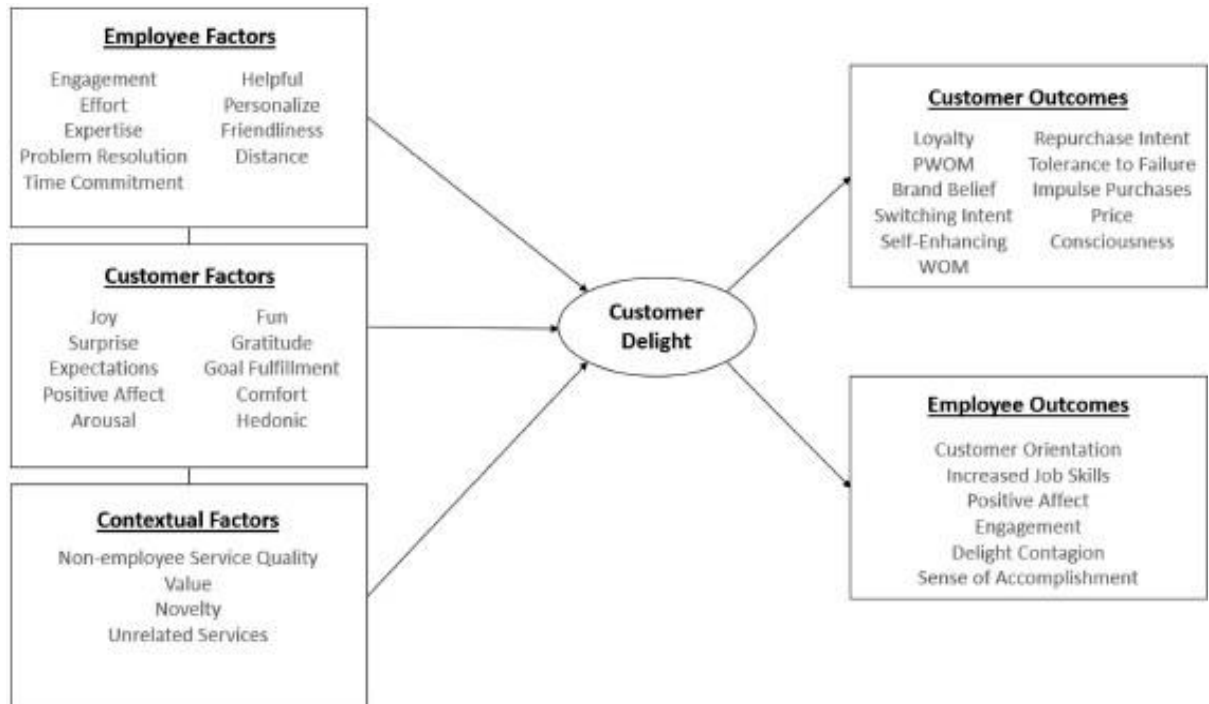
2.6 Antecedents Delight Customers :

Much of the literature up to this time has shown a lot of motivations that lead to getting (Cus.Sat), in general, as it explains the types of independent variables that divide the antecedents (CH) into three overarching factors, "employee factors, contextual factors, and customer factors." Through our review of several literatures, it was proven that all the previously mentioned specific factors mainly and directly affect (CH), as shown in Figure (2.4) in addition to the basic elements discussed below :

1. **Employee Related Factors:** employee behaviors are classified as the main factor in achieving (CH) in services and retail (Arnold et al.,2005) (Barnes et al., 2013). Since that time, work has begun to achieve the (CH) through the growth of the employee's personal factors, as he found them to have a significant impact on happiness (Shea,2015), through finding solutions to the personal problems that customers encounter in the event of service failure (Torres&Lehto,2014), This is because the employees have devoted a lot of time and effort in interaction (Collier et al.,2018), and providing services to

them in a friendly and cooperative manner, being aware of the size of the obstacles facing customers (Arnold et al.,2005), and controlling their simplification, which in turn contributes to high The hormone of happiness in customers (Barnes&Meyer,2016).

Figure (2.4) Factors Affecting Delight



Source, Donald. Barnes & Alexandra, (2019) , Customer Delight, A Review and Agenda for Research, Journal of Marketing Theory and Practice, 27,2, 174-195. <https://doi.org/10.1080/10696679.2019.1577686>

2. . **Contextual Factors** : They are some contextual services provided through the Internet and others (Finn, 2005, 2006, 2012), in addition to, the self-service techniques that employees participate in and fall within their work (Bartl et al., 2013), and there are contextual factors They are outside the employee’s work and fall under another umbrella, such as planning, the place of providing services or products, and the general cleanliness of the physical environment, which in turn affects the (CH) (Ludwig et al., 2017), and other factors related to the product or service such as value, acquisition, receiving additional free services, honesty and

reliability are “services.” “Unrelated supporters” contribute to creating joy and loyalty for customers (Wang, 2011) (Ali et al., 2018, 2016).

3. **Customer Related Factors:** Pleasure and surprise is one of the precedents that have been studied in most of the research that talks about happiness, as cognitive evaluations are among the factors related to the customer's emotions. Hence, the customer can enjoy if he chooses the service-oriented environment towards pleasure (Collier&Barnes,2015) with the customer reaching his personal goals, and from a cognitive perspective, “customer expectations contributed greatly to the flow of literature” to support the difference model, when expectations are exceeded Customers up to a point, when they start to feel delight (Chitturi et al.,2008).

2.7 Digital Marketing (DM):

Digital marketing is one of the marketing activities that organizations try to attract and retain new customers using digital channels "such as social media, mobile applications, email, web applications, search engines, websites, or any new digital channel" (Patil,2020). With the great development in the field of commerce and modern marketing, it has become necessary for organizations to provide the pillars of digital marketing to attract them and gain their loyalty through the services provided via the Internet (Afrina et al.,2015). Quality in the field of electronic commerce in the 21st century and the development of its uses over time and allows organizations to communicate and communicate to know the full details about customers and to form relationships with them using the interactive power of the Internet that allows spread and add value to companies and customers (Stokes& Blake,2011).

Moreover, its purpose is to increase online visibility, brand awareness, and interact with target audiences efficiently, as it is more general and comprehensive by including many different marketing strategies, techniques or methods and practices such as social media marketing to promote types of advertising and search engine optimization (SEO) and e-mail marketing (Duggal,2015) It extended further by using other channels that help reach customers that do not use the Internet, such as promoting the product or service through (television, videos, e-mail ,messages, SMS

or telephone etc.), and thus it can be considered an effective system for the formation of information (Yan et al.,2011) through the participation of customers and attention to it and conducting beneficial exchanges between the two parties at the same time using digital distribution channels To reach customers in an appropriate, individual, effective and least cost manner (Cristian et al.,2008), it depends mainly on data analysis and providing comprehensive reports on customer types, behavior and correlation interest, which in turn facilitates content and differentiates advertisements to achieve better results (Kwok,2018).

It has been clarified (Peñalver,2019) that a digital marketing plan must be adopted consisting of business objectives, strategies, channels, development plans, investment, budget, timing, and roadmap, and this, in turn, is considered vital that gives organizations control and reduces tension in general, in addition to giving direction and reassurance to a sense of order and management Good influences the team to follow the plan.

A successful digital marketing plan relies on integrating traditional marketing systems that adapt and integrate with the media environment with new digital marketing communication technologies, whereby business growth opportunities can be identified and evaluated by targeting new audiences and geography in the markets to offer new products or services. Therefore, organizations can use the SOSTAC® planning system (Chaffey&Smith,2017).

2.8 Importance Of Studying Digital Marketing:

There are many reasons for studying (DM) as it helped small-sized companies to compete with larger competitors (Ryan,2014) and due to the widespread reliance of customers on computers, mobile phones, smartphones, and other digital devices, so companies sought to promote their products through electronic media channels and choose it as the best way To communicate with customers (Smith,2012).

The importance of studying (DM) can be demonstrated by the following, (Taiminen&Karjaluo,2015).

1. Bypassing traditional digital channels helps to quickly reach customers in all geographic areas and reduce time and cost for faster communication with a wider audience.
2. Delivering the marketing message of the marketer with laser accuracy and targeting specific segments in a very special place in a specific market and on a large scale.
3. Provides a means of communication and participation with customers to make the marketing process successful
4. It helps in choosing appropriate strategies to maintain focus and ensure that marketing activities are always appropriate to the business and objective you seek and decisively and target the right people.
5. Small and medium businesses benefit from it through lower advertising costs.
6. Clarify the efficiency of the products and services provided and facilitate both internal and external communications.

It should be noted here that (DM) is a double-edged sword that has many advantages and disadvantages at the same time. Very low cost (Kotler,2018), knowing that it keeps a special record of customers' behavior and preferences through customers' interaction with each other to obtain more information about the products or services provided, and based on their opinion or oral speech among them, they will reflect their experience (Almossawi,2016) thus it helps companies To adopt correct marketing strategies based on these observations and decide whether the service provided makes customers happy or not, depending on their behavior.

Companies seek to use it as it helps them maintain their good image in the market by conveying quick news of the information and services they provide through these technologies. Which helps it bring customers closer to this brand and attract more of them (Atshaya&Rungta,2016).

Among the forms of (DM) is direct marketing, "which deals with customers and defines them with their characteristics and how they behave." Interactive marketing "is the ability to obtain the necessary information from customers that paint a clear picture of customers' reflections and perceptions of the product or service provided"

(AL-Hakim&Al-Hamamy,2017). In addition, its main role lies in applying digital technology to websites, email, wireless databases, and digital screens to support marketing (Gilmore et al.,2007), and its main goal is to acquire and retain customers within channels. The multiplicity in the purchasing process and the customer life cycle (Wymbs,2011).

After all of the above, we can say that (DM) is a new approach to marketing supported by digital elements that have their characteristics and driving forces, which should be understood for organizations in the light of which to be able to choose effective marketing tactics and strategies, that is, it is the main point of contact between the customer Digital and digital communication, which organizations use to provide content related to the customer and a lasting relationship with the customer.

2.9 Dimensions of Digital Marketing:

(Ghiselli,2015) see that (DM) is useful in adopting digital means (internet, social media) to develop marketing methods through communications and exchanges to attract new customers as well as retain existing customers while promoting the brand, and this is reinforced by five main metrics to build a modern model in marketing for social media environments (Chan&Guillet,2011):

2.9.1 Attraction:

It is the interaction of customers with interactive applications and websites associated with the brand by providing services that meet their expectations and creating a base to attract them to ensure that the brand is preserved in memory, and attention to advertising windows and related links (Simmons, 2007).

And (Abdel-Fattah, 2019) that the process of attraction focuses on two important elements, first of which is the brand when using and designing applications, as it combines (DM) and the marketing mix that needs a brand to form an interactive application for the service being promoted (Parsons et al., 1998) , and from this point, thinking of the name, copyright, and commercial rights began, which is one of the steps that digital marketers resort to ensure the availability of the name and brand on the Internet, second element is reducing the cost of attracting customers, as the

process of attraction requires costly digital applications, Therefore, digital marketers must face the challenges and work correctly and economically on promotional activities and their effectiveness, such as "search engines such as Yahoo, Google. etc." through the SEO program, where the sites are arranged based on the words entered by the user in the search query. Some are paid and some are free, and this is what some companies use as different ways to attract customers through the company's association with a group of charitable causes, customer loyalty programs, or the production of environmentally friendly products (Chan&Guillet,2011).

The marketer must use some of the levels of the value chain that he explained (Francois,2012) as a direct strategy (that is, to attract and target the customer personally and directly) such as acquisition by combining various digital means such as purchasing advertising links, email marketing campaigns, text messages etc. Since they are measurable (Al-Hakim & Al-Hamami,2017), the marketer can choose between the available alternatives for acquisition in terms of size, cost, and quality, but the indirect strategy (where the targeting of customers is generally) and one of the strategies that cannot be measured, it combines means whose cost is not directly related to the traffic or the acquired value, such as marketing through search engines such as Facebook, Instagram, Twitter...etc. This strategy is distinguished by the fact that it is not possible to build an immediate relationship with the customer and it takes 3 to 6 months (Simmons, 2007)

2.9.2 Engagement:

After attracting customers for a digital application, marketers must make customers engrossed in interest and participation to achieve interaction with the services provided (Dovalien&Piligrimiene,2015).

This is achieved by designing highly advanced applications or forms with high accuracy to put the customer in a state of attention and interaction with these influences, and on the contrary, the failure of this stage in a short period is caused by the weak content of the application, its lack of coverage, the difficulty of using it ... etc.

It was defined by (AL-Hakim&Al-Hamamy,2017) that engagement is the users' engagement in participation, interest, and interaction to complete business, which is a major factor in creating demand.

And (Hub, 2021) found that the main key to engaging customers consists of two components, the first is to master the creative programming of interactive media (form), and the second is to provide content that is of value to customers . therefor (Kian Chong et al., 2010) that some companies work on the one hand to establish interaction between customers by engaging them in communicating with others to create a virtual community interested in the same marketed service, and on the other handwork on the interaction of customers with them to provide suggestions or develop The digital program that provides the service.

Moreover, the benefit of customers' interaction with both parties to enhance strengths and address weaknesses is carried by the program to gain customers' interest and insistence on their choice of a brand (Chan&Guillet,2011) As for (Parsons et al., 1998) it directed To provide an easy-to-use program that contains a variety of languages to attract the largest number of customers, whether they are inside or outside the country.

2.9.3 Retain:

It is to provide appropriate and interactive content of value to develop relationships with customers and sustain the commitment in the future (AL-Hakim & Al-Hamamy,2017), where (Ali et al., 2012) stated that the retention process needs marketers to focus on (DM) activities and processes that allow them to commit to achieving The requirements of customers continuously since the beginning of their entry to the website of the company providing services and their interest in it for the presence of content that creates valuable interaction to how marketers engage with customers, retain them and communicate with them continuously to develop relationships, so marketers must pay attention to the process of continuous renewal of the content that they provide to customers or Providing variable and interactive content between all parties by launching offers that benefit customers (WEINSTEIN, 2014) from time to time, either by acquiring a service for lower costs, conducting some competitions between them, sending messages related to the events that happen to them, participating in festivals, all This is in order to make them feel that the

company is interested in gaining their satisfaction and ensuring their loyalty in order to retain them, because most studies in this field have confirmed that customers will not return to the site again N without reason (Chan&Guillet,2011)

While (AL-Hakim&Al-Hamamy, 2017) confirmed that retention requires advertising using (DM) platforms and electronic search engines to promote the elements of the digital marketing mix (product, distribution, promotion, pricing, operations, human factor, physical facilities, productivity and quality).

2.9.4 Learning:

It is a method used by marketers through interactive means of communication to obtain more demographic data related to customers (attitudes, behaviors, attitudes and demographic information). information, continuous preference, learning, and taking their opinions on billboards and digital screens to collect more information (Ali et al., 2012). As for behavioral information, it can be extracted from customer records via electronic files or records of computer mouse clicks. Most companies support a chat system to search for interactions and discussions to track customers' purchasing behavior and preferences (Chan&Guillet,2011) to determine which information is most useful in promoting (DM) (Parsons et al.,1998).

Learning and development resources in banks are considered one of the most important sources of digital marketing, as the application is no longer limited to training resources, so it became possible to exploit distance learning by giving courses through training and educational platforms, and thus the trend becomes global and approved through these platforms, which of course provides an opportunity Greater employees and customers to see, learn and communicate with the internal and external world professionally (Atshaya&Rungta, 2016).

2.9.5 Relating:

It is one of the important marketing opportunities that is devoted to interaction and focus on the target group and its connection to the service at the same time, as it helps to know more about customers through personal contact with them and communicate with them upon request to provide customized services and inform them

of the availability of other services (Al-Hakim&Al-Hamamy,2017). (Ghiselli,2015) emphasized that the connection with customers gives an opportunity to create value for (DM) through the interaction between the service provided and the shortening of time and marketing effort for more than one customer at the same time, individually or collectively, and to learn how to avoid the challenges facing them or how to seize opportunities. In the event that new offers are available (Ghiselli,2015), so marketers should always push their thinking on how to invest the full potential of social media in the service provided (Dorman&Dalia,2021) by making the (DM) initiative an integral part of the systems and activities of banks and understanding how it fundamentally affects the nature of services provided to clients (Parsons et al., 1998) so that it is not an obstacle in front of them in the future.

(Chan & Guillet,2011) explains that banks should publish their latest activities on social media and blogs, especially about their customers, to make them reveal their experiences as a result of their use of digital and traditional services, by placing a weekly or monthly bulletin on banking activities during the proposed period and the changes that occur to it. Informing clients of the most important developments and events that happen to them.

2.10 The Pillars Of Digital Marketing:

(Eiu,2021) (Kwok,2018) explained that (DM) is based on three pillars that organizations can focus on, "the customer journey, digital marketing tools, and content marketing," all of which are measured through digital information panels Google Analytics, Google Data Studio, and Adobe Analytics. This allows the interaction of each user within the business, enables the marketer to segment the data and understand each touch point that contributes to sales, in addition to reviewing the performance of the advertising campaign and adopting changes quickly by improving ad designs to develop the interaction of the target and potential audience, so it should focus on the three pillars of (DM):

2.10.1 Customer Journey:

There are many ways for customer journeys, including ROPO, which means reviewing online purchases before calling for full information on them. After that,

they prefer to visit the physical store to buy it (Hogg,2018), and customers get different flights and channels to buy the same products. such as display advertising, paid search, email, partners/affiliates/blog links, online PR, social media platforms, etc. (Chaffey&Smith,2017).

However, before you start planning your trip, writing down your business goals is a vital one. There are five steps to starting journey mapping (Hogg,2018) :

1. Determine the appropriate place in which the objectives of the customer with the objectives of the organization. This has a back feed because by their help the organization helps itself to reach the goal.
2. Identify and prioritize all touch points in the entire customer journey.
3. Identifying strengths and weaknesses, such as negative experiences and moments of joy and happiness from the customer.
4. Testing the customer's journey by specialists leads to revealing the much-needed ideas.
5. Visualize and create a customer journey map for the organization, giving the marketer the organization of views and collaboratively finding new ideas for change and development.

It can be said, that the journey planning process is intensive and has a significant impact on the business as the customer is constantly changing in his behavior and taste during the era of digital technology, so journey maps must be drawn at least once a year and evaluated the touch points that still work for the business (Eui,2021).

2.10.2 Digital Marketing Tools:

To get closer to customers, companies seek to use (DM) tools to display their latest and most important products and services and the advantages they provide that help reduce time, effort, and costs without the need to move. (Michael&Oksana,2019) (Teresa,2016) (Abdel-Fattah,2019) The digital media is divided into three categories:

1. Owned Media Corporation, such as websites and phone applications, so that the company has control over the content.

2. Earned Media that publishes content about the brand through external users and free of charge, such as search engines.
3. Paid Media to increase the scope of marketing messages and brand initiatives such as advertising links, specialized blogs, and advertising in social networks.

While he (Kotler, 2021) divided them into three main groups “Linear marketing, Social media marketing, Telemarketing” and it was clarified that the digital marketing tools are through the following equation:

$$\text{Digital Marketing (DM)} = \text{Mobil Marketing (MM)} + \text{Web Marketing (WM)} + \text{Email Marketing (EM)} + \text{Content Marketing (CM)} .$$

Here is the researcher's explanation of the most important (DM) tools during this COVID-19:

2.10.2.1 Mobile Marketing (MM):

(Vinerean et al.,2013) defines it as "all activities related to communicating with customers through the use of the phone to promote products and services and provide information on a continuous and fast basis." It is also part of marketing activities that are considered a direct marketing method (Zeidan,2019) and is associated with Using it with advantages "such as obtaining immediate feedback, providing the opportunity to bypass objections when they occur, direct interaction, flexibility and speed, completing marketing research with extreme speed and accuracy." The Direct Marketing Authority added another advantage that the phone is always with both parties and open, and messages are always read, allowing access to communication sites Social in the sense of speed and dynamic reactions (Nikunen et al.,2017), moreover, it is one of the very important electronic marketing means due to, the large spread of its use, the possibility of contacting very large numbers of customers and targeting the desired customer (Abdel-Fattah, 2019).

(Cristian et al., 2008) confirmed that telemarketing teams and other marketing mean such as television, radio and newspapers have the advantage of feedback through great interaction and increased link to the web beyond the limits of time and space, in addition to the dynamism and high effectiveness of telemarketing as it is more personal and based on relationships cooperative.

Telemarketing tools include (SMS, MMS) multimedia messaging services, mobile applications, two-dimensional barcode (2D) etc. (Kotler,2020) added that marketing companies use this method to stimulate immediate purchase, facilitate shopping and enrich the brand experience, and this allows marketers to provide consumers with information, incentives, and choices at the time they express their interest or when they are likely to make a purchase option.

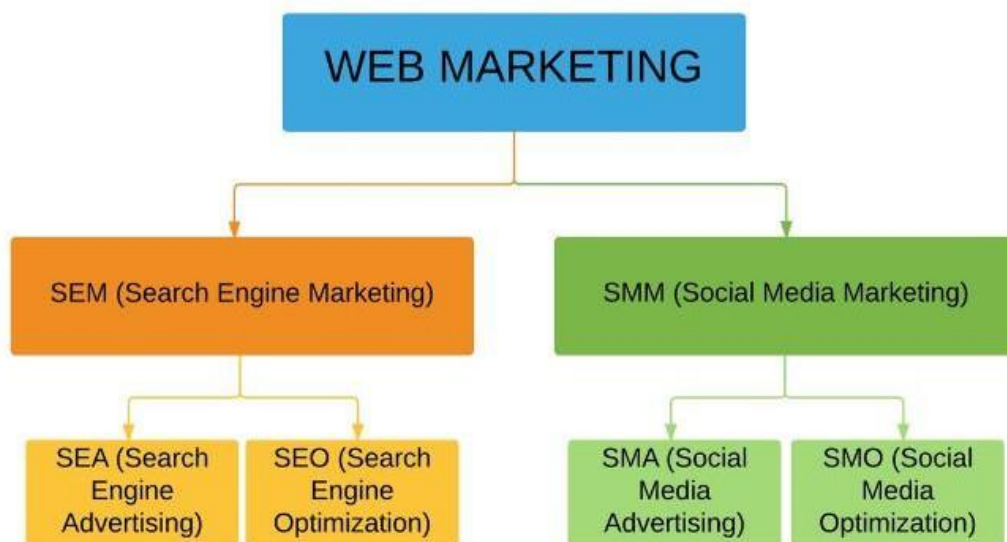
2.10.2.2 Web Marketing (WM):

Website marketing is a combination of several techniques that allow a particular brand to be presented to provide a service or product to the largest possible number of potential and permanent customers. As shown in the Figure (2.5) :

Where digital marketing through websites consists of the following equation:

$$\text{Digital Marketing (web)} = \text{SEA (Search Engine Advertising)} + \text{SEO (Search Engine Optimization)} + \text{SMA (Social Media Advertising)} + \text{SMO (Social Media Optimization)}.$$

Figure (2.5) Web Marketing



Source: Reflections Team , 10 oct 2018 <https://www.reflections-ibs.com/blog/articles/what-is-the-difference-between-seo-sea-sem-smo-sma-and-smm>

A- Social Media Marketing (SMM):

A-1 Social Media Advertising (SMA)

It is a set of applications on the Internet-based on Web 2.0 technology through its portals as a basis for developing and providing electronic services (Stat C.,2021) that allows owners of advanced products and services to find an opportunity to communicate with current and potential customers that were not available before and provide the customer with sufficient credibility to deal (Zeidan,2019) and developing and strengthening relations with them promptly and at a low cost (Teresa&Otero,2016) With their obvious importance, many organizations began to take into account the strength of these sites not only because of the possibility of exchanging information but also through the orientation of customers in the process of creating value through The Internet and the sharing of ideas among themselves, (Kotler,2021).

(Khan&Jan,2014) has indicated a set of dimensions that must be provided to establish contacts with customers and increase traffic on the institutions' websites "such as online communities around the product, interaction through a Facebook or Twitter page, content sharing, access to social networking sites, credibility and emotional communication, and generating trust and loyalty" (Abdel-Fattah,2019).

Figure (2.6) Web Marketing Percentages of using social media programs during the Covid-19 pandemic



Source: Brittany Ryder, 2021 , <https://doi.org/10.3390/admsci11020053>

Studies have shown (Al-Mubaidin, 2021) that the most important social media used in marketing according to the number of users are briefly mentioned:

- 1. Facebook :** It ranks first among 17 social networking and text messaging platforms, being the most used in the world, according to the report (Digital, 2021), where the number of active users reached 36% of the world's population, or 2.8 billion of the world's population to provide many advantages, and there are two types of Pages "A personal page owned by one person only and used to publish various personal publications of image and video content". As for the commercial page, it is considered one of the necessities for business companies, as it differs from the person in that it "enables the marketer to make commercial advertisements and the possibility of promoting and everything related to it in the field of marketing and media in All parts of the world", in addition, to giving the authority to more than one person to manage the page and control it and know the statistics that enable to know customers and communicate with them better" (brightery.com).
- 2. YouTube:** It is a platform specialized in uploading and sharing videos and promoting products and services through advertisements. Users tend 4x to use this platform to search for information about a brand. Statistics show that 70% of viewers learn about new brands through YouTube and that the percentage of purchases Of the viewers, it is 2x to see an advertisement for a product or service, in addition to preparing commercial channels for the brand or company name that explain a lot about the goods and services provided. The number of users reached 2.3 billion, or 29.5% of the world's total population.
- 3. What Sapp:** It is a free personal messaging and chatting platform, where the number of users has reached 2 billion, or 26% of the total population of the world, while the WhatsApp Business platform is characterized as a commercial service that provides the service of having a commercial profile for the activity carried out by the marketer with the promotion of private details about products or Services by catalogs, with the availability of statistics on messages read during previous periods, the feature of automatic reply outside working hours, quick reply with a voice message, and the feature of sharing advertisements on the Facebook and Instagram application by creating a link of its own (<https://www.zyadda.com>).

4. **Facebook Messenger:** It is a free messaging and chatting platform for personal and business pages, used by 1.3 billion people, or 17% of the world's population.
5. **Instagram:** It is one of the popular free apps for social networking, chatting, and content sharing. The number of users has reached one billion of the world's population, as it has achieved great success in the recent period.

The business profile feature is determined in the country in which the account is located and through which the connection between it and the Facebook business page is made, through which products and services can be marketed, promoted and communicated with customers as a “call, email, text message” of the company through The contact button on the account, with the presence of the insights feature, which allows the business owner information about the interaction of his followers, choosing the target group and advertising through automatic suggestions, as well as the most successful and widespread publications with followers and ease of use by the business owner or company, by clicking on the product a window appears containing information The product and price, in addition to a link to go to the company's interface to carry out the main purchase process, thus saving time and effort for the user with a click of a button without the need to close the Instagram application and then go to the company's page manually, and this leads to more interaction between business owners and consumers and continuous communication between them.

The current statistics highlighted that (Snap Chat & TikTok) are among the rapid platforms for promotion, as they have an important role in increasing customer satisfaction and influencing purchase intentions through the possibility of exchanging information and evaluating the product or service (Al-Mubaidin, 2021), which makes it distinct from other traditional tools such as email, Chat rooms, forums, and electronic bulletin boards.

A-2 . Social Media Optimization (SMO):

Social Media Optimization (SMO) is getting free targeted traffic to your website from Facebook, Twitter, LinkedIn, YouTube, Google+ or other social networks through various social activities such as blogging, posting status updates on social media profiles, sharing Discussion and social bookmarking groups,

viruses, online reputation management, user rating/polling, user comments, RSS feeds, share buttons, video/image sharing site usage and many more.

Social Media Optimization (SMO) = activities that bring in free social media traffic

B- Search Engine Marketing (SEM):

The world of digital marketing is as difficult as it is controversial. Companies apply different strategies (DM) to acquire new customers and increase their online presence. Many of them have achieved great success through the use of digital marketing. During this era and specifically in this generation, it is essential for every online business to have a strategy (DM) to be competitive in the internet market. This is why SEA, SEO are very common acronyms in industry and services.

B-1 Search Engine Advertising (SEA):

(Word Stream,2021) shows that this type of search engine promotion is paid, in which organizations and companies pay Google to show their ads search engine results pages (SERPs), because it is the most effective for business development in this strong market and it provides opportunities for advertisers to display their products and services In front of customers who are ready to buy.

Ads have different forms such as pay-per-click ads, some of which are text ads, visual ads, and product-based ads, that allow the presentation of important information at a glance to customers where the search is based on the (SEA) keywords of the product or service (Alexa blog, 2020).

(Chaffey&Smith,2017) said that search engine marketing is the most important channel (DM) to attract customers, and paid search ads appear at the top of SERPs, for the organization to promote its website across the web. For an organization to search for paid advertising results on the Google platform, it must register for a Google Ads account and run it using a digital marketing strategy (SEA) (Kwok,2018).

B-2 Search Engine Optimization (SEO):

Its role is to increase the quality and quantity of website traffic, as it displays the product, service, or entertainment through an unpaid search engine. Optimizes the website, which ensures that better information is provided to search engines by indexing the content and displaying it within the search results that answer the written question. Then users will go directly to the site by entering the memorable web address (URL) in the browser address bar (Chaffey&Smith,2017). After that, The search engines then discover and rank all the content available on the Internet, for example, “web pages, images, videos. etc.”. (Muller et al.,2021).

2.10.2.3 Content Marketing (CM) :

[Ahmet&Ferdi,2016] In the context of business development through digital marketing, focus should be placed on the provided content that attracts customers to achieve the purchase intention, [Au-tomation & ROI, 2013] as the effect of social networking sites addiction has the primary role in influencing customers towards advertisements that are promoted on social networks . Plus, its ease of use is one of the positive things for content marketing, branding, and sales.

(Sluis, 2014) He revealed that the size of the risks facing customers are many, as he created a model that he considered a structural equation for advertising participation, and what happens to customers in terms of sharing content in social networks. Moreover, interaction with word of mouth provided based on customer experiences documents the credibility of the content to steer clear of perceived risk [demandmetric.com,2016].

As for (Lee,2020) , it has been shown that the concept of content marketing is distributed to customers associated or unrelated to the product or service, that is, it is generally promoted on the basis of attracting potential customers by adopting their information through their comments to influence behavior, which is a social responsibility To achieve quality of service and awareness of their rights as consumers.

Moreover, environmental conditions are a broad structure and external factors that affect specific categories of customers, and on this basis, strategies that banks must pay attention to in order to achieve their social obligations in light of societal forces and intelligently re-sort the procedures in their advertisements (Turban, 2017) . Where These strategies offer modern solutions to overcome any challenge, such as leveraging the power of social media such as (Instagram, Facebook, WhatsApp, etc.), in delivering advertising messages, promoting and enhancing the brand.

In conclusion, focusing on the strategies adopted by the Bank is considered an inherent necessity for content marketing, which achieves:

- Adapting the advertising message to the culture of the community through digital marketing on social networks in order to spread the bank's brand.
- Community interest in the brand through digital marketing has a significant impact on customer satisfaction and happiness by choosing the brand.
- Paying attention to social responsibilities has a significant impact on digital marketing by attracting customers and communicating with them on social networks to spread the bank's brand, and this in itself is considered viral marketing.
- Viral marketing based on social networks in order to spread the brand has a significant impact on promoting bank brand ownership.

2.10.2.4 Email Marketing (EM):

Although (EM) belongs to the old school in marketing, and some marketers believe that its influence has become weak, but in fact it is still considered one of the most powerful and important channels (DM) because it is an essential element in the marketing process for any online business, because it works in conjunction with the rest of the channels Digital marketing and complements it, as the first and most important official means of communication on the Internet, in addition, the return on investment through (EM) is greater than most other marketing channels, because it contains marketing offers (Atshaya & Sristy ,2016).

Explain (Stat C.,2021) the characteristics of (EM) as follows:

- ❖ Easy to set up tools that you can get through the mailing list of customers.
- ❖ The low cost compared to the benefits that can be obtained through it.
- ❖ The ability to measure results accurately and efficiently.
- ❖ This type of marketing is characterized by taking a personal image in dealing with the customer personally.

Finally, (Zeidan,2019) confirmed that the secret of the success of (EM) success depends on the correct preparation and adjustment of the postal marketing system, and then monitoring the performance and making the necessary developments to improve the results, in addition to, understanding the content if it is not in language and the trust provided through the approved links, to achieve the goals The basics of promoting it.

2.11 How digital marketing networks work:

(Eiu,2021) explains that (DM) networks operate like existing marketing networks of promoting products or services to their target customers through logistical activities used in the appropriate supply chain.

This is what is indicated by the "SOSTAC®" planning system presented by Paul Smith, which is one of the professional systems that produces all kinds of plans, marketing plans, corporate plans, advertising plans, and digital marketing plans, It consists of 6 steps (Chaffey&Smith,2017)

2.10.1 Situation Analysis:

It is the first step of a (DM) plan. Which begins with the organizations asking themselves, "Where are we now?". To enable organizations to focus on the performance of their goals, see their customers, know the value of their brand and market trends (Chaffey&Smith,2017), in addition to agreeing on terms that are compatible with the work of companies and how they are interconnected and managed to develop their strategy in a coordinated manner through the work of SWOT analysis, which is the main support To make the decision (Pratt&Tucci,2021)

to make the most of the chances of success Besides, it enables organizations to articulate the insight they need to craft a successful position. However, a realistic and strict attitude will be the one that is required when the analysis is carried out. (Emerald Works Limited 2021).

2.10.2 Objectives:

It is the second step, which begins with organizations asking themselves "Where are we going in (DM)" and "What magazines do we want to focus on", through physical and (DM) objectives (S5) Selling, serving, speaking, keeping, and whispering. They are measurable, achievable, and time-bound goals (SMART).

2.10.3 Strategy:

It is the third step, takes more time because it is more permanent, which begins with the question "How do we get there" to achieve the goals, and this strategy is concerned with supporting electronic channels, digital media, communication, and distribution channels to identify target markets and their locations and know their value via the Internet (OVP) to attract new customers and maintain existing ones (Chaffy&Smith,2017).

2.10.4 Tactic:

It is the fourth step, which is a flexible and short process. The strategy is implemented by working on the "Gantt chart", which is a project management tool from a presentation of the project and its stages throughout its life. It also clarifies the tactical tools that must be used for implementation and put on the EXCEL schedule for small projects (Foley, 2021).

2.10.5 Execution:

It is the attention to detail, enabling processes, training on new tools and programs, reviewing procedures, and managing the project with the skills and tactics required to implement the plan through internal communication, which in turn motivates stakeholders to implement the planned ideas in action. Then, you are now

ready to control the fate of the organization by building the mechanisms to control their digital marketing plan (Eui,2021).

2.10.6 Control:

It is the last step in making a (DM) plan, as it monitors the achieved goals, how to deal with challenges, and reviews strategies by measuring key performance indicators (KPIs) within a limited period. Thus, good marketers have knowledge and control over what they are doing etc. In addition, to determine the data to be considered, and to monitor key metrics regularly, weekly, monthly, quarterly, and annually, and if an error is identified, the system is there for separation and correction.

2.11 Digitization And Customer 4.0:

According to modern concepts, it is a priority for organizations to focus directly on personal relationships with the customer, which is characterized by reliance on the Internet to meet his expectations through available digital means (Shelby, 2010).

- **Customer 1.0 (Before The 1950s):** production is extensive and the customer has few options to purchase products and marketing activities were according to the characteristics and qualities of the product and not the customer, and his role as a passive consumer was only receiving advertising messages.
- **Customer 2.0 (1950-1990):** Existence of traditional marketing activities. Customer Development 1.0 By choosing and choosing a brand depending on the strength of marketing campaigns and advertising, it is called “active voice consumer” .
- **Customer 3.0 (1990-2015):** Customers 1.0 and 2.0 continued to consume, but with the advent of globalization, the Internet revolution and changes in the world, companies faced the challenge of how to retain and earn their customers by providing them with the best services. The role of the customer is to participate in the creation of the collaborative consumer.
- **Customer 4.0 (From 2015 Until Now):** According to the studies and criteria that have been studied about the client at this stage, the client is faced with several options related to the offers available on the Internet and social platforms, where

there are a large number of options that present him with a challenge to choose, so he must. Companies often confuse traditional marketing with e-marketing and building a strong brand. And his role here is to participate in the defense of consumers of the brand.

According to a study (Aldi et al.,2022) companies must build types of customer relationships through (DM), such as interactive, that is, marketers communicate with customers before and after the purchase process, and to resolve complaints to see their reaction to products and services, and relationships Periodicity through companies presenting their offers to customers, appropriate sales suggestions via mobile phone, email, and other (DM) tools.

In addition, (David,2017) showed that there are ten innovative ways to make (CH) because the customer's behavior changes according to his consumption of the product or service, which are as follows:

1. Rapid response to customers' concerns.
2. Real-time assistance to customers.
3. Providing a wide experience about the product or service through all (DM) tools.
4. Helping customers around the clock, seven days a week.
5. Estimating customer feedback on the product or service.
6. Motivating and rewarding customers on a regular basis.
7. Create a digital community of customers.
8. Dealing with customers' interactions personally and without negligence.
9. Follow the correct communication etiquette.
10. Show interest in customers in a striking way, to give them a positive feeling.

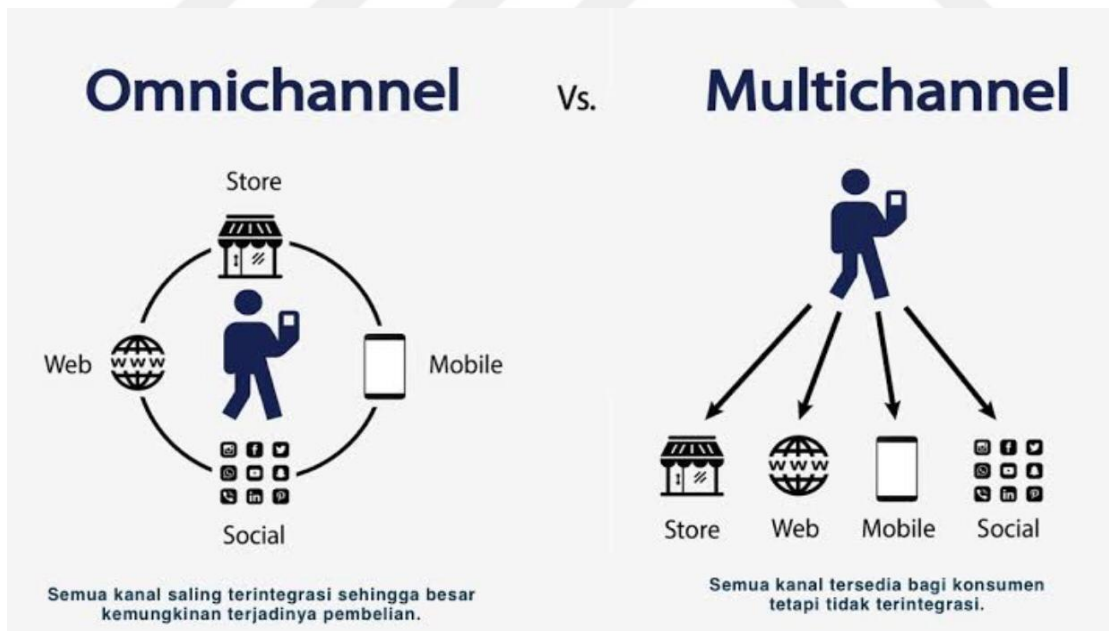
Specifically, (Snigdha,2022) presented in its study of the experience of “Bank Of America”, which is one of the largest brands that follow a consistent multi-channel service to its customers to find their happiness, where 9 out of 10 customers want to have a comprehensive and seamless experience to access methods of communication By simplifying all conversations in “Web, Facebook Messenger, Mobile Apps,

WhatsApp and Viber ” across all channels, breaking all restrictions between the two parties.

This is what distinguished the bank and worked with the (Omni-Channel) strategy instead of the (Multi-Channel) strategy to reach distinction among competitors in addition to obtaining satisfaction, pleasure and harmony for customers, where it applied the phrase "Be Where Your Customers Are", and worked by depositing checks for scheduling appointments and dealing With it through applications on mobile devices and desktop devices, to avoid the frustrations that customers reach, and to move to another brand (Eui,2021).

On the other hand, the terms “**Omni-Channel Vs Multi-Channel**” must be distinguished. (Nick, 2019) defined Omni-Channel as the integration of all channels with each other, as there is a great purchase potential. As for Multi-Channel, it is the provision of all channels to customers, but without integration. This is what is shown in Figure (2.7).

Figure (2.7) Omni-Channel Vs Multi-Channel



Source, Quinn T., (2018), Omni-Channel experience definition – Best platform and solutions, <https://www.connectpos.com/omnichannel-experience>

Companies can delight their customers and increase their market share by moving to the Omni-Channel strategy in simple and smooth steps, as shown below:

- Determine the preferred channels of customers, which are active 24/7 to reduce the average response time.
- Simplify all customer conversations on one platform to provide a cohesive experience.
- Engage customers in real time.
- Improve (Cus.Sat) with a high FCR.
- Take advantage of (DM) tools such as “live chat, chat bots, video tools, and self-service options” to get faster details of a problem and provide a solution from the first contact.

When companies get to know the customer or (potential customer), they must follow a distinct strategy, such as the comprehensive channel strategy, to collect his information and requirements, because he can:

- ❖ Solve problems more quickly.
- ❖ Provide more personalized experiences.
- ❖ Identifying wider opportunities to satisfy customers.
- ❖ Minimize decrease or increase revenue.

2.12 Reflection Of Consumer Behavior On The Digital Purchase Process :

Consumers make many purchasing decisions every day, with most large companies looking at consumers' purchasing decisions, in great detail to answer questions about what consumers buy, where, when, how, how much and why they buy. This helps marketers to know the orientation of consumers. Determining the reasons for the consumer's buying behavior is not so easy - the answers are often limited to the depths of the consumer's head as external influences, which are represented by several environmental, technological, political, cultural and psychological factors, and internal marketing influences such as the product, its price, quality, promotion and distribution method.

At present, the focus should be on the modern technology of digital purchasing. Therefore, it is necessary to clarify some of the marketing theories of consumer

behavior, and determine their relationship to the growth of (DM) and the main characteristics that determine digital consumer behavior.

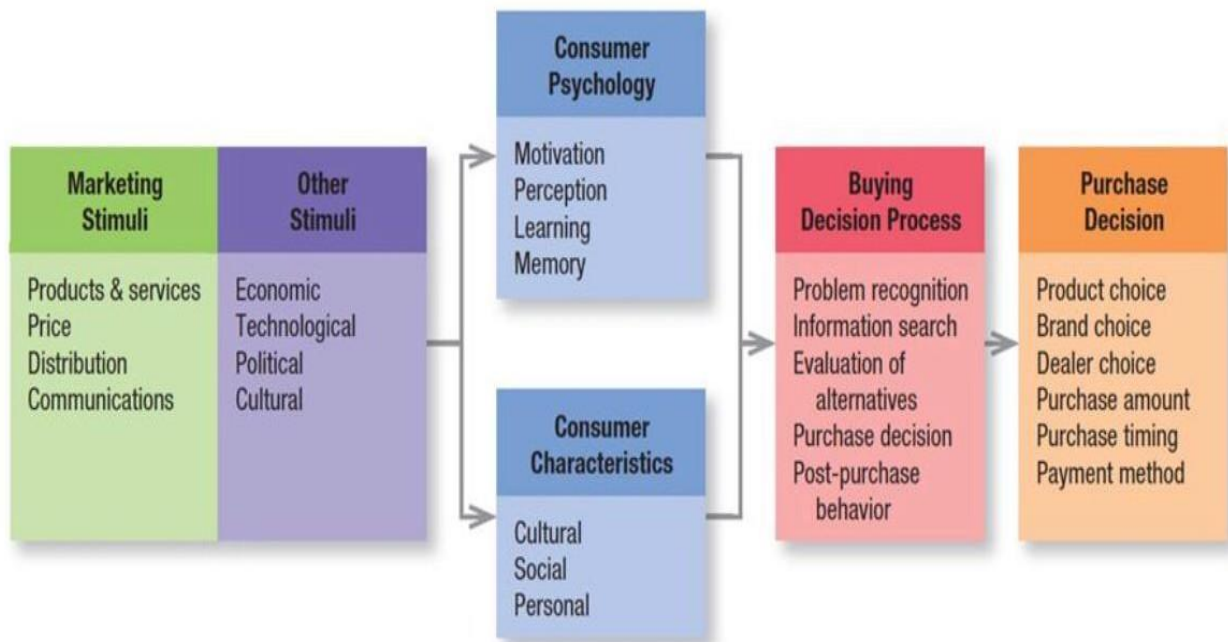
2.12.1 Personal Theories Of Consumer Behavior (Psychoanalytic Theory, Trait Theory, Self-Concept Theory) (Capgemini,2012):

It is the study of personal behaviors and actions issued by individuals or groups through the marketing departments of companies or organizations, to achieve the purchase process and then evaluate it, Because of its paramount importance in creating and designing successful marketing plans in accordance with the correct principles and standards. And to help them form appropriate and easy-to-reach advertising messages to customers, in addition to discovering available marketing opportunities that can be exploited for the benefit of the brand. And classifying the market into categories and sections to know the needs of customers, through psychological analysis, traits, tendencies and social status, and responding quickly to changes that occur in the market and its development in line with modern trends for brand growth, and finally, it saves a lot of time, effort and money on understanding the characteristics of potential customers and taking The purchase decision.

Specifically, (Kotler, 2021) explained a number of external and internal influences that are factors for making a purchase decision, as shown in the Figure (2.8).

The marketer wants to understand how factors change marketing stimuli and other stimuli, and turn them into responses within the consumer's black box, which consists of two parts, the first is "the personal characteristics of the consumer" and the second: "psychological factors" and how they affect the purchase decision process, as the black box explains to the buyer the comments that It enables those wishing to buy to make the decision in the next stage, which is related to choosing the product, how to choose a brand, choosing the sales agent, in addition to the timing, the quantity of the purchase, and the method by which the purchase is made etc.

Figure (2.8) Model Of Consumer Behavior



Source, Kotler, P., Gary, A., & Anders, P. (2021). Principles of marketing. 2nd edition. Pearson Education Limited. British Library Cataloguing

2.8.2 Motivational Theories of Consumer Behavior (Herzberg's Theory, Maslow's Theory):

The Dual Factor Theory of Customer Service, in which (David L. Elwood) showed that customer service has become a professional discipline, as it is the main motivating and hygienic factor for the business of the company. The factors that cause satisfaction and dissatisfaction are completely different, since, this theory is rooted in two types of needs, first : "the need to avoid pain that causes discomfort", second: "the need to progress and emotional maturity". This provides the company with a close link to profits in addition to the share High marketability, for customers Elwood used simple ideas that open the door to new and compelling perceptions of the essential dimensions of customer service events, accessibility, emotional, temporal, informational, solution-based, preparedness, and relationship. Moreover, he stated in his study, That the deeper the marketer's understanding of how to deal with customer service, the more effective it becomes in providing the service to them directly without hindrance, and this leads to superior service with high profits (Barr, 2009).

Several studies have shown that it is difficult for marketing experts to predict digital consumer behavior, because it is linked to characteristics and behaviors

governed by digital consumer concepts of purchasing (Nikunen,2017), such as aspects related to innovation, modern and modern technical resources, and changes in customer preferences and their rapid tendencies. Towards facilitation in the digital and virtual environment.

In addition, he clarified (Kotler, 2017) basic characteristics that determine the behavior of the digital consumer, given that the consumer is located in a technical environment that provides him with many facilities, and leaves him a wide space to communicate with the brand and potential and permanent customers, and among these characteristics (Consumer Interactive, Scrutinizing Consumer, Demanding, Integrate). While he (Wanjuki,2014) added that one of the most important reasons for analyzing digital consumer behavior is relationship marketing, to give more importance to retaining them and managing their relationships through individual marketing as social functions. These jobs are classified into selection and welfare jobs (Dorcas&Douglas,2013).

Finally, and as far as our study is concerned, has put (Fernandes,2020) several factors that help to win the digital customer and that adapt to the new digital era, generate interaction between customers and strong competition, ensure and increase sales and maintain the customer and his loyalty,

1. Use good and accessible digital content.
2. Maintaining continuous updates of the lists of products and services.
3. Divide potential and permanent customers into segments to target all classes.

2.13 Digital development of marketing services and its impact on customer sustainability during the Covid-19 pandemic:

The virus (COVID-19) had a major impact on the global economy (Fernandes,2020) as it affected capital and supply chains for distributing products and completing services (Wang & Su, 2020). The worldwide lockdowns shutting down major industries such as “hospitality, travel and retail” have led to an increase in unemployment rates which has affected the global economy negatively in an unprecedented short period of time (Ozli&Arun,2020). According to Eurostat's (2020) report, which showed that (GDP) decreased by 3.8% in the first quarter during the pandemic.

Therefore, according to modern marketing concepts, companies focused directly on customers, to communicate with them and not lose them as a market share, and to confront Covid-19, which has become a double-edged sword. Either companies collapse through not resisting their weaknesses (Akuoko et al.,2021), Or it faces threats, exploits opportunities, and preserves its goals from collapse and loss. Accordingly, work began from this point, and facing the challenges that impede the development of modern digital means (Naderi et al., 2019), which imposed itself on the market and marketers to move towards customers, achieve personal and interactive relationships with them, understand their needs and desires and build trust between them to make them happy (Bag et al. .,2019). Although customers differ in their attitudes and desires for exclusivity and luxury (Dorman & Dalia, 2021), modern marketing has relied on building virtual communities based on communication and participation in all production and service activities to manage the brand during COVID-19 (Korankye,2020).

As a result of rapid technological developments, marketing activities based on artificial intelligence have been adopted to strengthen interactions between companies and consumers. Where both (Kotler, 2021) (corstjens&lal,2018) agreed on a set of digital and technological tools that use the power of the Internet to facilitate the exchange of value between the two parties, to confront the epidemic crisis and increase loyalty to the company's brand by relying on planning advertising campaigns and displaying products and The management of services according to the desire of customers and keeping them from the virus, therefore, a mixture between traditional marketing and digital talk resulted in the delivery of the marketing message through all digital tools through the Internet to meet the needs of consumers (Boztepe,2015), and this is called Marketing 4.0 (Wereda,2018), and on Specifically, (Allen, 2012) (Tarabasz,2013) explained that one of the main differences between current marketing and future marketing 4.0 is that the dimensions of product management for traditional marketing depend on the marketing mix P4, while in future marketing 4.0 depends on joint innovation and retention, either The traditional marketing management aims at market segmentation, targeting and STP, while the future marketing management 4.0 aims at communication, participation and collective cooperation, and the traditional brand management darkens is to build reputation, while 4.0 in the future aims to build character. Table (2.2) shows the evolution and difference between the types of marketing from 1.0 - 4.0.

Table (2.2) Evolution & Difference between Marketing Types from 1.0 - 4.0.

	Marketing 1.0 Focus on the product	Marketing 2.0 Focus on the customer	Marketing 3.0 Delivering value through the relationship with the customer	Marketing 4.0 Integrating traditional with electronic
Objectives	sell products	Satisfying & retaining customers	Make the world a better place	The virtual world
Enabling Forces	The Industrial Revolution	Information Technology	new technology	Telecommunications and Network Revolution 4.0
The market that organizations see	Large number of buyers with physical needs	The consumer is smart and the products are designed accordingly	Markets are built on the relationship between organization & consumer	A group of conscious buyers and innovative products
The main concept of marketing	product evolution	Discrimination	Marketing Values	Comprehensive and default
Organization Marketing Guidance	product specification	The geographical location of the product & the organization	Company, vision & values	Values and vision to predict the future
default value	Job	Job & passion	Job,passion& spirituality	Self innovation for the spirit of passion& function
Interact with customers	One deal for many	relationship (one to one)	Collaboration (many to many)	Collaboration &co-innovation

Source: Wereda, Wioletta&Wozniak, Jacek,2019, Building Relationship With Customer 4,0 In The Rea Of Marketing 4,0:The Case Study Of Innovative Enterprise In Poland, Journal Of Social Sciences, Vol.8, P.3

The development of digital marketing and customer 4.0 depends on several foundations (Dorman & Dalia, 2021), the most important of which are,

- **Marketing strategy:** It is according to a future digital perspective that depends on (LOT), that is, the Internet of Things, where devices and applications are directly connected to the Internet and data is exchanged without the need for human contact.
- **Marketing objectives:** Reliance is based on the principle of providing the product via the Internet, and the consumer daily sees this branded product.
- **Marketing plans:** Marketing activities and plans are designed according to the virtual world by designing a three-dimensional store that includes product specifications without the need to provide a physical store that takes large costs in addition to ease of use, and consumer choice.

In addition, the wide advantages of providing multiple and integrated activities in terms of search engines or social networking sites, its database is detailed according to the customer and his preferences, and its speed is positive on marketing activities, and it is used via websites, direct marketing, digital or social media, in addition to mobile phones to achieve Purpose (Sashi,2012).

Therefore, relying on marketing 0.4 is an effective strategy for designing marketing offers adapted to customers in the current century, especially with the spread of the Covid-19 virus, to win customers online and provide value to them, as a basis for maintaining relationships with them, by creating marketing databases around them. In addition to the opportunities offered by Marketing 4.0, which is to take advantage of technology and the Internet to design attractive advertisements with sound and image to reach all parts of the world and not only the target audience, as digital development during contemporary marketing depends on the virtual space to display its messages and not on traditional marketing methods, to bridge the gap between Rapid development and customer happiness.

2.14 Relationship between Variables:

The COVID-19 pandemic posed a major challenge to the financial industry in the world in general and in the banking sector in particular, which required an increase in digital banking services, which has become a natural necessity for the users of these services, to obtain customer satisfaction, happiness, harmony, and sustainability in order to maintain the market share of banks during COVID -19.

As banks around the world began to keep pace with progress through innovation and how to provide digital services, accordingly, and through our review of previous literature, banks are among the first institutions to adopt modern financial technology and the mechanism for providing services in a large way (De Leon, 2019) so Banks have worked to effectively enable customers to benefit from their digital services provided widely and in various parts of the world (Eyob&Yalemwork,2020), to avoid the spread of the Covid-19 virus among customers and the workforce (World Health Organization,2020), in addition, customers do not feel afraid And dissatisfaction, and their loss as human lives and permanent customers, negatively affects the material gains that depict the quality of service delivery due to the decrease in human contact for the exchange of services (Wessels,2010). Accordingly, the banking sector must gain a competitive advantage to face this pandemic crisis by innovating and marketing new digital services offered to customers, to ensure their continuity in the competitive market.

2.14.1 Digital Marketing and Customer Satisfaction in Banks during the COVID-19 Pandemic:

It can be considered that digital marketing is an essential source at the present time to form a relationship between customers and obtain their satisfaction, especially during the global epidemic crisis (Covid-19), as avoiding digital transformation and not developing it leads to dissatisfaction with customers, and therefore, their loss and the failure of banks to obtain a competitive advantage and sustainability (Sunith,2019).

Many studies have indicated the importance of digital marketing and customer satisfaction from the growth of banking services, but there is little knowledge about

its determinants. Digital marketing could be the best option applied by banks to create a competitive advantage currently (Mohan, 2016). Therefore, the study (Eyob&Yalemwork,2020) revealed a strong relationship between digital marketing tools (mobile phone) and how to develop it to maintain customer satisfaction during the Covid-19 pandemic in the financial services industry of banks in Ethiopia / Africa, and how to get rid of traditional face-to-face services. With the use of the rules of the Internet and monitoring accounts electronically and the work of all requirements through the mobile phone.

As for Europe, specifically Germany, (Franz&Gärtner,2020) explained in his study an important model that was used to confront the Covid-19 crisis by activating the role of home banks under the (umbrella) function, which represents stability in establishing a permanent relationship with customers for a long term and obtaining their satisfaction. The fact that it can overcome temporary economic emergencies, by not laying off employees and working from their homes, in addition to, lifting some restrictions on granting loans, which in turn is an important element to mitigate the health restrictions imposed by the relevant authorities, and this in turn has a primary role in Customer internal and external satisfaction of the bank.

In addition, most Asian countries, including (Singapore, India and Indonesia) have followed the sending of messages through the digital programs of banks, as a measure of security and safety, and the launch of advertisements and positive messages, encouraging them to use their customers of all ages for banking services that are managed remotely. Through digital tools (Pelau et al., 2020), reducing their dependence on physical locations. As well as, helping elderly customers who are particularly vulnerable to COVID-19 to adopt digital services and not visit branches, as a result, banks in these countries have simplified their interfaces via mobile software and provided customers with educational materials on how to use non-sub channels (Emarketer,2020), through seminars via digital programs approved by DBS Bank in Singapore to avoid the spread of the Corona virus and train their customers on how to use these digital channels (Fin,2020), which helped to obtain customer satisfaction and overcome their fear of perishing in this virus. (Fin,2020)(Pelau et al., 2020)

As for our current study, in order for the bank to be able to face the Covid-19 crisis through digital marketing efficiently and effectively among competitors, it must rely on several strategies for creativity and innovation and provide digital information plans and programs capable of obtaining customer satisfaction and meeting their requirements, to reflect its role in The ability to make them happy, as a key to generating wealth, gaining competitive advantage and sustaining them through adding value to customers.

2.14.2 Digital marketing and customer delight in banks during the COVID-19 pandemic:

Banking services through digital programs, especially mobile phones, are considered one of the most important technologies that faced the Corona virus (Irawan,2021), as innovative interfaces allowed customers to access the banking system with ease, as they only need a device connected to the Internet, and this technology in itself secures the life of the customer And keep him away from the feeling of fear of the epidemic in any place and time.

Therefore, both (Anwar,2016)(Sumartik et al.,2022) (Claudia, et al.,2021) (Parimalarani,2016) agreed that ease of use of digital services achieves a wonderful perception of customers, as banks in European countries Implementation of all banking services such as transfer, purchase and payment transactions, responding to problems, the security achieved by the mobile phone program, and the use of electronic payment mechanisms in debit cards, which are among the most common and reliable types of payment systems (Pattan,2018), in addition to providing ATMs In the beginning, they were devices for distributing cash without visiting bank branches, and then, with maximum speed, ATMs, in cooperation with mobile phone devices, have many non-traditional services to confront the virus and not touch these devices by entering the bank account through the barcode system and so on. This saves customers time and effort and avoids the Corona virus by not visiting the bank's website except for necessity (Sumartik et al., 2022).

This was confirmed by (Parimalarani&Rathi,2020), where he showed that keeping up with technology as quickly as possible and developing banking information technology has a positive role in brand awareness by customers, which in turn creates

pleasure, joy and delight due to exceeding their expectations towards the electronic payment systems that most of them use.

As for (Emanuel et al.,2022), they collected several models in their book, in which they showed the best characteristics derived from technology theories, as (Pasaribu et al.,2022) interpreted it as a model called UTAUT 2, to which several factors contributed to the development of technological theories during a pandemic. Corona, which is represented by (performance expectation, effort expectation, social impact, price value, habit), and he expressed his opinion that they are factors that drive pleasure and joy among customers, as they represent the current extent of users while they stay at home (Sumaedi,2021), and this pleasure is limited In itself, it has a positive effect to make them happy as customers during the pandemic (Pasaribu, 2021), in addition to the effect of word of mouth about digital marketing programs and their development, which adds the involvement of potential customers and maintains permanent customers, as it represents the intention of behavior and the motive behind the use of technology is the fun and pleasure that simplified most of the services during the pandemic and what Then. (Andrianto,2020) (Narayanamurthy&Tortorella,2021)

Accordingly, customer pleasure is extremely important to obtain a greater market share, and this was implemented at the end of the second year (2020) of the epidemic era. Therefore, in the focus of our study, this new rule was measured to show its impact on satisfaction and pleasure on both sexes (female &Male), and the type of digital banking services that affect customer happiness and that are used as a rate subject to the supervision of social influence and the intention of customer behavior that determines their behavior towards these standards, and qualifies them to use these services with full transparency and brand reliability, in order to always be able to face crises of all kinds and adapt with her.

2.14.3 Digital marketing and customer harmony in banks during the COVID-19 pandemic:

In the midst of the Covid-19 crisis, banks in general faced a serious challenge represented in how to confront this crisis and get out of it, in a way that ensures harmony with customers and communication with them to meet their needs for cash

liquidity, during the cessation of the flow of deposits due to the imbalance in economic activities in most countries of the world, and from On the other hand, the inability of customers as individuals or production sectors to fulfill their obligations towards banks. Therefore, some banks have challenged this crisis through rapid digital adaptation to provide their services and to obtain customer satisfaction and enjoyment, and harmony with digital tools during 24/7, to avoid leaving homes and visiting branches. of their own banks. To avoid direct dealings with customers except for necessity, in addition to the continuous warning of direct dealings with banknotes, considering it a dangerous carrier of the virus, according to the recommendations and instructions of the World Health Organization (Anil, 2021). And in line with the instructions of the Central Bank to follow all easy digital procedures that are in harmony with customers at that time, accordingly, programs have been devised that aim to achieve harmony with customers to achieve their satisfaction and enjoyment of dealing, and this in itself contributes to achieving economic and environmental stability and the development of social responsibility that achieves social security For all groups, in addition to preserving financial financing gains from the banking market efficiently and effectively (Mattsson,2012).

While (Anand,2020) explained that the bank's digital functions worked to strengthen CRM, which in turn worked to adapt and harmonize customers during the Covid-19 pandemic, by involving them in digital cloud programs for social media, while agreeing to generate attractive content through the mobile application Or other digital programs, in addition to that, individual or collective positive harmony creates an interesting interactive banking experience being non-traditional (Ahmed,2018), and achieves goals for both parties by promoting it through word of mouth from customers that indicates The joy and enjoyment of using services that help keep away from the danger of the spread of the epidemic.

As for our current study, achieving harmony between the bank and customers through digital marketing during the Corona pandemic, and obtaining high ratings from customers, this indicates that the bank works efficiently and effectively among competitors, in addition to following a number of tactical strategies for digitization, which Strengthening the relationship between customers to attract the largest possible

number of them, and to keep the permanent by motivating them through social networking sites, reaching their satisfaction and enjoyment, discussing their opinions and giving them enough space to express their ideas and suggestions and adopt them if they address weaknesses, and this in itself is considered as a kind of technological savvy that reflects The ability to make them happy and add value to them.



CHAPTER III: METHODOLOGY

3.1 Introduction

This chapter of the study aims to explain and describe the processes carried out by the researcher, to control the study well, and this is done by discussing the research methodology used in this study.

According to (Remenyi et al., 1998), the study methodology was carefully and systematically planned to achieve the main objective of the philosophical pillar to data collection and analysis. (Strauss and Corbin, 1998) describe methodology as a way of thinking about and studying social reality. Thus, this chapter includes a description of the approved study design, methodology, philosophy, methods and methods of its study, justifications for its selection, and a brief explanation of its elements.

As for the scale, questionnaire design, and description of the method of data collection, then clarifying the study population and its sample, and then the methods of analyzing this data and the statistical methods used in it.

3.2 Research Design

The study design is its basic plan which includes the main ideas, the research framework that outlines the methods and techniques that will be used in data collection, analysis, and interpretation (Bunch, 2013). It is a logical structure for the study procedures that are commensurate with its steps, starting from the determination. The problem passes through the analysis of the data and the disclosure of the results (David., 2001).

This study aimed to measure the effect of digital marketing in the retail banking sector on the customer happiness index during the Covid-19 pandemic.

This study targeted a sample of the Arab community residing in Turkey who are clients of the Turkish Kuwait Bank. This sample was selected in Istanbul only by distributing questionnaires and responding to them with clarification and explanation when there is any inquiry to ensure speed in collecting and responding to data. Information, taking into account the restrictions that the Turkish Ministry of Health may impose on movement due to the covid-19 pandemic.

The researcher relied on the questionnaire as a tool for data collection, and it was designed based on relevant previous studies, with modifications made to fit the study sample and the environment of the research side (the banking sector) in addition to the epidemiological crisis that it suffers from. The world passes by, which is consistent with this study in most aspects.

Appropriate statistical methods were adopted through descriptive and inferential statistics Indicators based on the program (SPSS).

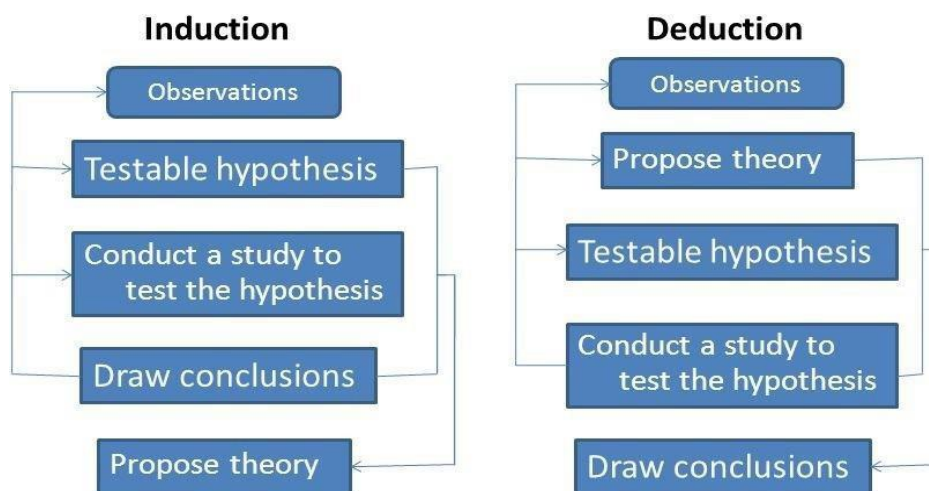
3.3 Research Approach

There are two different types of research methods related to how theories are used,

Deductive methodology and inductive methodology (Mark S. et al., 2009). As the deductive method seeks to choose a set of hypotheses to build theories and then develop them by testing their data. As for the inductive methodology, data is collected first to investigate a particular phenomenon and then this theory is formed in a conceptual framework (Mantere,2010).

(Fig. 3.1) below shows the difference between the two methods,

Figure (3.1) Induction and Deduction Processes



Source, Saunders M., Lewis P. & Thornhill A. (2015). Research methods for business students. (7th Ed.). England, *Financial Times/Prentice Hall*, Pearson education Limited
In the sense, the deductive approach focuses on explaining what happens

Therefore, the deductive approach focuses on explaining what is happening, while the inductive approach focuses on why this phenomenon occurs (Saunders et al, 2012).

Therefore, the choice of this method helps the researcher to determine the strategies and methods that should be used to collect this data (Saunders et al., 2009).

The deductive approach, applied in the social sciences, is a popular way to develop, and is generally agreed upon (Eriksson, 2008).

As (limpanitgul,2009) that the goal of the deductive positivist method is to generalize the results to the largest number of people, and this requires a structural follow-up to determine the theory, and then test it by empirical observation in accordance with the case.

3.4 Research Philosophy

Since, the objective of scientific research is the development of knowledge, the Research philosophy is the researcher's beliefs and thought, according to the assumptions that develop that knowledge, and the researcher should not reach a major discovery or theory except just answering the questions of a particular problem, this in itself is considered development of new knowledge (Saunders et al., 2015). Because of the effect on administrative research quality, research philosophy is an important idea in research design (Easterby-Smith et al., 2012). Therefore, ignoring this philosophy may lead to the use of inappropriate methods, which may affect the quality of the research (Neuman,2014) (Easterby Smith et al., 2008) indicated that research philosophy is important, for three reasons,

1. It helps the researcher to answer the research questions, by providing the necessary evidence, helps clarify issues related to research design.
2. It helps the researcher to identify appropriate methods and methodologies to achieve research aims
3. This research philosophy can help the researcher to recognize and alert

On the research methods that fit the nature of the research.

There are three different views on the research process - positivism, realism, and explanatory (Malhotra & Birx,2007).

Since positivism and post-positivism are the most influential methodological styles in Social Science Studies (Brotherton,2008). The position corresponds to Objectivity, and this is shown by the existence of a single truth for any distant phenomenon from the researcher's conviction (Hudson&Ozan,1988). And positivist philosophy too Related to the philosophy of natural sciences, focusing on the practical

aspect Reality to reach facts far from bias or any human interpretation (Saunders et al.,2015(

Accordingly, this study will focus on the positivist philosophy to measure facts. From an epistemological point of view, to observe and measure facts, which can be discovered and thus obtain credible data (Crotty,1988(.

So, focus on the measurable observations, which will lead to the statistical analysis)Gil and Johnson, 2002(.

Finally, it must be said that positivism is an epistemological position, and when studying social reality, it is Promotes the use of natural science methodology (Bryman and Bell, 2011). this is It indicates that the subject and researcher are objective and independent, and the results are Measurable and generalizable (Easterby-Smith et al., 1991).

3.5 Research Methods

There are three methods that can be used in the study of the social sciences, quantitative, qualitative, and mixed (Creswell, 2003). Quantitative methods of investigating natural phenomena are related to positivism, so causal relationships will be determined through research questions and hypotheses (Vanderstoep&Jonston,2009).

This explains that quantitative research aims to examine and evaluate causal relationships between the variables in the researched study and to test hypotheses (Bryman,2012). Based on this, the quantitative approach depends on the descriptive model as it describes all phenomena through appropriate scientific analysis (Collis & Hussey, 2009(

Thus, our study follows quantitative methods to focus on positivist philosophy. (Johnson&Onwuegbuzie,2004), in addition to having many benefits of the quantitative approach, namely,

1. Clarify how phenomena occur and their causes through the validity of testing theories.
2. Forming hypotheses before collecting data with the use of random samples from the study population, and thus the results can be generalized.
3. Following this method helps many researchers by comparing the results of their research with the results of similar research, using the same standard methods.
4. It shortens time and analysis by using modern statistical programs.

3.6 Population and Sampling

3.6.1 Research Population

The research community was identified first, and then the appropriate sample for this research was chosen, and then this sample (population) was identified as a group of cases and elements from which the sample was taken (Bradley and Sparks, 2012). (Bryman and Bell, 2011) defined that the research community is the units from which the sample is coordinated.

In this research, the study population will be Turkish Kuwait Bank, and the sample or target group will be exclusively from the Arab community residing in Istanbul. The size of the target community exceeds 3,500 million people.

The reason for choosing only Turkish Kuwait Bank, which is a new experience in Turkey, is that banks always measure customer satisfaction, and in our study, and because of the intense competition between banks, the researcher decided to measure the customer happiness index through digital marketing during the Covid-19 pandemic and the extent of their commitment to community service as a means Attracting, connecting and retaining customers, and this competition, in turn, reflects the performance of Kuwait Turk Bank from senior management and employees of creativity, distinction and continuous innovation, as well as the extent of development and expansion. Accordingly, the researcher believes that conducting the study in this bank may achieve the objectives of the research and its results will be better than if it was conducted in other banks characterized by red tape, bureaucracy, lack of motivation, and the level of competition for the Arab community is minimal.

Despite this, the researcher sees the possibility of conducting future research on public and private banks, or conducting comparative research between them and other private banks in this field in the future.

As for the reason for choosing the category of the Arab community in Istanbul exclusively, because of the large number of Arab community residing in the tourist capital (Istanbul) and related to the field of study.

3.6.2 Research Sampling:

It is the process of selecting an appropriate category of population elements (Al-Badri, 2016). Since researchers use one of two sampling methods - probability or non-probability sampling, the probability sampling method means that everyone in the

population has the same opportunity to participate, in contrast, the individual is not necessarily part of the sample chosen in the probability sampling method (David and Sutton, 2016). Probability sampling is used more when conducting quantitative research, since it is possible to generalize the characteristics of the sample estimated statistically to all elements of the population through a good understanding of the characteristics and advantages of the sample (Sekaran, 2003).

And since this study relies on the quantitative research method, and the researcher aims when obtaining results that can be generalized to other banks to benefit from them to make customers happy and how to overcome epidemic crises through digital marketing, the probability sampling method was chosen in this study aims to collect data respondents to reduce sample bias and to form an accurate sample.

Pointing out that the respondents are distinguished by being clients of the Kuwaiti Turkish Bank with different types of accounts and types of residence, and the existence of a common point between them being among the Arab community residing in Istanbul, which makes the researcher obtain deeper opinions and richer and more valuable information from the respondents.

(krejcea and Morgan, 1970) indicated that if the community exceeds one million, the required sample size is (384), and in our study it was found that the size of the community is more than 3,500,000, so 450 questionnaires were distributed and the valid ones for measurement were calculated with a sample of 407 clients from the Arab community residing in Istanbul.

3.7 Data sources and collection procedures

There are two methods for obtaining data from sources - primary and secondary (Bryman&Bell,2011).

Therefore, the researcher used primary and secondary sources to obtain data and achieve the objectives of the study, and designed a questionnaire to collect and analyze this data to serve the purposes of the research, which depends on the respondents' perceptions, which is the main source for obtaining data, and secondary sources were also relied upon by reviewing the literature related to the study variables. From various publications, books, magazines, reports and various surveys.

(450) questionnaires were distributed directly to the study sample (paper questionnaire) for the customers of Turkish Kuwait Bank included in the study, where (407) valid forms were retrieved representing (90.4) % of the required questionnaires, as the period of distribution and collection was. The surveys took approximately four months (from July to November 2021).

3.8 Questionnaire Design

Each study or research organizes types of questions that are scientifically called a questionnaire, which takes three forms as it can be used in the form of "unstructured, semi-structured, and structured". Since the unstructured questionnaire consists of open questions that encourage free responses and are not restricted to an answer, which is called an (open guide), so this form of the questionnaire is suitable for qualitative research.

While, the semi-structured questionnaire is a mixture of closed and open questions, which is suitable for survey studies, and finally, the structured questionnaire consists of questions and answers consisting of several options, and this is suitable for quantitative studies (Hague et al., 2004).

Therefore, in our quantitative study, the questionnaire included information about the title of the study and its purpose as well, interpretive instructions for the respondents to fill in the questionnaire correctly, whereby the respondents were informed that their participation in the answer would be voluntary and that their answers would be treated confidentially. Also, brief illustrative definitions of all studied variables (main and sub-variables) at the beginning

To facilitate the understanding of the questions and the response to them by the respondents, as they are of different ages, genders, specializations and jobs, and it is possible that they do not know the exact meaning of the study variables. In addition, expressions and questions are formulated clearly and simply.

In a concise manner as much as possible to avoid confusing the respondents and get their answers accurately to solve the problems they face, the questionnaire was translated into Arabic because the target study sample is from the bank's customers from the Arab community, which is the language of the target sample.

3.9 Measurements :

In the context of measuring the variables of this research, digital marketing will be measured in its five dimensions, (Attraction, Engagement, Retain, Learning and Relating) (Mc Quade et al., 1996) and its impact on customer happiness, which is represented by its three dimensions, (customer satisfaction, customer Delight, customer harmony).

Where the study will be based on the philosophy of positivism, and the researcher will adopt a neutral point of view after reviewing many previous studies in the field of study and presenting the ideas of researchers emerging during Covid-19, noting the difference between the results of most of these studies being between different countries. The degree of association between the variables and the final results will be determined with the help of statistical analysis.

As for the study tools, the main tool for collecting primary data was through the design of a questionnaire, according to the study changes, represented by the dimensions of digital marketing and customer happiness in the retail banking sector during Covid-19 . Turkey/Istanbul, and the five-point Likert scale represented by the following points (strongly disagree, somewhat disagree, neutral, somewhat agree, and strongly agree) was chosen to evaluate research variables, as this technique is often used in the social sciences to assess the situation. (Wilson, 2010) indicates that the five-point scale when dealing with smaller samples gives better results than the seven-point scale. Where a score (1=strongly disagree) indicates poor attendance of the attribute or level for each item of the questionnaire, while a score (5=strongly agree) indicates the highest degree of availability of the attribute.

Scales for study variables were selected based on measures adopted from previous studies in the literature, as described below.

Secondary data is collected from some literature reviews such as books, articles, research papers, websites, magazines, newspapers, and multimedia sources related to the subject of the study.

3.9.1 Digital Marketing And Its Dimensions:

Digital marketing is the main independent dimension in our study, as its sub-dimensions (Attraction, Engagement, Retain, Learning and Relating) were measured, which are compatible with the applied environment of the study, to measure their impact on the dependent variable (Customer Happiness). According to this scale, the

respondents are asked to express their point of view and perceptions about the role of Kuwait Turk Bank in how to attract potential customers, keep permanent customers, communicate with them and engage them to support and develop digital creative ideas, and measure the method used by the bank through interactive means of communication to obtain more data about opinions And the obstacles of customers, in addition to creating an added value for customers to encourage them to use digital channels and not visit branches except for extreme necessity, since the time measured during the study was during the Covid-19 pandemic, which requires Preserving and increasing the bank's market share during this crisis.

These dimensions were used in the study (McQuade et al.,1996), and it was adopted and developed by (AL-Hakim&Al-Hamamy,2017) before the start of the Covid-19 pandemic. The researcher decided to study it during the pandemic. This scale included (25) questions related to the extent of the bank's support for customers and the methods of attracting and developing them according to the case study and the extent to which development and creativity were followed during the pandemic, in addition to the extent to which the bank is heading towards advanced innovative methods in distance learning, and the extent of its application on the ground. Reality, in addition to, a different set of questions developed by the researcher in accordance with the place and time of applying the study to the various digital applications used by the bank to communicate with customers and how to build a good relationship with them, and the adoption of digital security means and immediate reminder of each illegal account operation when the account is hacked. Material incentive means and additional benefits granted to customers inside and outside Turkey, which in turn are considered part of the marketing plans that distinguish the bank from other banks to support its customers during the pandemic and distinguish from competitors, to obtain their satisfaction and achieve their pleasure and harmony in using digital marketing services.

3.9.2 Customer Happiness And Its Dimensions

It represents the dependent study variable, and it consists of three dimensions (Customer Satisfaction, Customer Delight, and Customer Harmony), which were adopted as measures affected by digital marketing in our study. Where the researcher adopted the study (Niedermeier et al, 2018), which was adopted and developed during

this study, and when reviewing previous studies, many measures appeared that the researcher explained in LITERATURE RIVEW.

This metric measures the extent to which customers are happy in Kuwait Turk Bank, which creates a unique value by adapting in the face of various environmental changes when the bank seeks to obtain customer satisfaction, and express their pleasure and joy or delight in using digital channels, which are distinct from other counterparts in the labor market. And did the harmony that leads to the happiness of the customer through digital marketing occur in the period of the Covid-19 pandemic, which is the first study that measures the happiness index in Turkey, according to the researcher's knowledge? This dimension consists of (25) questions distributed over three dimensions, which reflects the sample's point of view in the ability of Kuwait Turk Bank to distinguish itself from other banks by following a series of unique procedures to gain customers' happiness.

3.9.3 Retail Banking During COVID-19:

The pandemic was adopted as a crisis and a circumstance of time that measures the extent of the development of services provided to customers. This was done through several studies, including (Eyob&Yalemwork,2020), which he studied in the retail banking sector, where he measured the quality of electronic banking services and its impact on customer satisfaction during the pandemic, a study similar to our study, with Add some other variables that support and expand the study.

While (Fatemeh,2020) studied the impact of consumer behavior on products during the pandemic, he added (Arzhanova et al, 2020) as an independent variable that measures its impact on consumer behavior and companies' connection to the Internet. In addition to many studies that have been clarified in several aspects of the thesis.

This study relied on the situation of the Covid-19 pandemic during the questions related to digital marketing and customer happiness as a period of time, to determine the extent of development, changes and creativity taking place in the Turkish Kuwait Bank. Customers (study sample) about the bank's ability to provide them with satisfaction, comfort and enjoyment, in addition to how to meet their requirements and achieve harmony in all their categories without distinguishing between them.

CHAPTER IV: FINDINGS

4.1 Introduction

In this chapter, the results of data analyzed using PLS path modeling were presents. The chapter begins with reporting the data analysis started with data screening preliminary analysis which includes missing data, outliers, and normality. Then, the profile of respondents was developed from SPSS by frequencies and percentages. After that, descriptive statistics of variables were achieved based on the mean and standard deviation. Next, a two-stage analysis was conducted where the measurement model and the structural model were analyzed separately. The measurement model (also known as the outer model in Smart PLS) was estimated to determine the validity and reliability of the construct's measurements. Immediately after this procedure, the structural model (inner model) was examined, where the relationships between variables were tested based on steps should be measured for the research model to reach the results regarding the hypotheses. On the final note, a summary of hypotheses results was showed that all fifteen hypotheses proposed were supported, except one not supported.

4.2 Data Screening Preliminary Analysis

The researcher has to be certain to avoid errors while processing the data. To overcome entering errors, data must be cleaned and screened which involves double-checking the data entries on the computer files. This section was follow the procedure suggested by Hair, Black, Babin, and Anderson (2010), in which the data are examined, and descriptive statistics are reported. Several issues have an impact on the outcome of variables or relationships of variables which must be conducted such as missing data, outliers and normality. These tests were conducted in the following sections.

4.2.1 Missing Data Analysis

Missing data is one of the most common problems in data analysis (Tabachnick& Fidell,2013). It is considered a problem in data analysis because it reduces the cases available for analysis (Vaus, 2002). Similarly, missing data occur in the multivariate

analysis when the valid values in one or more variables are not available for analysis (Hair, Black, et al., 2014). This happens when the respondent does not answer one or more survey questions, or errors occur during data entry. Likewise, according to (Sekaran&Bougie,2016), there are various reasons for missing data such as the inability of respondents to understand certain questions or lack of willingness to respond. Missing value can also occur as a result of omission on the part of the researcher while entering the data (Pallant,2011). However, no missing value was found in this study by SPSS.25 (refer to Appendix 1). Also, Smart PLS software used in this study was check and automatically correct any missing data found in the file before the test of measurement model or structural model (Hair, Hult, Ringle, & Sarstedt, 2017). According to Hair et al. (2010), if no missing data is presented, there is no problem with the data, and therefore the data can be analyzed further.

4.2.2 Outliers' Detection

According to Barnett and Lewis (1978, p. 4) outliers are “*an observation (or subset of observations) which appears to be inconsistent with the remainder of that set of data*”. They also mentioned that it represents observations values which are entered into a data file and does not fall within the values of the scale. These values are either higher or lower than the scale values and can cause a problem in data analysis results (Hair et al., 2010; Tabachnick & Fidell, 2007). There are three main reasons for the problem of outliers' values (Hair, Black, et al., 2014; Tabachnick & Fidell, 2013): (a) incorrect data entry, in other words, data entry in the data file in the computer either higher or lower than the scale values, (b) the failure to identify the missing data in the data file in the computer that the values lost by the software are read as real values and (c) the questionnaire was given to a respondent, not within the target sample, thus must be deleted immediately. In spite of the errors that can occur in the entering of data, such as missing values and outliers values, we find easy to cure, whether through manual correction and examination or by the use of statistical software such as SPSS (Tabachnick&Fidell,2013). In order to identify observations that are outside the values in the SPSS.25 dataset, descriptive tables were firstly tabulated for all the variables in this study, using minimum and maximum statistics.

The outcome of these descriptive statistics indicated that no value was found to be outside the range given on the five-Likert scale as displayed in Appendix 2-A.

Furthermore, detecting multivariate outliers values can be identified based on the Mahalanobis distance measure (Field, 2013; Hair, Black, et al., 2014), by using SPSS.25. In this study, the table of chi-square statistics was used as the threshold value to determine the empirical optimal values. In the current study, the chi-square value within degree of freedom was set at 86.661 as it was related to the 50 measurement items at level 0.001 based on recommended by Hair, Black, et al. (2014, p. 64) (see Appendix 2-B). The Mahalanobis distance can simply be achieved by running a linear regression (Field, 2017). A new output was called MAH_1 upon which a comparison was made between the chi-square as stipulated in the table (86.661) and the newly Mahalanobis outputs. Hence, based on MAH_1 output and the result of linear regression, the minimum value of Mahalanobis distance was 1.01 and the maximum value was 83.95 (see Table 4.1), there are no outliers' cases were identified as presented in Appendix 2-C.

Table 4.1 Test of Mahalanobis Distance

Residuals Statistics^a					
	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.1763	5.2201	3.7494	.68232	407
Std. Predicted Value	-3.771	2.156	.000	1.000	407
Standard Error of Predicted Value	.050	.402	.243	.060	407
Adjusted Predicted Value	1.2122	5.6860	3.7553	.70088	407
Residual	-2.73137	2.19007	.00000	.66846	407
Std. Residual	-3.832	3.072	.000	.938	407
Stud. Residual	-4.421	3.621	-.004	1.031	407
Deleted Residual	-3.68603	3.04168	-.00596	.81178	407
Stud. Deleted Residual	-4.541	3.684	-.005	1.038	407
Mahal. Distance	1.01	83.95	48.880	24.849	407
Cook's Distance	.000	.146	.005	.013	407
Centered Leverage Value	.002	.315	.120	.061	407

4.2.3 Normality

Following evaluation of missing data and outlier detection, normality of data distribution is assessed. Normality of data refers to data distribution, which is a primary assumption in multivariate analysis, especially in structural equation modelling (Bordens & Abbott, 2011; Tabachnick & Fidell, 2013). Despite previous studies that provided evidence of PLS-SEM's robustness in cases which data are extremely non-normal (e.g. Cassel, Hackl, & Westlund, 1999; Chernick, 2008), researchers should nonetheless consider the normality data distribution (Hair, Sarstedt, Ringle, & Mena, 2012). This is because highly skewed data inflate bootstrap standard errors (Chernick, 2008), mainly when the sample size is small as in the present study (Hair&Sarstedt, et al., 2012) and consequently reduce statistical power, which is especially problematic given PLS-SEM's tendency to underestimate inner model relationships (Wold, 1982).

(Hair et al. 2017) suggested that researchers should still examine the normality of the data when working with PLS-SEM using skewness and kurtosis. Skewness evaluates whether the distribution of the variables is symmetrical or skewed while kurtosis measures whether the peak or flat of the variables is too high or too low (Hair et al., 2010; Kline, 2011). According to (Hair et al.,2017), a value of skewness and kurtosis that fall beyond the range of +1 and -1 indicates non-normality of data distribution. (Meanwhile& Kline ,2016) recommended a higher threshold, the value that the data distribution should not be considered normal when the absolute value is greater than 3 for skewness and greater than 10 for kurtosis. This study applies SPSS.25 for initial descriptive statistics to identify skewness and kurtosis. Data screening results for each individual dimension are shown in (Table 4.2) for the dimensions analyzed in the study, with skewness and kurtosis values. All dimensions are found to be normally distributed; values for skewness and kurtosis are found to be mixed, both negative and positive. The results indicate that the data of the study are within the acceptable level of the normality assumption based on Hair's recommendation (Hair et al., 2017).

Table 4. 2 Results of Normality by Skewness and Kurtosis

Variables	Skewness	Kurtosis
ATT	-.728	.178
ENG	-.691	.081
RET	-.681	-.173
LEA	-.714	.283
REL	-.708	.238
CUS.Sat	-.712	.125
CUS.Del	-.835	.455
CUS.Har	-.832	.443

4.3 Profile of Respondents

This section presents the description of respondents to enhance an understanding of the background information of the respondents that participated in this study. In terms of the gender of the customers, it revealed that 56.8% of the customers as male, while the female was 43.2 only. The second profile of respondent customers was the age. And the highest percentage 32.2% represents customers that have been age between 30-40. This is followed by 25.3%, which represents customers with age between ranging 41-51, followed by 23.6% of the respondent customers which have between 18-29 years. This is followed by 18.9%, which represents customers with age more than 51 years. With regard to educational level, and the highest percentage 30.0% represents the customers that have PhD, followed by 26.5% about they have bachelor, followed by 21.9% represents the customers that have master degree, then 13.8% represents the customers that have secondary school, the lowest percentage was represents the customers that have other educational level. In terms of occupation, 48.6% were as free business, which is represent the vast majority, and 43.7% was no job, and followed by 7.6% as employees which was the lower percentage. With regard to monthly income, respondents that have \$ dominated the study with 56.0%, followed by TL that have 44.0%. The result also revealed that the majority of the customers have an account in another bank by 62.4%. Moreover, the most of customers didn't have Turkish citizenship by 83.5%. In terms of the accommodation type, the major of customers were as a business accommodation by 32.2%, and followed by 27.8% as a tourist, followed by 25.3% as a student, followed by 14.7% as a property. In terms of used digital tool, about 67.8% of the customers use the phone, 32.2% use the ATM. Lastly, regarding used banking services, the most percentage was for pay bills and transfer money and Online purchase (29.0% and 28.0%) respectively. Followed by 23.1% for saving, followed by 12.3% for investment and financing, then, the last and lowest one for obtaining loans 7.6%.

Table 4.3 Profiles of The Respondents (n=407)

Demographic Factors	Frequency	Percentage
Gender		
Male	231	56.8
Female	176	43.2
Age		
18-29	96	23.6
30-40	131	32.2
41-51	103	25.3
More than 51	77	18.9
Education		
PhD	122	30.0
Master	89	21.9
Bachelor	108	26.5
Secondary	56	13.8
Other	32	7.9
Occupation		
Free Business	198	48.6
Employee	31	7.6
No job	178	43.7
Monthly Income		
\$	228	56.0
TL	179	44.0
Do you have an account in another bank?		
Yes	254	62.4
No	153	37.6
Do you have Turkish citizenship		
Yes	67	16.5
No	340	83.5
Accommodation type		
Business	131	32.2
Student	103	25.3
Tourist	113	27.8
Property	60	14.7
The most used digital tool		
Phone	276	67.8
ATM	131	32.2
Most used banking services		
Saving	94	23.1
Pay bills and transfer money	118	29.0
Investment and financing	50	12.3
Online purchase	114	28.0
Obtaining loans	31	7.6

4.4 Descriptive Statistics of Variables

Descriptive statistics help in the collection, summaries, presentation, and analysis of a set of data (Berenson, Levine, Stephan, & Krehbiel, 2012, p. 4), as well as summaries patterns in the responses of cases into a sample (de Vaus, 2002, p. 207). These statistics are related to the processing of raw data into forms suitable for the presentation of descriptive information. There are three styles for conducting and displaying descriptive statistics that include graphical, tabular and statistical (de Vaus, 2002, p. 207). This type of statistical analysis includes central tendency measures (e.g. mean, median, and mode) and dispersion measures (e.g. standard deviation) (Bryman & Bell, 2015). In the present study, the purpose of descriptive analysis is to investigate the extent of digital marketing and customer happiness, in the retail banking sector using the mean scores and standard deviation acquired from the SPSS.25 outputs. As support, descriptive statistics check has been similarly applied in other studies deploying survey about the business area (e.g. Bamgbade, Kamaruddeen, & Nawi, 2016; Hami, Yamin, Shafie, Muhamad, & Ebrahim, 2018; Nordin & Adebambo, 2016). The results of these statistical values are depicted in (Table 4.4) All the variables have been measured on five-point scale criteria ranging from 1 (strongly disagree) to 5 (strongly agree).

Table 4. 4 Results of Descriptive Analysis

Variables	Mean	Std. Deviation
ATT	3.81	0.76
ENG	3.78	0.81
RET	3.70	0.86
LEA	3.83	0.78
REL	3.85	0.76
Digital marketing	3.79	0.81
CUS.Sat	3.81	0.70
CUS.Del	3.73	0.74
CUS.Har	3.75	0.71
Customer happiness	3.76	0.73

Especially, mean scores less than 3.00 show that the variables are had not been implemented, while those of 3.00 and higher illustrate that it has been implemented. Table 4.6 shows that the average score of the independent dimensions (ATT, ENG, RET, LEA and REL) ranged of 3.81, 3.78, 3.70, 3.83 and 3.85 respectively, at the

same time, the overall mean of digital marketing was 3.79. These show that the customers in the retail banking sector have perceived that there is the slight extent of implementation of ATT, ENG, RET, LEA and REL, i.e., a small extent of implementation of digital marketing. These results imply that although digital marketing have become a required necessity expected from all industries and banks should prefer to implement them, there is still needed to more efforts in implementation of digital marketing among the retail banking sector in Turkey.

The average score of the dependent's dimensions (CUS.Sat, CUS.Del, and CUS.Har) ranged of 3.81, 3.73 and 3.75 respectively, at the same time, the overall mean of customer happiness was 3.76. These indicate that customers in the retail banking sector have perceived that there is the slight extent of implementation of CUS.Sat, CUS.Del, and CUS.Har, i.e., a slight level of customer happiness. Correspondingly, the adoption of customer happiness by bank will make a significant difference in the performance. However, there is still more to be done about implementing customer happiness among retail banking sector in Turkey.

4.5 Assessment of PLS-SEM Results

To test the hypotheses and analyses the data, Smart PLS software version 4.0 developed by (Wende&Becker,2015) was used. Meanwhile, a bootstrapping technique was applied to determine the significance levels for loadings and path coefficients (Hair, Sarstedt, Hopkins, &Kuppelwieser,2014). As a rule of thumb, according to (Hair et al. ,2017), PLS-SEM is suitable when a research objective is to predict target constructs, develop a new theoretical model and data are normality or not normally distributed. It is also suitable with complex models that include a high number of latent and manifest variables (Henseler, 2010). Besides, PLS-SEM also helps to avoid problems with small sample size and is widely used in marketing management studies, as in the present study. Thus, PLS tool is used throughout the analysis of the main and results for this study.

The two-step approach in PLS-SEM that separately examines the measurement and structural models as recommended by Anderson and Gerbing (1988) was being used. Anderson and Gerbing argued also that the two-step method is better because it

helps provide meaningful inferences than the one-step method. Moreover, in order to use PLS-SEM, it is crucial to conduct advanced analyses as the two-step method which extends and distinct the initial PLS-SEM findings to get a valid and comprehensive understanding of the results (Hair et al., 2017). This method consists of an assessment of the measurements model and assessment of structural model (Henseler, Ringle, & Sinkovics, 2009). In the first step, the measurement model was examined for convergent validity, discriminant validity, and reliability of the measurement model. In the second step, the structural model was examined to test the hypotheses.

4.5.1 Assessment of Measurement Model

In the first stage, the assessment of the measurement model was followed the guideline provided by (Hair, Sarstedt, et al.,2014), (Sarstedt, Ringle, Smith, Reams & Hair ,2014) and (Hair et al.,2017). The convergent validity of the model was examined by considering the outer loadings and average variance extracted (AVE). Besides, the reflective measurement model was evaluated for its internal consistency reliability indicated by composite reliability. The discriminant validity was checked against the Fornell-Larcker's (1981) criterion, cross-loadings and Heterotrait-monotrait (HTMT) ratio of correlation.

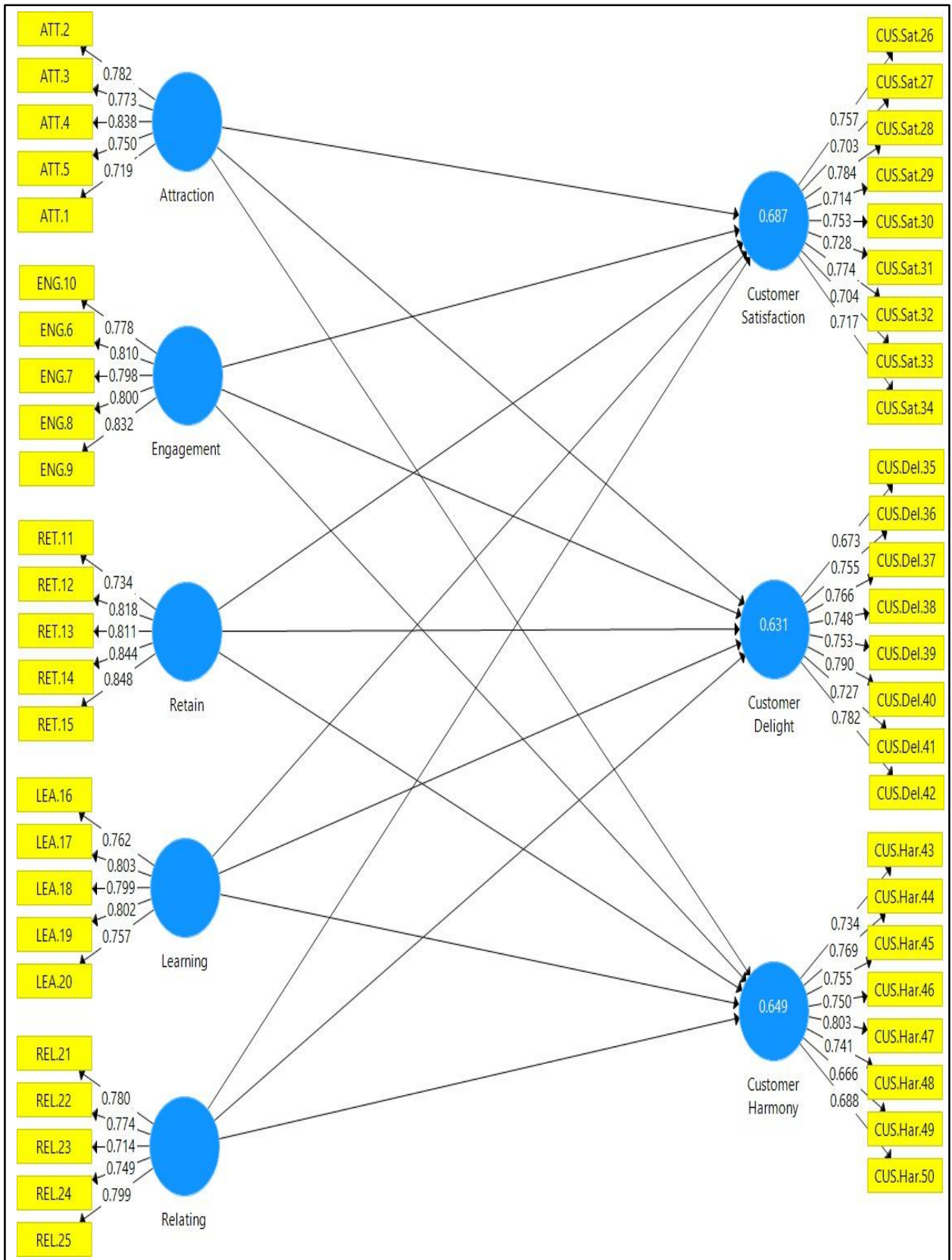
4.5.1.1 Convergent Validity

According to (Hair et al.,2017), convergent validity explains the extent to which indicators of the latent construct correlate with each other and accurately represent the construct they are meant for. To achieve convergent validity, loadings must be greater than 0.7 (Bagozzi & Yi, 1988), composite reliability (CR) must be greater than 0.7 (Gefen, Straub, & Boudreau, 2000; Hair, Black, et al., 2014; Nunnally & Bernstein, 1994), and the average variance extracted (AVE) must be greater than 0.5 (Bagozzi & Yi, 1988; Barclay, Thompson, & Higgins, 1995; Fornell & Larcker, 1981; Hair, Black, et al., 2014). (Table 4.5) and (Figure 4.1) displays the result of the measurement model regarding convergent validity.

Table 4. 5 Result of Convergent Validity

Variable	Item Code	Item Loadin	Composite Reliability (CR)	Average Variance Extracted (AVE)
Digital Marketing	ATT.1	0.719	0.881	0.598
	ATT.2	0.782		
	ATT.3	0.773		
	ATT.4	0.838		
	ATT.5	0.750		
	ENG.6	0.810	0.901	0.646
	ENG.7	0.798		
	ENG.8	0.800		
	ENG.9	0.832		
	ENG.10	0.778		
	RET.11	0.734	0.906	0.659
	RET.12	0.818		
	RET.13	0.811		
	RET.14	0.844		
	RET.15	0.848		
	LEA.16	0.762	0.889	0.616
	LEA.17	0.803		
	LEA.18	0.799		
	LEA.19	0.802		
	LEA.20	0.757		
	REL.21	0.780	0.875	0.583
	REL.22	0.774		
	REL.23	0.714		
	REL.24	0.749		
	REL.25	0.799		
Customer Happiness	CUS.Sat.26	0.757	0.915	0.544
	CUS.Sat.27	0.703		
	CUS.Sat.28	0.784		
	CUS.Sat.29	0.714		
	CUS.Sat.30	0.753		
	CUS.Sat.31	0.728		
	CUS.Sat.32	0.774		
	CUS.Sat.33	0.704		
	CUS.Sat.34	0.717		
	CUS.Del.35	0.673	0.911	0.562
	CUS.Del.36	0.755		
	CUS.Del.37	0.766		
	CUS.Del.38	0.748		
	CUS.Del.39	0.753		
	CUS.Del.40	0.790		
	CUS.Del.41	0.727		
	CUS.Del.42	0.782		
	CUS.Har.43	0.734	0.906	0.547
	CUS.Har.44	0.769		
	CUS.Har.45	0.755		
	CUS.Har.46	0.750		
	CUS.Har.47	0.803		
	CUS.Har.48	0.741		
	CUS.Har.49	0.666		
	CUS.Har.50	0.688		

Figure 4. 1 Measurement Model



As shown in (Table 4.5) and (Figure 4.1) the loadings were all above the recommended value of 0.70 (Bagozzi & Yi, 1988), except CUS.Del.35, CUS.Har.49 and CUS.Har.50 which was less than 0.70, however we did not delete it because contributing of AVE scores for them greater than 0.60 (Byrne, 2016; Ramayah, Cheah, Chuah, Ting, & Memon, 2018). Moreover, the composite reliability (CR) ranged from 0.875 to 0.915, which is higher than the recommended value of 0.70 (Gefen et al., 2000; Hair, Black, et al., 2014; Nunnally & Bernstein, 1994). Next, the average variance extracted (AVE) ranged from 0.544 to 0.659, which are also greater than the recommended value of 0.50 (Bagozzi & Yi, 1988; Barclay et al., 1995; Fornell & Larcker, 1981; Hair, Black, et al., 2014). Following this, the measurement model analysis achieved sufficient convergent validity because it satisfied the criterion stated above.

4.5.1.2 Discriminant Validity

Discriminant validity is defined as the extent to which constructs which must not be associated theoretically are not interrelated in effect (Campbell & Fiske, 1959). Next, to achieve discriminant validity, the average variance shared between each construct and its measures should be greater than the variance shared between the construct and other constructs (Fornell & Larcker, 1981; Hair, Black, et al., 2014).

Discriminant validity was assessed using the cross-loadings, Fornell-Larcker's (1981) criterion and HTMT ratio of correlation. Cross loadings provide evidence for the item's level discriminant validity while the Fornell-Larcker's criterion is used to check the discriminant validity at the construct level. According to (Gefen&Straub,2005), there is no definite threshold value for discriminant validity. However, most scholars agreed that the measurement item's loadings of a construct should be higher than their cross-loadings with other constructs (Chin, 1998; Hair, Hult, Ringle, & Sarstedt, 2014,). Moreover, the square root of the AVE of each construct should be higher than its highest correlation with any other construct (Fornell-Larcker criterion) (Hair et al., 2017). Correspondingly, HTMT ratio of correlation as "*the average of the heterotrait-heteromethod correlations (i.e., the correlations of indicators across constructs measuring different phenomena), relative to the average of the monotrait-heteromethod correlations (i.e., the correlations of indicators within the same construct)*" (Henseler, Ringle, & Sarstedt, 2015, p. 121).

To achieve discriminant validity, the value of HTMT should be less than 0.90 (Gold, Malhotra, & Segars, 2001; Henseler et al., 2015; Teo, Srivastava, & Jiang, 2008).

4. 6 Cross Loadings for The Item's Level Discriminant Validity

	Attraction	Customer Delight	Customer Harmony	Customer Satisfaction	Engagement	Learning	Relating	Retain
ATT.1	0.719	0.400	0.392	0.459	0.460	0.365	0.427	0.415
ATT.2	0.782	0.478	0.475	0.521	0.530	0.438	0.514	0.490
ATT.3	0.773	0.515	0.485	0.492	0.556	0.522	0.475	0.563
ATT.4	0.838	0.570	0.545	0.588	0.617	0.556	0.575	0.628
ATT.5	0.750	0.545	0.544	0.579	0.641	0.545	0.624	0.630
CUS.Del.35	0.431	0.673	0.562	0.635	0.446	0.431	0.455	0.442
CUS.Del.36	0.499	0.755	0.638	0.648	0.566	0.518	0.493	0.530
CUS.Del.37	0.485	0.766	0.628	0.595	0.513	0.500	0.527	0.513
CUS.Del.38	0.513	0.748	0.617	0.637	0.534	0.546	0.543	0.599
CUS.Del.39	0.532	0.753	0.606	0.597	0.563	0.528	0.537	0.551
CUS.Del.40	0.484	0.790	0.627	0.628	0.468	0.566	0.559	0.547
CUS.Del.41	0.473	0.727	0.586	0.560	0.522	0.567	0.521	0.528
CUS.Del.42	0.504	0.782	0.700	0.632	0.549	0.587	0.575	0.620
CUS.Har.43	0.469	0.636	0.734	0.606	0.531	0.455	0.463	0.511
CUS.Har.44	0.499	0.663	0.769	0.649	0.542	0.550	0.563	0.588
CUS.Har.45	0.491	0.642	0.755	0.615	0.515	0.498	0.512	0.544
CUS.Har.46	0.473	0.616	0.750	0.602	0.500	0.560	0.572	0.558
CUS.Har.47	0.496	0.638	0.803	0.658	0.555	0.524	0.584	0.591
CUS.Har.48	0.510	0.623	0.741	0.613	0.527	0.525	0.567	0.581
CUS.Har.49	0.413	0.540	0.666	0.534	0.471	0.469	0.505	0.532
CUS.Har.50	0.410	0.540	0.688	0.554	0.470	0.517	0.534	0.565
CUS.Sat.26	0.565	0.599	0.596	0.757	0.563	0.570	0.593	0.603
CUS.Sat.27	0.495	0.577	0.562	0.703	0.535	0.500	0.514	0.511
CUS.Sat.28	0.552	0.611	0.621	0.784	0.532	0.589	0.577	0.578
CUS.Sat.29	0.494	0.582	0.560	0.714	0.471	0.514	0.547	0.543
CUS.Sat.30	0.510	0.598	0.608	0.753	0.556	0.576	0.592	0.594
CUS.Sat.31	0.490	0.636	0.626	0.728	0.551	0.502	0.544	0.576
CUS.Sat.32	0.496	0.610	0.634	0.774	0.538	0.523	0.599	0.562
CUS.Sat.33	0.508	0.635	0.625	0.704	0.531	0.523	0.544	0.510
CUS.Sat.34	0.444	0.602	0.600	0.717	0.506	0.499	0.491	0.499
ENG.10	0.545	0.588	0.583	0.592	0.778	0.562	0.528	0.610
ENG.6	0.594	0.542	0.560	0.581	0.810	0.529	0.549	0.636
ENG.7	0.569	0.507	0.517	0.546	0.798	0.519	0.528	0.608
ENG.8	0.607	0.572	0.539	0.572	0.800	0.556	0.587	0.644
ENG.9	0.627	0.582	0.592	0.603	0.832	0.575	0.569	0.648
LEA.16	0.516	0.553	0.544	0.571	0.550	0.762	0.601	0.645

LEA.17	0.449	0.520	0.503	0.512	0.507	0.803	0.578	0.534
LEA.18	0.475	0.542	0.516	0.543	0.530	0.799	0.557	0.594
LEA.19	0.519	0.575	0.554	0.588	0.545	0.802	0.576	0.623
LEA.20	0.522	0.587	0.596	0.614	0.542	0.757	0.624	0.582
REL.21	0.570	0.559	0.559	0.578	0.547	0.580	0.780	0.564
REL.22	0.472	0.508	0.557	0.542	0.496	0.573	0.774	0.599
REL.23	0.465	0.469	0.529	0.510	0.497	0.526	0.714	0.552
REL.24	0.534	0.547	0.531	0.618	0.553	0.536	0.749	0.581
REL.25	0.560	0.593	0.605	0.626	0.529	0.644	0.799	0.610
RET.11	0.511	0.538	0.516	0.542	0.591	0.495	0.517	0.734
RET.12	0.599	0.622	0.665	0.632	0.675	0.647	0.657	0.818
RET.13	0.566	0.580	0.595	0.599	0.622	0.601	0.620	0.811
RET.14	0.592	0.588	0.637	0.624	0.631	0.688	0.647	0.844
RET.15	0.623	0.613	0.649	0.647	0.656	0.645	0.639	0.848

As shown in Table 4.6 the loadings of all constructs in bold satisfied this criterion. In other words, every item loaded higher on its own constructs than to other constructs. Next, the Fornell-Larcker's criterion states that the square root of each construct's average variance extracted (AVE) values should be greater than the correlations with other constructs to achieve discriminant validity (Fornell & Cha, 1994; Fornell & Larcker, 1981). (Table 4.7) presented the Fornell-Larcker's criterion discriminant validity of constructs.

Table 4.7 Fornell-Larcker Criterion Discriminant Validity

	Attraction	Customer Delight	Customer Harmony	Customer Satisfaction	Engagement	Learning	Relating	Retain
Attraction	0.774							
Customer Delight	0.655	0.750						
Customer Harmony	0.637	0.829	0.739					
Customer Satisfaction	0.687	0.821	0.818	0.738				
Engagement	0.732	0.696	0.696	0.721	0.804			
Learning	0.635	0.710	0.695	0.724	0.683	0.785		
Relating	0.683	0.704	0.729	0.755	0.687	0.750	0.764	
Retain	0.714	0.725	0.757	0.751	0.783	0.761	0.761	0.812

As displayed in (Table 4.8), the result revealed that the square root of AVEs for all the reflective measurements in bold, namely, Attraction (0.774), Customer Delight (0.750), Customer Harmony (0.739), Customer Satisfaction (0.738), Engagement (0.804), Learning (0.785), Relating (0.764) and Retain (0.812), were all greater than the variance shared between the construct and other constructs. Therefore, discriminant validity was achieved.

Table 4.8 Heterotrait-monotrait (HTMT)

	Attraction	Customer Delight	Customer Harmony	Customer Satisfaction	Engagement	Learning	Relating
Customer Delight	0.754						
Customer Harmony	0.737	0.536					
Customer Satisfaction	0.790	0.524	0.422				
Engagement	0.456	0.791	0.797	0.819			
Learning	0.745	0.815	0.801	0.828	0.797		
Relating	0.816	0.819	0.455	0.477	0.816	0.597	
Retain	0.827	0.821	0.362	0.449	0.503	0.682	0.699

As presented in Table 4.10, the values of HTMT for all constructs are lower than the required threshold value of 0.90 or 0.85 (Gold et al., 2001; Henseler et al., 2015; Teo et al., 2008), indicated the discriminant validity is established for the first order construct of the current study.

In sum, based on the previous results, there was sufficient support for the reliability and validity of the reflective measurement model in the first order constructs.

4.5.2 Assessment of Structural Model (Inner Model)

Having an assessment of the measurement model of this study in the preceding sections and after had been confirmed as reliable and valid, the next step is to consider the structural model otherwise called inner model. Bootstrapping was used to determine the significance level for loadings and path coefficients with a minimum bootstrap sample not less than the number of observations of the significance level for loadings and path coefficients in order to test the hypotheses of this study (Chin, 1998; Hair et al., 2017). Based on guideline provided by Hair et al. (2017) and Ramayah, Cheah, Chuah, Ting, and Memon (2018), six steps should be measured for

the research model in order to reach the final results regarding the hypotheses of the study. These steps include (1) assessment of collinearity, (2) assessment of significance of path coefficients, (3) assessment of R-squared level (R²), (4) assessment of the effect size of f², (5) assessment of predictive relevance (Q²) and (6) assessment of effect size of q².

4.5.2.1 Assessment of Collinearity

Collinearity occurs when there is a strong correlation between two or more independent constructs in the model (de Vaus, 2002, p. 327; Tabachnick & Fidell, 2007, p. 88). In fact, the high correlation between them indicates that they measure the same thing (Bordens & Abbott, 2011, p. 472). Hence, the presences of a higher level of collinearity results in lower of the unique variance explained by each independent construct (β -value) and increased the shared prediction percentage (Hair, Black, Babin, Anderson, & Tatham, 2006, p. 186). In other words, the presence of collinearity limits the size of the regression (R) value and makes it difficult to understand the contribution of each individual independent construct (Field, 2009). For increasing the prediction, it is suggested to inspect the highly correlated constructs and delete one of them (Hair, Black, et al., 2014; Tabachnick & Fidell, 2013). Thus, the main objective of this test in the current study is that it provided treatment from any problem when testing hypotheses (de Vaus, 2002, p. 327).

From the more common methods of detecting the severity of collinearity is calculating the variance inflation factors (VIF) and tolerance impact (Field, 2013; Hair et al., 2017; Pallant, 2011; Tabachnick & Fidell, 2013; Temme, Kreis, & Hildebrandt, 2010). Within PLS-SEM context that used in this study, (Hair, Ringle&Sarstedt,2011) and (Hair et al.,2017) suggested a VIF value above 5.0 to be indicative of collinearity problems. The results presented in (Table 4.9) revealed that the VIF values were ranged from 2.526 to 3.854, which suggest the absence of collinearity within independent constructs because all values are less than 5.0 (Hair et al., 2017).

Table 4.9 Assessment of Collinearity by Variance Inflation Factors (VIF)

Construct	VIF
ATT	2.526
ENG	3.156
RET	3.854
LEA	2.874
REL	3.045

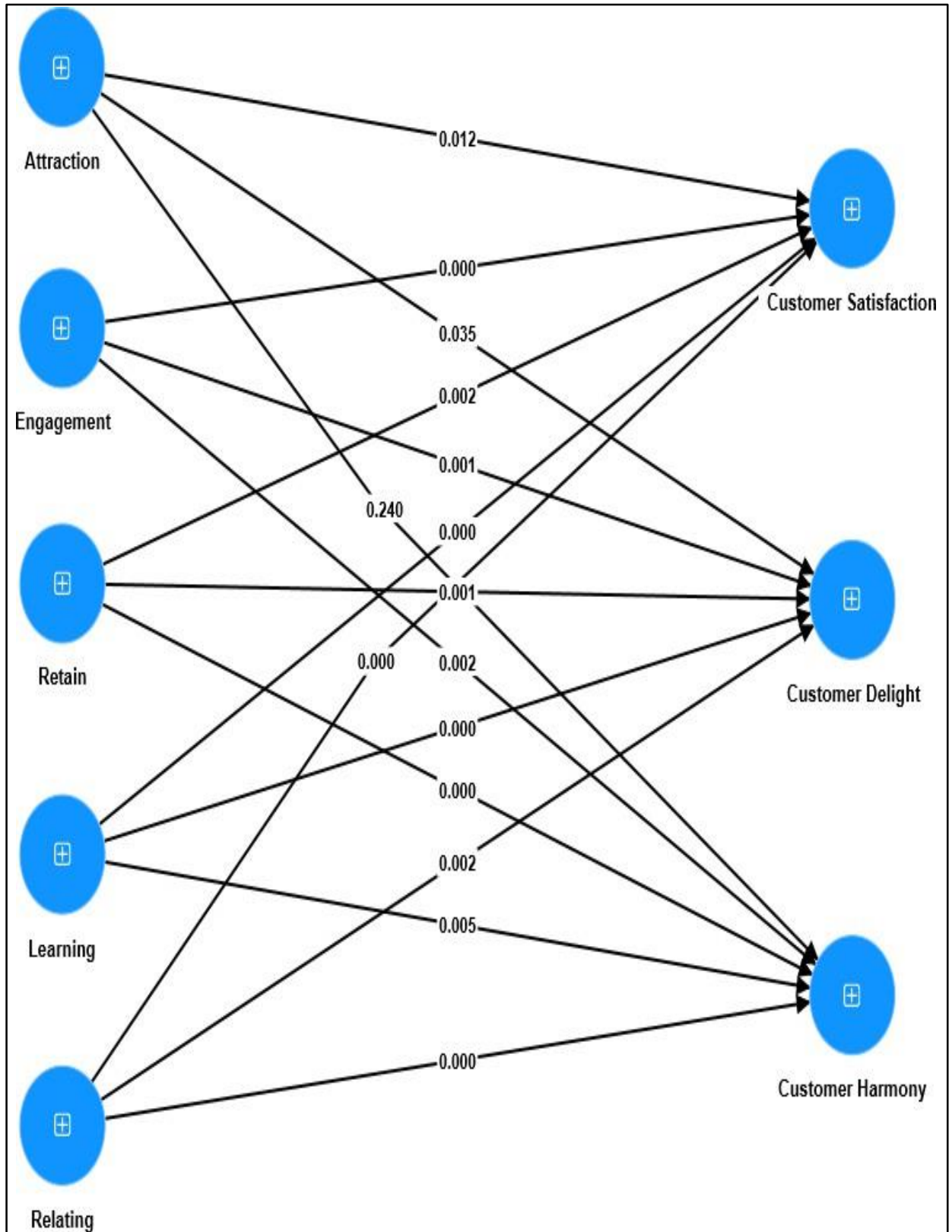
4.5.2.2 Assessment of Significance of Path Coefficients (Hypotheses Testing)

In this section, the structural model and the result of the test of hypotheses are presented. The main concern of this section tends towards the testing of the hypotheses related to both the main and the moderating effects. In achieving this, PLS path modeling multiple regression approach was used to test the main effects, and the moderating effects were tested using the bootstrapping technique in PLS (Hair et al., 2017; Ramayah et al., 2018). The current study used the standard bootstrapping process with a number of 500 bootstrap samples and 407 cases to measure the path coefficients significance to generate the t-values as suggested by Hair et al.,(2017), (Hair, Hult, et al.,2014), (Hair, Sarstedt, et al. ,2012), (Henseler et al.,2009) and Sarstedt et al.,2014). The significance level of the t-value was assessed by a one-tailed distribution (Chin, Marcolin, & Newsted, 1996; Chin et al., 2003; Sharma, 2000). According to Hair et al. ,2017), in a situation where a one-tailed statistical test is conducted, the significance level of t-value of 1% is greater than or equal to 2.33, at 5% is greater or equal to 1.65 while at 10% is greater or equal to 1.28. Thus, any t-value lesser than the stated are regarded as not significant. (Table 4.10) displays the results of all the relationships, as diagrammed in (Figure 4.2.)

Table 4. 10 Results of Hypotheses Testing

H	Path	Std Beta (O)	Standard Deviation (STDEV)	T Statistics ((O/STDEV))	P Values	Result
H1	Attraction→Customer Satisfaction	0.132	0.058	2.269	0.012	Supported
H2	Attraction → Customer Delight	0.119	0.065	1.816	0.035	Supported
H3	Attraction → Customer Harmony	0.042	0.060	0.706	0.240	Not Supported
H4	Engagement→Customer Satisfaction	0.177	0.051	3.465	0.000	Supported
H5	Engagement → Customer Delight	0.179	0.060	2.995	0.001	Supported
H6	Engagement → Customer Harmony	0.156	0.053	2.938	0.002	Supported
H7	Retain → Customer Satisfaction	0.167	0.059	2.839	0.002	Supported
H8	Retain → Customer Delight	0.178	0.058	3.091	0.001	Supported
H9	Retain → Customer Harmony	0.304	0.061	5.021	0.000	Supported
H10	Learning→Customer Satisfaction	0.183	0.054	3.363	0.000	Supported
H11	Learning → Customer Delight	0.238	0.054	4.407	0.000	Supported
H12	Learning → Customer Harmony	0.134	0.052	2.592	0.005	Supported
H13	Relating→Customer Satisfaction	0.279	0.065	4.314	0.000	Supported
H14	Relating → Customer Delight	0.185	0.064	2.880	0.002	Supported
H15	Relating →Customer Harmony	0.261	0.061	4.308	0.000	Supported

Figure 4. 2



As shown in Table 4.14 and Figure 4.2, the empirical results in the current study indicate that there was a positive significant relationship between attraction and customer satisfaction ($\beta = 0.132$, $t = 2.269$, $p < 0.05$). Attraction was also significant positively related to customer delight ($\beta = 0.119$, $t = 1.816$, $p < 0.05$). But, at the same time, attraction has insignificant impact on customer harmony ($\beta = 0.042$, $t = 0.706$, $p > 0.05$). Therefore, **H1**, **H2** were supported, while **H3** not supported.

The empirical results in (Table 4.10) also demonstrated that a positive and significant relationship was found between engagement and customer satisfaction ($\beta = 0.177$, $t = 3.465$, $p < 0.01$), as well as between engagement and customer delight ($\beta = 0.179$, $t = 2.995$, $p < 0.01$). Besides, engagement also exerted a positive and significant impact on customer harmony ($\beta = 0.156$, $t = 2.938$, $p < 0.01$). Thus, **H4**, **H5** and **H6** were supported.

Furthermore, the empirical results determined that a positive and significant relation was found between retain and customer satisfaction ($\beta = 0.167$, $t = 2.839$, $p < 0.01$), as well as between retain and customer delight ($\beta = 0.178$, $t = 3.091$, $p < 0.01$). Further, retain also exerted a positive and significant impact on customer harmony ($\beta = 0.304$, $t = 5.021$, $p < 0.01$). Thus, **H7**, **H8** and **H9** were supported.

Also, the empirical results in (Table 4.10) confirmed that a positive and significant relation was found between learning and customer satisfaction ($\beta = 0.183$, $t = 3.363$, $p < 0.01$), as well as between learning and customer delight ($\beta = 0.238$, $t = 4.407$, $p < 0.01$). Besides, learning also exerted a positive and significant impact on customer harmony ($\beta = 0.134$, $t = 2.592$, $p < 0.01$). Thus, **H10**, **H11** and **H12** were supported.

Moreover, the empirical findings established that a positive and significant correlation was found between relating and customer satisfaction ($\beta = 0.279$, $t = 4.314$, $p < 0.01$), as well as between relating and customer delight ($\beta = 0.185$, $t = 2.880$, $p < 0.01$). Further, relating also exerted a positive and significant impact on customer harmony ($\beta = 0.261$, $t = 4.308$, $p < 0.01$). Thus, **H13**, **H14** and **H15** were supported.

In sum, the empirical results in the present study indicated that digital marketing has a significant and positive influence on customer delight, customer harmony and customer satisfaction among bank customers in Turkey.

4.5.2.3 Assessment of R-Squared Level (R^2)

The R-squared (R^2) is another important criterion for assessing the PLS-SEM structural model, which is referred as the coefficient of determination (Hair et al., 2011; Hair, Sarstedt, et al., 2012; Henseler et al., 2009). In PLS-SEM, the main objective is to predict how well one or more of the independent variables explain the dependent variable by maximizing the R^2 value (Hair et al., 2017). Therefore, a higher R^2 value indicates a higher level of predictive precision by the predictors in the structural model on the endogenous variable. Although the tolerable level of R^2 value depends on the circumstances of the research (Hair et al., 2010), generally speaking, the R^2 value of 0.75, 0.50 and 0.25 can be explained as sufficiently large, moderate and weak (Hair et al., 2017; Hair et al., 2011; Henseler et al., 2009). (Table 4.11) displays the coefficients of determination (R^2 value) of the endogenous variables (customer satisfaction, customer delight and customer harmony).

Table 4. 11 Coefficients of Determination (R^2 value) For the Endogenous Variable

Dependent Variable	Variance Explained (R^2 value)	Level of Explained
Customer Satisfaction	0.687	moderate
Customer Delight	0.631	moderate
Customer Harmony	0.649	moderate

As presented in Table 4.11 and Figure 4.1, the R^2 value of 68.7% indicates the variance in customer satisfaction, 63.1% variance in customer delight and 64.9% variance in customer harmony were explained by the independent variables in the model, namely, Attraction, Engagement, Retain, Learning and Relating. Overall, based on the coefficients of determination, R^2 , the moderate predictive accuracy of the structural model was found.

4.5.2.4 Assessment of The Effect Size of f^2

In addition to assessing the R2 value, this study also tested how each predictor variable impacts on the endogenous variable through the effect size, f^2 . The effect size examines whether a deleted predictor variable has a substantive impact on the endogenous variable (Hair et al., 2017). In other words, it evaluates how strong one predictor variable contributes to explaining a certain endogenous variable in terms of R2 (Ramayah et al., 2018, p. 146). According to Cohen (1988), the effect size (f^2) values of 0.02, 0.15 and 0.35 indicated small, medium, and large effect sizes respectively of the predictor on the endogenous variable. Thus, Table 4.12 demonstrates the effect size (f^2) of the present study.

Table 4. 12 Effect Size f^2 for The Model

Exogenous variable	Endogenous variable	f^2 value	Effect size level
Attraction	Customer Delight	0.015	Small
Engagement		0.028	Small
Learning		0.053	Small
Relating		0.030	Small
Retain		0.022	Small
Attraction	Customer Harmony	0.002	Small
Engagement		0.022	Small
Learning		0.018	Small
Relating		0.064	Small
Retain		0.067	Small
Attraction	Customer Satisfaction	0.022	Small
Engagement		0.032	Small
Learning		0.037	Small
Relating		0.081	Small
Retain		0.023	Small

Based on the results shown in (Table 4.12), the effect size of attraction, engagement, retain, learning and relating on customer satisfaction, customer delight and customer harmony were small.

4.5.2.5 Assessment of Predictive Relevance (Q^2)

Next, in this study, the researcher performed an assessment of Stone-Geisser's predictive relevance (Q^2) of the model (Geisser, 1974; Stone, 1974) as guided by Hair et al. (2017). There are two approaches to calculating the Q^2 values, namely, cross-validated redundancy (CVR) approach and cross-validated commonality (CVC) approach (Ramayah et al., 2018). This study opted for the CVR approach over the CVC approach as suggested by Hair et al. (2017), because the CVR approach includes the information about the measurement model and the structural model to predict the eliminated data points in getting the Q^2 values as compared to the CVC approach which uses the measurement model information only (Ramayah et al., 2018).

Essentially, a model has predictive relevance when the reflective endogenous variable shows Q^2 values larger than zero, whereas, the value of zero and below signifies lack of predictive relevance (Geisser, 1974; Hair et al., 2017; Hair, Sarstedt, et al., 2014; Sarstedt et al., 2014; Stone, 1974). To calculate the Q^2 values, Smart PLS software uses blindfolding procedure to determine the predictive relevance of a model (Hair et al., 2017; Ramayah et al., 2018). (Table 4.13) displays the predictive relevance (Q^2 value) of the reflective endogenous variable in this study.

Table 4.13 Predictive Relevance (Q^2 value) for The Model

Endogenous Latent Variable	Predictive Relevance (Q^2 value)
Customer Delight	0.349
Customer Harmony	0.349
Customer Satisfaction	0.367

Table 4.13 displayed the predictive capability of the model which was the Q^2 values of Customer Delight ($Q^2 = 0.349$), Customer Harmony ($Q^2 = 0.349$) and Customer Satisfaction ($Q^2 = 0.367$), the model had satisfactory predictive relevance, because all values of Q^2 are considerably above zero.

4.6 Final Model After the Results

This study had performed all the necessary evaluations on the structural model, as suggested by Hair et al. (2017) and Ramayah et al. (2018). Based on PLS analysis, the empirical findings revealed through different analysis performed have provided substantial support for the study's hypothesized relationships and model. These evaluations regard of evaluating the relationship between digital marketing constructs (attraction, engagement, retain, learning and relating) and customer satisfaction, customer delight and customer harmony. Consequently, the results of the PLS analysis performed have provided evidence in supporting the study's hypothesized relationships and model.

The empirical results regarding fifteen relationships between digital marketing constructs (attraction, engagement, retain, learning and relating) and customer satisfaction, customer delight and customer harmony were supported, except the relationship between attraction and customer harmony, which was not supported. Consequently, accepted because of the significant and positive effects demonstrated. Detail outcomes and ultimate judgments are described in Table 4.14

Table 4. 14 Summary of Hypotheses Findings

Hypothesis	Statement	Result
H1	Attraction has a significant positive relationship with Customer Satisfaction.	Supported
H2	Attraction has a significant positive relationship with Customer Delight.	Supported
H3	Attraction has a significant positive relationship with Customer Harmony.	Not Supported
H4	Engagement has a significant positive relationship with Customer Satisfaction.	Supported
H5	Engagement has a significant positive relationship with Customer Delight.	Supported
H6	Engagement has a significant positive relationship with Customer Harmony.	Supported
H7	Relating has a significant positive relationship with Customer Satisfaction.	Supported
H8	Relating has a significant positive relationship with Customer Delight.	Supported
H9	Relating has a significant positive relationship with Customer Harmony.	Supported
H10	Learning has a significant positive relationship with Customer Satisfaction.	Supported
H11	Learning has a significant positive relationship with Customer Delight.	Supported
H12	Learning has a significant positive relationship with Customer Harmony.	Supported
H13	Retain has a significant positive relationship with Customer Satisfaction.	Supported
H14	Retain has a significant positive relationship with Customer Delight.	Supported
H15	Retain has a significant positive relationship with Customer Harmony.	Supported

CHAPTER V: DISCUSSION & CONCLUSION

5.1 Empirical Findings

This chapter aims to provide a summary of the most important results tested in the study model, which was developed to determine the relationship between the independent variable and the dependent variable.

It includes the theoretical and practical effects of the study, its limits, the most important conclusions that this study came out with, and important recommendations for future research.

This study dealt with the impact of digital marketing with its five sub-variables (Attraction, Engagement, Learning, Relating, Retain) and its impact on customer happiness with its three sub-variables (Customer Satisfaction, Customer Delight, Customer Harmony) in the Retail Banking Sector during the COVID-19 Pandemic.

It should be noted that there are many studies, which measured customer satisfaction in general, and did not measure it as a synchronous sub-variable with customer pleasure and harmony, to clarify the impact and strength of the relationship between these variables, in the retail-banking sector during the Covid-19 pandemic.

Based on what has been reviewed in the literature, this study is the first of its kind to measure the customer happiness index during Covid-19, especially in the Turkish banking sector, which has expanded impressively in recent years due to the growth of tourism in the country, in addition to, the increase in Arab communities, and the emergence of The COVID-19 pandemic is an international crisis.

Therefore, banks are competing with each other in terms of the number of customers, how to maintain them, and make them feel safe in their homes, without feeling the fear of infection from the deadly virus, and the development of digital services and specializations that give happiness to customers, and how they are in harmony with the bank, which gives the study importance. In designing and implementing a conceptual framework to develop new and innovative digital marketing mechanisms to achieve the above.

Thus, this study focused on the opinion of customers from the Arab community only, in order to obtain accurate and logical answers to the questions of the study to ensure credibility and the speed of achieving the objectives of the study and access to logic. The study concluded the following results:

5.1.1 The results of the study, based on the analysis of the opinions of the sample of the Turkish Kuwait Bank, and the monitoring of digital marketing programs that attract customers, revealed that the experimental results indicated that there is a positive significant relationship between attraction and customer satisfaction ($\beta = 0.132, t = 2.269, p < 0.05$), Whereas, Turkish Kuwait Bank attracted its potential customers by working at home and not visiting branches during the Covid-19 pandemic, and that attraction was also positively associated with customer delight ($\beta = 0.119, t = 1.816, p < 0.05$), This is what the study sample showed, as the mobile phone application is characterized by ease of use and continuous development in the Arabic language, making customers a pleasure to use it and quickly attracting them to be permanent customers, and this is what was shown by the two supported hypotheses **H1**, **H2**. At the same time, the study sample showed that there is no significant relationship between attraction and customer harmony, according to the unsupported hypothesis **H3** ($\beta = 0.042, t = 0.706, p > 0.05$), As the bank cared about their satisfaction and delight and neglected their harmony in withdrawing and depositing foreign currency such as (dollar, euro) through (ATM) and restricting it to visiting branches of residential areas exclusively and long waiting in queues during the Covid-19 crisis, which led to the rejection of the hypothesis and the failure to achieve a variable Harmony with attraction.

5.1.2 The study found that, the Turkish Bank of Kuwait focused mainly on sharing information and data via e-mail with Arab customers in the Turkish and English languages, which affected their satisfaction, delight and harmony, but at the same time, it ignored participation in the Arabic language, as the focus was not placed on opening digital marketing programs official and translated into Arabic, to maintain its marketing performance and achieve efficiency and effectiveness in digital marketing performance. A positive and significant

relationship was found in **H4** between engagement and customer satisfaction ($\beta = 0.177$, $t = 3.465$, $p < 0.01$). Also, customer engagement and delight ($\beta = 0.179$, $t = 2.995$, $p < 0.01$) were positive, as evidenced by **H5**. Besides, in addition, **H6** support where engagement had a positive and Harmony impact on customer engagement ($\beta = 0.156$, $t = 2.938$, $p < 0.01$), but requires further development to increase its relevance and robustness.

5.1.3 Moreover, hypotheses **H7**, **H8**, **H9** built support for retention, as it proved that customer retention contributes positively to their satisfaction ($\beta = 0.167$, $t = 2.839$, $p < 0.01$), which has a clear effect on the speed of response to solving electronic problems in application to the rules of social divergence during the pandemic, and has a clear correlation with their delight ($\beta = 0.178$, $t = 3.091$, $p < 0.01$), as it adds material incentive benefits granted in the form of golden points to encourage the use of electronic payment channels, in addition to providing services free of charge without incurring any costs such as taxes and others, and that retention has an important role influencing their harmony ($\beta = 0.304$, $t = 5.021$, $p < 0.01$). Because it is twinning with some banks without incurring other costs, which causes calm and tranquility for customers during the Covid-19 period.

5.1.4 The hypotheses **H10**, **H11**, **H12** received clear support, as learning has an important relationship with customer satisfaction, being the basis for how to know and infer customers to work in the correct ways on the bank's digital programs, and to strengthen the weaknesses in this regard, according to what was mentioned in the results of the sample ($\beta = 0.183$, $t = 3.363$, $p < 0.01$), and that its relationship with the customer's delight is important for clarifying the ambiguities and questions that revolve in the minds of customers and their avoidance of leaving the house to visit the branches during the pandemic ($\beta = 0.238$, $t = 4.407$, $p < 0.01$), and as a result it became for learning Significant correlation and relationship with customer harmony ($\beta = 0.134$, $t = 2.592$, $p < 0.01$) as it adds self-value to customers by paying attention to digital details that put customers in the place of harmony during the pandemic.

5.1.5 Finally: The hypotheses **H13**, **H14**, and **H15** related to the communication variable were positively influential with satisfaction, and this is indicated by the results of the study ($\beta = 0.279$, $t = 4.314$, $p < 0.01$), as the constant communication with customers and the introduction of his services and ongoing offers personally Or a general one that gives an impression of satisfaction to customers, and this is what Turkish Kuwait Bank achieved in an average way. As for their enjoyment with the bank, the advertising messages sent through digital channels were not translated into Arabic, so some customers were neglecting these advertisements because they are written and not illustrated as well, and this What the results indicated was ($\beta = 0.185$, $t = 2.880$, $p < 0.01$), and that the harmony variable is that through communication with the bank and verbal expression of the services provided and their percentage, the customers defend the bank in the event that others urge it unacceptably because they are consistent with Mainly services, as these results showed ($\beta = 0.261$, $t = 4.308$, $p < 0.01$).

5.2 Theoretical Implications

It can be said that the theoretical implications, that this study is considered a rare study of its kind in Turkey, because through the reviewed literature it was found that this literature did not address the five dimensions of the study (Attraction, Engagement ,Learning, Relating, Retain), and that this study was conducted for the first time in the Turkish banking sector, as most of the previous studies focused on e-marketing and customer satisfaction under normal circumstances, and did not focus on digital marketing and its impact on customer happiness. This study also chose a sample of Turkish Kuwait Bank customers from the Arab community residing in Turkey/Istanbul exclusively, where each variable was clarified with its dimensions and in brief and understandable details for customers through the questions posed within the questionnaire for the study, in order to ensure accuracy and speed in answering the questions.

The experience of digital marketing has spread widely in the current century, especially during the Covid-19 pandemic, quickly (Fin,2020)(Pelau et al., 2020).

Accordingly, the competition between government and private banks has become strong in a way that exceeds the expectations of customers, in terms of

marketing capabilities of all kinds, an effort to reduce the human side and to highlight technological innovations that achieve happiness for customers through a number of methods and techniques that go beyond the global epidemic crisis, as well as the means of financial attraction (Sunith,2019)(Franz&Gärtner,2020), to win huge numbers of customers, due to the increasing number of competitors from other banks.

All of the above prompted the researcher to choose the title of the study and its community in order for this study to help develop a scientific methodology for the continuation of competition in providing higher digital services through a number of attractive and innovative marketing methods in light of the increasing competition.

The quantitative results of this study showed that digital marketing has a basic and positive role in gaining customer satisfaction, pleasure and harmony with Turkish Kuwait Bank during the Covid-19 pandemic.

This digital technology can be taken advantage of, using various service marketing methods, to achieve sustainable excellence for the private and public sectors. Banks at the present time are facing the challenges of the local and global market, therefore, the support provided by these services contribute to gaining customer satisfaction, achieving their happiness and obtaining their harmony with the bank to move away from the deadly epidemic through continuous information development and the use of options that compete with other banks in Digital technology for the development of the country with the money earned in hard currency from the Arab community, and its economic prosperity, which in turn is considered an important factor in enhancing the demand for easy, clear and simple digital outputs without resorting to risk and the possibility of the trouble of going to banking branches, which in turn affects the customer's joy, and this constitutes a major impetus for the development of Prevention measures through innovative digital marketing methods to ensure a sustainable competitive advantage.

In addition, the empirical results in this study provide an understanding of how to make customers happy through digital technologies during the COVID-19 pandemic at Kuwait Türk Bank. important sector.

The dimensions (sub-variables) used in the model of this study were adopted and developed based on previous studies and in line with the nature of the study, the

research community and the selected sample, as those sources were mentioned in the paragraph (measurements). In the third chapter above.

Moreover, the theoretical implications of this study appear in an attempt to complete an understanding of the relationship or influence between the main variables of the study, the independent (Digital Marketing), the dependent (Customer Happiness), during a disease crisis sweeping the world, from the viewpoint of customers participating in the Turkish Kuwait Bank, where The relationship and the correlation between these two variables has not been studied previously, at least in the banking sector environment in Turkey.

Finally, this study explored the existence of an effect and a direct correlation of the independent variable (Digital Marketing) on the dependent variable (Customer Happiness) during Covid-19, so we believe that the results of this study can be relied upon in the future with the addition of an intermediate variable, to search for new concepts and without crises. And according to the development of value technology later, in addition to its study from the point of view of the managers and employees of the bank to expand the database and information in order to contribute to achieving excellence and sustainable creativity that banks carry out as a long-term strategy.

5.3 Practical Implications

The importance of this study lies in its contribution to understanding the impact of digital marketing on the happiness of customers in the retail banking sector during the Covid-19 pandemic. The results were extracted by distributing a questionnaire to the customers of Turkish Kuwait Bank. As well as the practical contribution of this study by presenting a new model and indicator for measuring customer happiness in the retail banking sector, by highlighting the main elements of digital marketing that supports digital excellence through the digital marketing service provided in the bank and its branches, and thus leads to an increase in capacity competitiveness over its counterparts in the private and public sectors.

This study showed a set of indicators and results, according to the respondents' opinions, that must be taken into account in order to support the distinct positive aspects and address the negative aspects with weak indicators. The study also concluded that there is a positive impact of digital marketing in achieving happiness

for customers (the study community) in the retail banking sector during the Covid-19 pandemic, and developing new strategies and ensuring their sustainability by providing the best digital and cognitive services to all stakeholders in society. Technological capabilities and customer care are the strategic goal of the bank, as it reflects the increase of its market share.

The results of this study showed that there are some items within the questionnaire related to the dimensions of the study, which achieved a high level of agreement according to the respondents' opinions, (while other items achieved a low level of agreement and were obtained). Relatively less important, this indicates a weakness in those vertebrae. The bank should reconsider it to raise the level of performance in providing the required service and achieve sustainable happiness for customers. Below are the paragraphs that require attention:

Therefore, and based on the analysis of the results of the opinions of the sample of the study referred to above, so that the bank with its branches can achieve the highest degree of digital marketing services, indicate the highest degree of happiness obtained by the customer during the Covid-19 pandemic, and achieve a competitive advantage in the labor market, we see that they take into account Consider the following:

1. The bank must take into account all digital programs and support them officially in Arabic during and after the pandemic, in order to preserve permanent customers and attract more potential customers, in order to achieve pleasure and happiness during and after the pandemic.
2. It was found that customers from the Arab community have some obstacles in the absence of an Arabic-speaking translator in each branch, which leads to customer confusion and lack of understanding of banking requests and operations, except in the case of direct contact with customer service.
3. The bank should pay more attention to customers from the Arab community, and communicate with them through digital programs in their language, as communication was limited to sending in Turkish and English, which leads to the customer neglecting many offers, and evaluating the bank's performance, so this matter is considered a point of weakness The bank's business, the threat of other competing banks.

4. Restricting the deposit and withdrawal of foreign currency only within bank branches, and not being available in ATMs like other competing banks, noting that this matter was in force before, during and after the Covid-19 pandemic, which causes a lack of sufficient customer satisfaction, and thus moving away from Their pleasure and not making them happy.
5. During the Covid-19 pandemic, the work of Turkish Kuwait Bank employees was limited to inside the home, and this work was practiced periodically among the employees, which caused confusion when customers visited the branches, because they had to wait in lines outside the branches, according to the rules of social distancing between them. .
6. According to the economic conditions during the Covid-19 pandemic, selling foreign currency, gold and other minerals has become at its lowest limits, in addition to purchasing currency at its highest limits, forcing depositors and investment owners to withdraw amounts from branches, and exchange them or deposit them outside the Bank of Kuwait Turkish.
7. Turkish Kuwait Bank was limited to opening accounts and reviewing bank branches according to the area of residence, which causes obstruction of some banking transactions within the bank, and thus not attracting potential customers to the bank and not retaining them, and turning to other competing banks.
8. Negative decisions regarding increasing the amounts for opening an account for companies and investors, amounting to (10,000) Turkish liras, and the amounts imposed for opening a personal account, which are also (10,000) liras and crediting them for a period of 3 months, in addition to the difficulty of the procedures, which led to the withdrawal of many investors and potential customers due to their dissatisfaction .
9. Difficulty communicating with customers from outside Turkey on the numbers designated for the customer service center when obstacles occur in the mobile phone program, in addition to bearing the waiting and costs of international calls, which caused a lack of pleasure for customers. Therefore, the bank must activate digital programs to solve this problem.
10. The bank must activate the twinning between Arab banks in the Arab world, or open branches within it, in order to easily attract potential customers from the

Arab community, and retain permanent customers during and after Covid-19, to obtain their satisfaction and increase their enjoyment, leading to their happiness.

11. Finding creative solutions by urging and attracting customers to invest money in foreign currency in the bank in order to find the circulation of money and obtain the murabaha for it, especially since the bank works on the principle of murabaha (without working with interest).
12. Keeping pace with the development taking place in international countries to develop digital programs and services that bring happiness to customers to achieve the set goals.
13. Make better use of the information systems used in other international banks to face the epidemic, economic and political crises to provide high quality service that exceeds customers' expectations.
14. Serious interest in scientific research, providing periodic reports on the current development in the world, and finding ways to overcome it.
15. That the administrative procedures of the bank and the information provided through electronic programs cover the needs of customers without having to visit the branches to complete some work.

5.4 Limitation of the study

Like all research studies, there are some limitations that must be discussed, and appropriate improvements to be made for future research on this topic. Although, we believe that this study provided many theoretical and practical contributions and new and good ideas regarding digital service delivery and customer happiness index measurement in the Turkish banking sector, there are some limitations. The assumptions that may be made, which can provide a basis for making proposals for future studies, are as follows:

- This study was applied in the private banking sector, specifically, Turkish Kuwait Bank. Therefore, the researcher believes that generalizing the sample according to the Turkish Banking Law is not available, due to the lack of matching services provided by government or private banks, the difference in the size of the Arab community in each bank, and the spread of digital services in geographical areas, despite the rapid increase in the number of banks and competitors And the proximity of services and branches to residential and industrial neighborhoods in

Turkey/Istanbul exclusively, in addition to the distinguished reputation that the services provided are entirely in Arabic, and the number of employees, and since the total number of customers in Turkish Kuwait Bank exceeds their number in the rest of the banks estimated according to the questionnaire of the study sample, in addition To the bank's marketing capabilities, and its domestic rank over Turkey. Therefore, the process of generalizing the results of the study to the rest of the government and private government banks is not feasible in the short term.

- This study dealt with the opinions of the customers of Turkish Kuwait Bank, exclusively in Istanbul, in order to ensure accuracy and speed in the respondents' answers to the questions of the questionnaire due to the large community residing in Istanbul and holding various residencies (work residency, student residency, tourist residency, real estate residency, investment residency) and some of the Arab community who obtained Turkish citizenship. The study did not explore the opinions of bank managers and employees and other stakeholders to ensure that they are not biased in the digital services provided, in addition to, understanding the strengths and weaknesses identified by customers and obtaining different perspectives,

- The sample size of the respondents was (407) from the unlimited study community, where the valid questionnaire forms were (450) a questionnaire, and we see that the sample size would be more representative of the study community if it was larger than the study community. The current sample may provide a more accurate assessment of the research variables, but the sample size was determined using the sample size definition equation proposed by (Krejcie&Morgan, 1970), that is, it depended on the size of the population.

- The study focused on Turkish Kuwait Bank / Istanbul exclusively, since the digital services provided simulate the Arab community, whose number exceeds all Turkish provinces, and because this bank shares advantages that other Turkish banks did not provide, which makes competition among other banks to obtain the necessary distinction To gain the confidence of customers and society in order to attract more of them and gain market share, but the results obtained from this study may not give a general and clear vision for the rest of the banks in Turkey.

In addition, this study focused on investigating the impact between its variables from an external point of view only, and did not focus on the internal component of managers and employees.

- There are many dimensions of digital marketing other than the five dimensions discussed in this study, which can achieve different results and open up broader horizons for scientific research. The results could also be different and more applicable if the study was conducted in productive and governmental sectors and not in service sectors such as the bank, in addition to the fact that it was far from the epidemiological crisis of Covid-19.

5.5 Suggestion for future studies

The variables that were selected in this study, and the results that were reached, open the way for many paths and methods of future research, as follows:

- This study was applied to Turkish Kuwait Bank only, and the scope of work in future studies can be expanded to include comparison between government and private banks, which allows for a meaningful comparison and improvement between results in the public and private sectors in terms of excellence and the quality of the service provided and the evaluation of the proposed models for studies.

- Future research can choose other dimensions of digital marketing in line with the nature and community of the study in a way that reflects positively on a broader and more comprehensive understanding of marketing methods.

- This study focused on the opinions of customers exclusively, so that future studies can deal with the opinions of managers, employees and other stakeholders in the bank, and can be studied from all scientific and practical disciplines, with the selection of a larger sample to form a clearer, more comprehensive and more appropriate picture of the reality of the bank's work in terms of innovation and creativity in Digital marketing down to institutional excellence.

- The quantitative approach was used in this study, to obtain the data and it was analyzed using the statistical program (SPSS.25 & Smart PLS), and future research can use another approach, more techniques, Wider steps, analytical programs and

updated statistical tests, to contribute more broadly and more accurately to understanding the relationships between variables and their impact on the happiness of customers.

- No mediator variable was chosen between digital marketing and customer happiness in the bank in which the study was conducted, and it is possible to choose a mediator in future studies that contribute to achieving sustainable happiness and harmony for banking service organizations.



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APPENDICES

Appendix 1- A : Missing values

Q	N	Missing		Q	N	Missing	
		Count	Percent			Count	Percent
ATT.1	407	0	.0	CUS.Sat.26	407	0	.0
ATT.2	407	0	.0	CUS.Sat.27	407	0	.0
ATT.3	407	0	.0	CUS.Sat.28	407	0	.0
ATT.4	407	0	.0	CUS.Sat.29	407	0	.0
ATT.5	407	0	.0	CUS.Sat.30	407	0	.0
ENG.6	407	0	.0	CUS.Sat.31	407	0	.0
ENG.7	407	0	.0	CUS.Sat.32	407	0	.0
ENG.8	407	0	.0	CUS.Sat.33	407	0	.0
ENG.9	407	0	.0	CUS.Sat.34	407	0	.0
ENG.10	407	0	.0	CUS.Del.35	407	0	.0
RET.11	407	0	.0	CUS.Del.36	407	0	.0
RET.12	407	0	.0	CUS.Del.37	407	0	.0
RET.13	407	0	.0	CUS.Del.38	407	0	.0
RET.14	407	0	.0	CUS.Del.39	407	0	.0
RET.15	407	0	.0	CUS.Del.40	407	0	.0
LEA.16	407	0	.0	CUS.Del.41	407	0	.0
LEA.17	407	0	.0	CUS.Del.42	407	0	.0
LEA.18	407	0	.0	CUS.Har.43	407	0	.0
LEA.19	407	0	.0	CUS.Har.44	407	0	.0
LEA.20	407	0	.0	CUS.Har.45	407	0	.0
REL.21	407	0	.0	CUS.Har.46	407	0	.0
REL.22	407	0	.0	CUS.Har.47	407	0	.0
REL.23	407	0	.0	CUS.Har.48	407	0	.0
REL.24	407	0	.0	CUS.Har.49	407	0	.0
REL.25	407	0	.0	CUS.Har.50	407	0	.0

Appendix 2- A : Outliers' values

Descriptive Statistics				Descriptive Statistics			
Q	N	Minimum	Maximum	Q	N	Minimum	Maximum
ATT.1	407	1.00	5.00	CUS.Sat.26	407	1.00	5.00
ATT.2	407	1.00	5.00	CUS.Sat.27	407	1.00	5.00
ATT.3	407	1.00	5.00	CUS.Sat.28	407	1.00	5.00
ATT.4	407	1.00	5.00	CUS.Sat.29	407	1.00	5.00
ATT.5	407	1.00	5.00	CUS.Sat.30	407	1.00	5.00
ENG.6	407	1.00	5.00	CUS.Sat.31	407	1.00	5.00
ENG.7	407	1.00	5.00	CUS.Sat.32	407	1.00	5.00
ENG.8	407	1.00	5.00	CUS.Sat.33	407	1.00	5.00
ENG.9	407	1.00	5.00	CUS.Sat.34	407	1.00	5.00
ENG.10	407	1.00	5.00	CUS.Del.35	407	1.00	5.00
RET.11	407	1.00	5.00	CUS.Del.36	407	1.00	5.00
RET.12	407	1.00	5.00	CUS.Del.37	407	1.00	5.00
RET.13	407	1.00	5.00	CUS.Del.38	407	1.00	5.00
RET.14	407	1.00	5.00	CUS.Del.39	407	1.00	5.00
RET.15	407	1.00	5.00	CUS.Del.40	407	1.00	5.00
LEA.16	407	1.00	5.00	CUS.Del.41	407	1.00	5.00
LEA.17	407	1.00	5.00	CUS.Del.42	407	1.00	5.00
LEA.18	407	1.00	5.00	CUS.Har.43	407	1.00	5.00
LEA.19	407	1.00	5.00	CUS.Har.44	407	1.00	5.00
LEA.20	407	1.00	5.00	CUS.Har.45	407	1.00	5.00
REL.21	407	1.00	5.00	CUS.Har.46	407	1.00	5.00
REL.22	407	1.00	5.00	CUS.Har.47	407	1.00	5.00
REL.23	407	1.00	5.00	CUS.Har.48	407	1.00	5.00
REL.24	407	1.00	5.00	CUS.Har.49	407	1.00	5.00
REL.25	407	1.00	5.00	CUS.Har.50	407	1.00	5.00

Appendix 2-B : Values of the Chi-squared Distribution

DF	P										
	0.995	0.975	0.20	0.10	0.05	0.025	0.02	0.01	0.005	0.002	0.001
41	21.421	25.215	48.363	52.949	56.942	60.561	61.665	64.950	68.053	71.938	74.745
42	22.138	25.999	49.456	54.090	58.124	61.777	62.892	66.206	69.336	73.254	76.084
43	22.859	26.785	50.548	55.230	59.304	62.990	64.116	67.459	70.616	74.566	77.419
44	23.584	27.575	51.639	56.369	60.481	64.201	65.337	68.710	71.893	75.874	78.750
45	24.311	28.366	52.729	57.505	61.656	65.410	66.555	69.957	73.166	77.179	80.077
46	25.041	29.160	53.818	58.641	62.830	66.617	67.771	71.201	74.437	78.481	81.400
47	25.775	29.956	54.906	59.774	64.001	67.821	68.985	72.443	75.704	79.780	82.720
48	26.511	30.755	55.993	60.907	65.171	69.023	70.197	73.683	76.969	81.075	84.037
49	27.249	31.555	57.079	62.038	66.339	70.222	71.406	74.919	78.231	82.367	85.351
50	27.991	32.357	58.164	63.167	67.505	71.420	72.613	76.154	79.490	83.657	86.661
51	28.735	33.162	59.248	64.295	68.669	72.616	73.818	77.386	80.747	84.943	87.968
52	29.481	33.968	60.332	65.422	69.832	73.810	75.021	78.616	82.001	86.227	89.272
53	30.230	34.776	61.414	66.548	70.993	75.002	76.223	79.843	83.253	87.507	90.573
54	30.981	35.586	62.496	67.673	72.153	76.192	77.422	81.069	84.502	88.786	91.872
55	31.735	36.398	63.577	68.796	73.311	77.380	78.619	82.292	85.749	90.061	93.168
56	32.490	37.212	64.658	69.919	74.468	78.567	79.815	83.513	86.994	91.335	94.461
57	33.248	38.027	65.737	71.040	75.624	79.752	81.009	84.733	88.236	92.605	95.751
58	34.008	38.844	66.816	72.160	76.778	80.936	82.201	85.950	89.477	93.874	97.039
59	34.770	39.662	67.894	73.279	77.931	82.117	83.391	87.166	90.715	95.140	98.324
60	35.534	40.482	68.972	74.397	79.082	83.298	84.580	88.379	91.952	96.404	99.607

Source: <https://www.medcalc.org/manual/chi-square-table.php>

Appendix 2-C

NO.	MAH-1	NO.	MAH-1	NO.	MAH-1	NO.	MAH-1	NO.	MAH-1
1	28.00	44	40.65	87	53.82	130	80.65	172	41.27
2	67.93	45	30.68	88	1.01	131	38.90	173	50.65
3	40.45	46	49.90	89	62.94	132	77.96	174	60.69
4	27.20	47	44.22	90	31.08	133	78.85	175	53.13
5	22.94	48	27.04	91	41.89	134	15.85	176	30.37
6	29.74	49	26.85	92	73.65	135	35.63	177	23.70
7	40.67	50	55.27	93	72.04	136	20.45	178	54.04
8	32.61	51	59.38	94	13.77	137	68.92	179	73.88
9	26.36	52	41.08	95	40.84	138	67.71	180	41.89
10	36.72	53	56.53	96	33.81	139	56.07	181	39.68
11	29.33	54	80.79	97	21.83	140	38.93	182	37.41
12	27.88	55	42.52	98	28.56	141	79.55	183	70.20
13	27.88	56	37.67	99	34.03	142	34.85	184	65.23
14	27.88	57	38.75	100	38.94	143	60.85	185	37.32
15	27.88	58	51.95	101	27.77	144	44.65	186	30.44
16	63.10	59	56.16	102	49.44	145	51.62	187	41.31
17	57.25	60	31.18	103	64.33	146	22.67	188	26.60
18	26.80	61	59.94	104	24.39	147	72.72	189	21.37
19	67.87	62	37.22	105	35.65	148	18.41	190	69.06
20	33.24	63	63.30	106	44.85	149	37.68	191	32.23
21	73.40	64	83.95	107	48.87	150	35.29	192	32.23
22	31.95	65	37.95	108	58.25	151	38.33	193	32.23
23	50.52	66	28.74	109	31.47	152	60.91	194	29.18
24	32.46	67	76.46	110	51.74	153	56.27	195	50.19
25	67.31	68	53.31	111	29.21	154	26.02	196	50.52
26	57.61	69	72.58	112	27.48	155	44.25	197	42.55
27	24.37	70	64.08	113	24.90	156	49.84	198	53.44
28	50.41	71	26.09	114	48.55	157	48.53	199	45.38
29	60.21	72	35.93	115	72.99	158	20.24	200	54.81
30	38.92	73	29.34	116	41.28	159	63.04	201	31.59
31	39.42	74	23.66	117	76.46	160	69.65	202	58.38
32	66.67	75	71.78	118	50.40	161	31.06	203	54.26
33	34.13	76	52.13	119	35.24	162	45.88	204	30.60
34	55.84	77	62.59	120	32.84	163	42.54	205	28.98
35	38.73	78	42.83	121	76.37	164	66.94	206	62.32
36	42.23	79	77.25	122	78.19	165	42.59	207	33.83
37	15.64	80	38.31	123	79.34	166	29.67	208	33.80
38	50.01	81	15.33	124	35.26	167	63.60	209	35.41
39	46.80	82	46.37	125	79.19	168	25.81	210	58.21
40	27.81	83	14.73	126	70.72	169	69.61	211	45.92
41	59.58	84	59.11	127	59.36	170	31.02	212	43.23
42	69.75	85	66.24	128	63.98	171	38.43	213	25.07
43	37.70	86	1.01	129	50.02	172	41.27	214	38.04
215	31.27	261	49.89	307	37.46	353	34.33	399	35.36
216	37.25	262	5.57	308	54.76	354	23.10	400	34.26

NO.	MAH-1	NO.	MAH-1	NO.	MAH-1	NO.	MAH-1	NO.	MAH-1
217	37.21	263	28.70	309	40.51	355	40.26	401	48.10
218	37.21	264	56.83	310	43.35	356	21.81	402	27.65
219	27.27	265	36.40	311	42.88	357	20.12	403	30.29
220	25.66	266	46.05	312	46.77	358	54.74	404	41.07
221	24.54	267	52.45	313	29.26	359	20.85	405	39.90
222	25.30	268	25.06	314	23.94	360	31.40	406	33.64
223	46.97	269	40.37	315	13.66	361	47.67	407	39.11
224	46.56	270	16.82	316	48.59	362	28.58		
225	55.48	271	58.93	317	49.46	363	25.06		
226	32.35	272	70.36	318	11.84	364	48.40		
227	42.47	273	61.13	319	55.52	365	19.95		
228	27.43	274	73.64	320	40.09	366	31.83		
229	33.85	275	50.95	321	11.98	367	10.04		
230	45.02	276	54.94	322	38.13	368	33.31		
231	25.51	277	67.58	323	13.17	369	32.30		
232	11.70	278	52.91	324	34.11	370	18.38		
233	58.72	279	33.02	325	44.45	371	24.74		
234	22.32	280	71.73	326	57.45	372	33.21		
235	31.38	281	65.23	327	24.27	373	21.52		
236	24.91	282	58.60	328	25.56	374	24.53		
237	27.92	283	56.55	329	23.53	375	27.63		
238	67.98	284	13.15	330	35.24	376	25.77		
239	64.20	285	44.01	331	11.67	377	30.88		
240	63.48	286	15.08	332	28.63	378	29.95		
241	25.19	287	30.35	333	38.98	379	10.62		
242	31.70	288	44.29	334	10.02	380	39.74		
243	49.24	289	33.20	335	50.11	381	20.33		
244	43.89	290	10.17	336	24.18	382	37.37		
245	23.22	291	39.15	337	33.04	383	38.29		
246	25.46	292	41.97	338	62.27	384	30.97		
247	63.92	293	40.57	339	30.11	385	29.17		
248	21.78	294	38.46	340	12.95	386	41.08		
249	58.65	295	38.86	341	24.01	387	40.71		
250	31.01	296	42.22	342	30.99	388	40.96		
251	28.49	297	46.81	343	60.81	389	44.68		
252	54.20	298	38.01	344	21.84	390	37.92		
253	33.20	299	27.02	345	57.87	391	40.28		
254	22.72	300	49.03	346	23.95	392	25.13		
255	53.40	301	37.02	347	29.33	393	31.08		
256	26.68	302	27.26	348	25.27	394	32.82		
257	58.69	303	32.97	349	60.32	395	25.34		
258	55.17	304	30.13	350	33.33	396	34.53		
259	49.77	305	40.56	351	23.98	397	37.74		
260	46.86	306	35.05	352	55.90	398	28.78		

Appendix 4 : Questionnaire

The researcher is conducting a study entitled “ **The Impact Of Digital Marketing On Customer Happiness In The Retail Banking Sector During The Covid-19 Pandemic** ” in order to complete the requirements for obtaining a PhD in Business Administration, and to achieve the objectives of this study. Researcher This survey is for the customers of Turkish Kuwait Bank, and given the importance of your opinions, the researcher hopes that you will be kind enough to dedicate a portion of your valuable time to answer all the paragraphs of the survey by placing a tick (√) in front of the statement that agrees with your frank viewpoint and rich experience in the field of work. Knowing that in these cases, there is no right or wrong answer, but your professional and credible answer is what you aim for.

Note: We assure you that your answers will only be used for scientific research purposes and will be treated with strict confidentiality.

Finally, if you have any queries or would like more information, please do not hesitate to contact me at my email address: zanuntyf@gmail.com. Or call me on my phone number (00905350518882).

We thank you all for your cooperation and your participate to fill this form.

Searcher

Zena Fallah Al-Haelegy

PHD Student

Supervisor

Prof Dr. Özgür Çengel

Istanbul Galata University Rector

Personal information:-

1. What is your gender? Male Female
2. What is your age? 18-29 30 – 40 41-51 51-60
3. What is your education level? doktora master certificate Bachelor
High school other
4. What is your job? free business employ don't work
5. How much monthly income? TL \$
6. Do you have an account in another bank? Yes No
7. Do you have Turkish citizenship? Yes NO
- If not**
8. What type of residence do you have? Work permit student
tourism own real estate
9. What kind of digital banking do you use? Mobil -banking ATM
10. What services do you use digital banking for?
- Savings Pay bills and transfer money
- buy online investment and financing
- get loans

Part 1:

Digital Marketing: It is the use of digital media (internet, mobile and interactive channels) to develop communications and exchanges with customers to retain them, enhance the brand and increase sales.

	Questions	Strong agree 5	Agree 4	neutral 3	Disagree 2	Strongly disagree 1
1. Attraction: is to attract customers and motivate them to the bank through its digital channels.						
When marketing its services digitally during the Covid-19 period, the bank takes into account the using:						
1	Use the account opening feature and complete transactions quickly and securely via video call.					
2	Translate all media campaigns into Arabic to promote his services through all digital means.					
3	Raising the ceiling for daily withdrawals of funds and bank transfers.					
4	Granting facilities in repaying credit loans (debit card).					
5	Flexibility in account opening requirements for residents and non-residents					
2. Engagement : the bank's interest in how to achieve interaction between customers to transfer information and improve services.						
The bank takes into consideration when customers participate and interact through digital means during the Covid-19 pandemic using:						
6	Various digital applications to communicate with customers and build a good relationship with them.					
7	The official virtual communities are translated into Arabic to learn about customers' opinions about the services provided and to develop them					
8	Advertising interfaces and pages to display its distinctive services translated into Arabic					
9	The most prominent digital channels over the phone (SMS, GMAIL) translated into Arabic.					
10	Contact customer service 7/24 in Arabic.					
3. Retain: Providing appropriate and valuable content to develop and sustain relationships with customers through digital programs.						
When marketing its services digitally during the Corona pandemic, the bank takes into account the provision of:						
11	Digital means of safety and immediate reminders for every illegal account when the account is hacked.					
12	Financial incentives that are granted in the form of (golden points) through the personal account when paying electronically.					
13	Constant update of the mobile application translated into Arabic.					
14	Additional benefits for customers when they are outside Turkey in order to continue services.					
15	Granting loans to foreigners to invest and buy real estate in Turkey					

4. **Learning:** A method that the bank uses through interactive means of communication to obtain more data about customers' opinions and obstacles and how to overcome them during the Covid-19 pandemic.

Where the bank takes into account when marketing its services digitally:

16	Teaching all services through official channels translated into Arabic.					
17	Clarify how to invest the money deposited in the current account and involve it in financing services					
18	Explain the types of bank cards and how to use them					
19	How to run contests in a variety of ways to generate leads and keep loyal customers					
20	How to get motivational points through digital means					

5. **Relating :** These are marketing opportunities provided by the bank to focus on several target segments of customers at the same time that help them provide personal services and provide other services.

The bank takes into consideration when communicating with its customers during the Corona pandemic, the using:

21	Phone call to inform customers of his new services					
22	Advertising messages through its digital tools to communicate with customers					
23	links to present its essential services translated into Arabic					
24	Responding to customers' opinions and knowing their requirements through all digital programs.					
25	Ease of communication with the customer service center outside Turkey without obstacles and costs					

Part 2:

Customer Happiness: It is the degree of customer satisfaction reaching the highest level of luxury and joy in using the services provided by how the customer communicates with the bank.

	Phrases	Strong agree 5	Agree 4	neutral 3	Disagree 2	Strongly disagree 1
<p>Customer Satisfaction: It is a comprehensive evaluation by customers of banking services based on their experience and the extent to which they benefited from it during the Covid-19 pandemic.</p> <p>How satisfied are you as a customer in the bank during the Corona pandemic?</p>						
26	Developing the digital tools used by the bank on an ongoing basis.					
27	Providing banking services immediately without the need to visit the branch.					

28	Communicate with the Customer Service Center in Arabic.					
29	Providing automated teller machines in close proximity to all residential neighborhoods					
30	Dealing with the mobile application.					
31	Twining with the rest of the banks without incurring financial costs.					
32	speed response to solve electronic problems without hindrances.					
33	Applying social distancing rules at the bank.					
34	The security available to the account when withdrawing and transferring large amounts.					
Customer delight : People's tendency to experience recurring positive emotions, such as joy and well-being, free from negative feelings during the covid-19 pandemic. How much do you enjoy the digital services in the bank during the covid-19 pandemic:						
35	when providing free services.					
36	When employees explain digital procedures in Arabic					
37	Maintaining my health through the growth of digital services					
38	Using the NCF feature when purchasing					
39	My ability to enter any bank and conduct all banking transactions.					
40	employees who speak Arabic are present in each branch					
41	Facilitating the digital services of the future					
42	Deposit, withdraw and exchange foreign currency against local currency through ATMs outside the branches					
Customer Harmony : It is the balance of customers' feelings between calm and long-term tranquility during the Corona pandemic.						
43	It is easy to make money transfers in all kinds of currencies digitally without any trouble					
44	Knowing the characteristics of all digital cards and subscribing to them					
45	Understand all digital banking clearly					
46	Adding intrinsic value by paying attention to personal details					
47	Immediate response when contacting the customer service center in a quick and understandable manner					
48	I am comfortable using the QR feature to complete withdrawal and deposit transactions					
49	Defend the Bank When Others Say Bad About It					
50	the bank deserves my loyalty to him					

استبيان

اني طالبة الدكتوراه (زينه فالح حسن الهلجي) أقوم بإجراء دراسة استطلاعية بعنوان
"التسويق الرقمي واثره على سعادة الزبائن في قطاع الخدمات المصرفية لأفراد خالل جائحة

كوفيد -19" ، ولتحقيق أهداف هذ الدراسة إرئنا ان تكون في البنك الكويتي التركي

لقياس وحل عدد المشاكل وأنواعها بالنسبة للجالية العربية المقيمة في تركيا،
ويسعدنا ان نتعرف على آرائكم لما لها أهمية لكم لأخذ بها وتعديل مايلزم تعديله
وفق السياسات والقوانين المرسومة في القطاع المصرفي ووفق ما تواجه صعوبات
كزبون في هذ البنك وكيف تم التعامل معكم خالل جائحة كورونا ،

أأمل من هلا أن يكون هذا الاستطلاع خفيفاً و لطيفاً بما يكفي لتخصيص جزء من وقتك الثمين لإجابة على جميع فقراته،
عن طريق وضع علامة (√) أمام البيان الذي يتفق مع وجهة نظرك
الصريحة وخبرتك الثرية كزبون في هذا البنك . مع العلم أنه في هذ الحالات ال توجد إجابة

صحيحة أو خاطئة ، لكن إجابتك ستكون مهنية وعملية وذات مصداقية هي لما تهدف إليه.

ملاحظة: نؤكد لك أن إجاباتك لن تستخدم إل الغراض البحث العلمي والأخذ بها في جانب
التسويق الرقمي في البنك لجعل البرنامج الرقمي سهال وسلسا عليك إلسعادك كزبون دائم لدى
البنك .

أخيُّ را ، إذا كان لديك أي استفسارات أو ترغب في مزيد من المعلومات ، فيرجى عدم التردد في
التواصل معي على عنوان بريدي الإلكتروني

أو اتصل بي على رقم هاتفي

نشكركم جميعاً على تعاونكم ومشاركتم لملئ هذا النموذج.

طالبة الدكتوراه زينه

إدارة اعمال

فالح حسن الهلجي

١

لمشرف

اوزكور

جنكئة رئيس

جامعة

غلطة



أولاً: المعلومات الشخصية

1. الجنس؟ ذكر ، أنثى
2. العمر؟ 29-18 ، 40-30 ، 51-41 ، أكثر من 51
3. التعليم؟ دكتوراه ، ماجستير ، بكالوريوس ، إحصائية ، أخرى
4. المهنة؟ أعمال حرة ، موظف ، بلا عمل
5. الدخل الشهري؟ دولار ، ليرة
6. لديك حساب آخر في غير بنك؟ نعم ، كلا
7. هل تمتلك الجنسية التركية؟ نعم ، كلا

• في حالة كلا؟

8. نوع إقامتك؟ عمل ، طالب ، سياحة ، حقار
9. نوع الأداة الرقمية الأكثر استخدام من قبلك؟ الهاتف المحمول ، الصراف الآلي .
10. أكثر الخدمات البنكية الرقمية استخداماً؟

- الأذخار

- دفع الفواتير وتحويل الأموال

- الاستثمار والتمويل

- شراء عبر الإنترنت

- الحصول على قروض

الجزء الثاني: كونك زبون في البنك الكويتي التركي ، في ضوء الواقع الفعلي يرجى تحديد درجة موافقتك على العبارات التالية :

التسويق الرقمي : هو استخدام وسائل التواصل الرقمي بما فيها الانترنت والقنوات المتنقلة والتفاعلية لتطوير التصالات والتبادلات مع الزبائن لاحتفاظ بهم وتعزيز العلامة التجارية وزيادة المبيعات"

رقم	الفقرات	اتفق بشدة %100	اتفق %75	محايد %50	الاتفق %25	الاتفق بشدة %0
الجنذب (Attractive): كيفية استمالة الزبائن وحثهم إلى البنك من خلال شبكة الانترنت. يراعي البنك عند التسويق لخدماته رقميا خلال جانحة كورونا ...						
1	استخدام خاصية فتح الحساب وانجاز المعاملت بسرعة وأمان عبر اتصال فيبر.					
2	ترجمة جميع الحملات العالمية للغة العربية للترويج عن خدماته عبر الوسائل الرقمية كافة.					
3	رفع سقف سحب الأموال اليومي والحوالت البنكية .					
4	منح تسهيلات في تسديد قروض النتمان (بطاقة الخصم)					
5	مرونة في متطلبات فتح الحساب للمقيمين وغير المقيمين					
الشركاء (Engage): اهتمام البنك بكيفية تحقيق تفاعل بين الزبائن لنقل المعلومات واطمات الجراءات . يراعي البنك عند اشراك الزبائن بخدماته الرقمية خلال جانحة كورونا استخدام ..						
6	مختلف التطبيقات الرقمية للتواصل مع الزبائن وبناء عالقة جيدة معهم.					
7	مجتمعات افتراضية رسمية مترجمة للغة العربية لمعرفة آراء الزبائن بالخدمات المقدمة وتطويرها.					
8	واجهات ونوافذ اعلانية لعرض خدماته المميزة باللغة العربية					
9	ايرز القنوات الرقمية عبر الهاتف (SMS ,GMAIL) مترجمة إلى اللغة العربية .					
10	التصال بخدمة الزبائن 7/24 باللغة العربية .					
الاحتفاظ (Retain): توفير محتوى مناسب ذو قيمة لتطوير العالقات مع الزبائن وديمومتها من خلال البرامج الرقمية . يراعي البنك عند التسويق لخدماته رقميا خلال جانحة كورونا توفير ...						
11	وسائل الامان الرقمية والتذكير الفوري لكل عملية حسابية غير قانونية عند اختراق الحساب					
12	وسائل تحفيزية مادية تمنح عن شكل (نقاط ذهبية) عبر الحساب الشخصي عند الدفع الكترونيا.					
13	التحديث المستمر لتطبيق الهاتف المحمول مترجم باللغة العربية					
14	مزايا اضافية للزبائن عند تواجدهم خارج تركيا من اجل استمرار الخدمات					
15	منح قروض لألجانب للاستثمار وشراء العقارات في تركيا					
التعلم (learn) : أسلوب يستخدمه البنك من خلال وسائل التواصل التفاعلية للحصول على المزيد من البيانات حول آراء ومواقف الزبائن خلال جانحة كورونا . حيث يراعي البنك عند التسويق لخدماته رقميا تعليم وشرح :						
16	تعليم كافة الخدمات عبر قنوات رسمية مترجمة باللغة العربية .					
17	توضيح كيفية استثمار الأموال المودعة في الحساب الجاري وإشراكها في خدمات التمويل					
18	شرح أنواع البطاقات البنكية وكيفية استخدامها					
19	كيفية إجراء المسابقات بأساليب متنوعة لخلق زبائن محتملين والحفاظ على ولاء الزبائن الدائمين					
20	كيفية الحصول على نقاط تحفيزية عبر الوسائل الرقمية					
التواصل (Relate): هي فرص تسويقية يقدمها البنك للتركيز على عدة شرائح مستهدفة من الزبائن في وقت واحد تساعدهم في تقديم خدمات شخصية وتوفر خدمات أخرى . حيث يراعي البنك عند التواصل مع الزبائن استخدام ...						
21	التصال الهاتفي لتعريف العملاء بخدماته الجديدة					
22	الرسائل العالنية عبر ادواته الرقمية للتواصل مع الزبائن					

23	روابط لعرض خدماته الجوهرية مترجمة الى اللغة العربية				
24	الاستجابة الرأى الزبائن ومعرفة متطلباتهم من خلال كافة البرامج الرقمية.				
25	سهولة التواصل مع مركز خدمة الزبائن خارج تركيا دون عوائق وتكاليف				

ثانيا: سعادة الزبائن: هي وصول درجة الرضا عند الزبائن إلى الحد الأعلى من الرفاهية والفرح في استخدام الخدمات المقدمة من كيف يتم التواصل مع الزبائن قبل البنك .

رقم	الفقرات	اتفق بشدة %100	اتفق %75	محايد %50	الاتفق بشدة %25	الاتفق بشدة %0
رضا الزبائن: هو تقييم شامل من قبل الزبائن للخدمات المصرفية بناءً على خبرتهم ومدى استفادتهم منها خلال جائحة كورونا . ما مدى رضاك كزبون في البنك خلال جائحة كورونا عن ؟						
26	تطوير الدوات الرقمية المستخدمة من قبل البنك بشكل مستمر					
27	تقديم الخدمات البنكية بصورة فورية دون الحاجة لزيارة الفرع.					
28	التواصل مع مركز خدمات الزبائن باللغة العربية					
29	توفير مكائن الصراف التي بشكل متقارب في كافة الحياء السكنية					
30	التعامل مع تطبيق الهاتف المحمول					
31	التواؤمة مع بقية البنوك دون تحمل تكاليف مادية					
32	سرعة الاستجابة لحل المشاكل الالكترونية دون عوائق					
33	تطبيق قواعد التباعد الجماعي في البنك					
34	المان المتوفر للحساب عند سحب وتحويل مبالغ كبيرة					
متعة الزبائن: ميل الشخص لتجربة إيجابية متكررة العواطف كالفرح والرفاهية خالية من المشاعر السلبية خلال جائحة كورونا .						
35	اشعر بالسعادة عند تقديم خدمات مجانية					
36	اشعر بالراحة عندما يشرح الموظفون الإجراءات الرقمية باللغة العربية					
37	انا سعيد بالحفاظ على صحتي من خلال نمو الخدمات الرقمية					
38	انا متمتع باستخدام خاصية NCF عند الشراء					
39	انا فرحان بمقدرتي بدخول أي بنك وإجراء كافة المعاملات البنكية.					
40	انا سعيد بتواجد موظف يتكلم اللغة العربية في كل فرع					
41	انا استمتع بتسهيل الخدمات الرقمية في المستقبل					
42	توديع وسحب واستبدال العملة الجنبية مقابل العملة المحلية من خلال مكائن الصراف التي خارج الفروع .					
انسجام الزبائن : هي توازن مشاعر الزبائن بين الهدوء والسكينة الطويلة المد خلال جائحة كورونا.						
43	من السهل اجراء الحوالت المالية وبجميع انواع العملات رقميا دون عناء					
44	معرفة خصائص جميع البطاقات الرقمية والاشتراك بها					
45	فهم جميع الخدمات البنكية الرقمية بصورة واضحة					
46	اضافة قيمة ذاتية من خلال الاهتمام بالتفاصيل الشخصية					
47	الاستجابة الفورية عند التصلال بمركز خدمة الزبائن بصورة سريعة ومفهومة .					
48	انا مرتاح باستخدام خاصية QR لإنجاز معاملات السحب واليداع					
49	ادافع عن البنك عندما يتحدث الآخرون عنه بشكل سيء					
50	يستحق البنك والتي له					

ANKET

Ben ZENA FALLAH HASSAN AL-HALAEJY, doktora öğrencisiyim. "**Covid19 Pandemi Döneminde Bireysel Bankacılık Hizmetleri Sektöründe Dijital Pazarlama ve Bunun Müşteri Mutluluk Etkisi**" başlıklı bir anket çalışması yapmaktayım. Bun çalışmanın amaçlarına ulaşması için Türkiye’de ikamet eden Arap toplumunun karşılaştığı problemlerinin sayısını, türünü ve çözümlerini ölçmek için Kuveyt Türk Bankası’nı seçtik. Corona Pandemisi döneminde bankacılık sektöründe oluşturulan politika ve kanunlara göre, değiştirilmesini gerekli gördüğünüz ve önemli bulduklarınızı, bir müşteri olarak karşılaştığımız zorlukları ve size karşı nasıl davranıldığını bilmek bizi mutlu edecektir. Bu bankanın bir müşterisi olarak değerli zamanınızın da bir kısmını ayırarak tüm paragrafları yanıtlayacak şekilde, açık görüşünüz ve zengin deneyiminize uygun gelen ifadenin önüne (V) koymanızı ve bu anketin kolay ve hoş bir anket olmasını Allah’tan temenni ederim. Bu durumda cevabın doğru ya da yanlış olması gibi bir durum söz konusu değildir ama vereceğiniz cevap hedeflenen amaç için profesyonel, pratik ve güvenilir olacaktır.

Not: Vereceğiniz cevapların yalnızca bilimsel araştırma amacıyla kullanılacağını ve dijital programın kolay ve akıcı olması ve bankanın sürekli müşterisi olarak sizi mutlu etmek için bankanın dijital pazarlama yönünden bu cevapları dikkate alınacağını önemle belirtmek isteriz.

Son olarak da, her hangi bir sorunuz varsa veya daha fazla bilgi almak isterseniz çekinmeden ... elektronik posta adresi aracılığı telefon numarası aracılığı ile benimle iletişime geçebilirsiniz.

Bu formu doldurma konusundaki işbirliğiniz ve katılımınız için hepimize teşekkür ederiz.

Süpervizör

Prof Dr. Özgür Çengel
Istanbul Galata University Rector

İşletme Doktora Öğrencisi

ZENA FALLAH HASSAN AL HALAEJY
Okan University

Birinci Olarak: KİSİSEL BİLGİLER

1. Cinsiyet? Erkek Kadın
2. Yaş? 18-29 30-40 41-51 51'den büyük
3. Eğitim? Doktora Yüksek Lisans Lisans Lise
Diğer
4. Meslek? Serbest Meslek Memur Diğer
5. Aylık Gelir? Dolar Lira
6. Başka bir bankada hesabın var mı? Evet Hayır
7. Türk vatandaşlığımız var mı? Evet Hayır

Eğer cevabınız HAYIR ise:

8. İkamet türünüz nedir? Çalışma Öğrenci Turistik
Gayri Menkul
9. En çok kullandığımız dijital araç türü? Cep Telefonu Bankamatik
10. En çok kullandığımız dijital bankacılık hizmeti?
 - Tasarruf
 - Fatura Ödeme ve Havale
 - Yatırım
 - İnternette Alışveriş
 - Kredi Alma

İKİNCİ BÖLÜM: Kuveyt Türk Bankası müşterisi olarak fiili gerçekler ışığında aşağıdaki ifadeleri ne kadar onayladığınızı belirtiniz:
Dijital Pazarlama: Müşterileri elde tutmakla için onlarla iletişim ve alışverişini geliştirmek, markayı güçlendirmek, satışları artırmak amacıyla içinde internet ve mobil kanallarında olduğu dijital iletişim araçlarını kullanmaktadır.

Sıra	Kanallar	Kesinlikle Katılıyor %100	Katılıyor %75	Tarafsız %50	Katılmıyor %25	Kesinlikle Katılmıyor %0
Çekicilik Yönü: İnternet aracılığıyla müşterileri bankaya çekme ve teşvik etme. Banka, Corona Pandemisi döneminde dijital olarak hizmetlerini pazarlamaya önem verir.						
1	Video iletişim aracılığı ile hızlı ve güvenli bir şekilde hesap açma özelliğini kullanma ve işlemler yapma.					
2	Tüm dijital araçlar aracılığı ile hizmetlerin tanıtımı için reklam kampanyalarının tamamının Arapça'ya çevrilmesi.					
3	Günlük banka havale ve para çekme limitinin yükseltilmesi.					
4	Kredilerin ödenmesinde kolaylık sağlanması (İndirim Kartı)					
5	İkameti olanlar ve olmayanlar için hesap açma isteklerinde esneklik.					
Abonelik: Banka, bilgi iletimi ve işlemleri tamamlamak için müşterileri arasında etkileşimi sağlama yöntemine önem vermesi. Korona Pandemisi döneminde müşterilerin dijital hizmetler aracılığıyla abone olmalarına önem verir.						
6	Müşterileri ile iyi ilişki kurma ve çeşitli dijital iletişim uygulamaları.					
7	Sunulan hizmetler ve bunların geliştirilmesi için müşterilerin görüşlerini almak için Arapça'ya çevrilmiş resmi sanal topluluklar oluşturma.					
8	Ayrıcalıklı hizmetlerini Arapça olarak sunmak için reklam pencereleri ve ara yüzler kullanmak.					
9	Telefon aracılığıyla SMS, GMAIL gibi öne çıkan dijital kanalların Arapça'ya çevrilmesi.					
10	Müşterilerle 7/24 Arapça olarak iletişim hizmetinin olması.					
Koruma: Dijital programlar aracılığıyla müşterilerle ilişkileri geliştirmek ve sürdürmek için uygun değer içeriği sağlamak. Banka, Corona Pandemisi sırasında hizmetlerini dijital olarak pazarlarken...						
11	Hesabın yasal olmayan bir şekilde ele geçirilmesi durumunda her türlü işlem için ani hatırlatma ve dijital güvenlik araçları					
12	Bireysel hesap aracılığıyla elektronik ödeme yapıldığında altın puanlar şeklinde verilen maddi teşvik araçları.					
13	Arapçaya çevrilmiş mobil telefon uygulamasının sürekli güncellenmesi.					
14	Müşteriler için Türkiye dışındayken de hizmetlere devam etmeleri için sunulan ek avantajlar.					
15	Türkiye'de yatırım yapmak ve gayrimenkul satın almak için yabancılar için kredi verilmesi.					
Öğrenme: Korona Pandemisi sırasında müşterilerin görüşleri ve engelleri hakkında daha fazla veri elde						

etmek için bankanın etkileşimli iletişim araçları aracılığıyla kullandığı bir yöntem. Banka, hizmetlerini dijital olarak pazarlarken öğretim ve açıklama olarak aşağıdakileri dikkate alır:					
16	Arapçaya çevrilmiş resmi kanallar aracılığıyla tüm hizmetlerin öğretilmesi				
17	Cari hesaba yatırılan paraların nasıl değerlendirileceğinin netleştirilmesi ve finans hizmetlerine katılması.				
18	Banka kartlarının türlerinin ve nasıl kullanılacağına açıklanması.				
19	Potansiyel müşteriler yaratmak ve daimi müşterilerin bağlılığını korumak için çeşitli şekillerde yarışmalar nasıl yapılacağı.				
20	Dijital yollarla teşvik edici puanları nasıl elde edileceği.				
İletişim: Bankanın, aynı anda hedeflenen birkaç müşteri dilimine odaklanarak onlara kişisel hizmetler ve diğer hizmetleri sunmada yardımcı olmak için sağladığı pazarlama fırsatlarıdır. Banka müşterilerle iletişim kurarken aşağıdakilerin kullanımını dikkate alır:					
21	Müşterilere yeni hizmetlerini tanıtmak için telefonla iletişim kurar.				
22	Müşterilerle iletişim kurmak için dijital araçları aracılığıyla reklam mesajları göndermek.				
23	Bankanın temel hizmetlerini gösteren Arapçaya çevrilmiş bağlantılar				
24	Tüm dijital programlar aracılığıyla müşterilerin görüşlerine cevap vermek ve ihtiyaçlarını bilmek.				
25	Türkiye dışındaki müşteri hizmetleri merkezi ile engelsiz ve masrafsız iletişim kolaylığı.				

İkinci Olarak: Müşteri Mutluluğu: Banka tarafından müşterilerle iletişimin sağlanış şekline göre, verilen hizmetlerden yararlanmanın en üst düzeye ulaştığı müşteri memnuniyeti düzeyidir.

Sıra	Kanallar	Kesinlikle Katılıyor %100	Katılıyor %75	Tarafsız %50	Katılmıyor %25	Kesinlikle Katılmıyor %0
Müşteri Memnuniyeti: Müşterilerin bankacılık hizmetlerini, deneyimlerine ve Corona Pandemisi sürecinde hizmetlerden ne ölçüde yararlandıklarına göre kapsamlı bir şekilde değerlendirmesidir. Corona Pandemisi sırasında bankada bir müşteri olarak ne kadar memnunsunuz?						
26	Banka tarafından kullanılan dijital araçların sürekli olarak geliştirilmesi.					
27	Şubeye gitmeye gerek kalmadan anında bankacılık hizmeti verilmesi.					
28	Arapça olarak müşteri hizmetleri merkezi ile iletişim kurma.					
29	Tüm yerleşim yerlerine yakın mesafelerde ATM'lerin bulundurulması.					
30	Mobil telefon uygulamaları ile işlem yapma.					
31	Herhangi bir mali külfeti olmadan diğer bankalarla anlaşma					

	İNinde olma.					
32	Elektronik problemleri engeller olmaksızın İözüm İin hızlı yanıt verme.					
33	Bankada sosyal mesafe kurallarının uygulanması.					
34	Büyük meblağlar İekilirken ve havale edilirken hesabın güvenliĐinin saĐlanması.					
Müşterilerin Keyif Alması: İnsanların Korona Pandemisi sırasında olumsuz duygulardan sıyrılmış neşe ve refah gibi olumlu duyguları sıklıkla yaşama eğilimi.						
35	Ücretsiz hizmetler sunulurken mutluluk duyuyorum.					
36	Memurlar dijital işlemleri Arapça olarak açıkladığında rahatlık hissediyorum					
37	Dijital hizmetlerin gelişmesiyle sağlığını koruduĐum İin mutluyum.					
38	Alışveriş yaparken NCF özelliĐini kullanmaktan zevk alıyorum.					
39	Herhangi bir bankaya girme ve tüm bankacılık işlemlerini yapma imkanının olmasından memnunum.					
40	Her şubede Arapça bilen bir memur bulunduĐu İin mutluyum.					
41	Gelecekte dijital hizmetlerin kolaylaştırılmasından keyif alıyorum.					
42	Şubeler dışındaki ATM'lerden döviz yatırma, İekme ve yerel para birimine İevirme işlemleri.					
Müşteri Uyumu: Korona Pandemisi sırasında müşterilerin duygularının sakinlik ile uzun süreli huzur arasındaki dengesidir.						
43	Her türlü para biriminde para transferlerini dijital olarak sorunsuz bir şekilde yapmak kolaydır.					
44	Tüm dijital kartların özelliklerini bilmek ve bunlardan edinmek.					
45	Tüm dijital bankacılık hizmetlerini net bir şekilde anlamak.					
46	Kişisel ayrıntılara dikkat ederek kendine değer katmak.					
47	Müşteri hizmetleri merkeziyle iletişime geçildiğinde hızlı ve anlaşılır bir şekilde anında cevap alma.					
48	Para yatırma ve İekme işlemlerini tamamlamak İin QR özelliĐini kullanmaktan memnunum.					
49	Başkaları banka hakkında kötü konuştuğunda bankayı savunurum.					
50	Banka ona olan bağlılıĐımı hak ediyor.					