

Fostering Customer Satisfaction and Loyalty in Jordanian Banks: A Digital Approach Through Philanthropic and Environmental Responsibility



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ABSTRACT

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In the rapidly evolving landscape of modern banking, where customer satisfaction and loyalty are paramount, this study explores a pioneering strategy by integrating philanthropic and environmental responsibility into the digital content marketing approach within the Jordanian commercial banking sector. The sample consists of e-customers who have commercial bank accounts from 13 commercial banks in Jordan. Surveying n=395 customers through online questionnaires, the analysis reveals a positive correlation between philanthropic initiatives and heightened customer satisfaction and loyalty, underscoring the potential for banks to strategically engage in such endeavors. The partial least squares (Smart-PLS) analysis is used to run the measurement and structural models. Notably, the study recommends the utilization of social media programs as a practical avenue within the philanthropic responsibility framework, recognizing them as highly effective tools for customer outreach in the intensely competitive Jordanian banking sector. This integration aligns with the broader recommendation to adopt a customer-centric approach, addressing overlooked needs, and maximizing the impact of Corporate Social Responsibility (CSR) dimensions on customer satisfaction and loyalty. The study emphasizes that well-executed CSR programs, especially when integrated with digital content marketing strategies, can significantly enhance customer satisfaction, and maximizing customer loyalty in the fiercely competitive Jordanian banking landscape.

1. INTRODUCTION

The public/semipublic sector and the private sector make up Jordan's The service sector is a major part of Jordan's economy [1-3]. Banks as service providers, play an important role in the growth of the national economy and general development [4, 5]. Jordanian banks have also encountered challenges that arise for various reasons. These include increasingly globalised conditions, the developing local market, the introduction of multiple financial targets for related organisations, greater competition, innovative financial approaches and tools, practical technology, and more prosperous customers. As a result, banks' operations now occur in a different environment to which they must adapt [6]. Meanwhile, firms that can adapt quickly may successfully react to changes, turn risks into opportunities, and maximise chances. 'Rapid reaction capability is defined as the ability to use market information to capitalise on profitable opportunities in a volatile market' [7]. Banks should take practical steps to attract shareholders, such as adopting

attractive distribution methods, offering outstanding service, using informative ads, and recognising and exploiting chances. Furthermore, banks should strive to improve market share and customer satisfaction via creativity and innovation, as well as match resources to their customers' demands [8].

The current business climate is highly competitive and riddled with obstacles, particularly in tiny developing nations such as Jordan, due to a lack of support resources [9]. This deficiency can enhance the complexity of the business environment, which is seen in all sectors, particularly banking, as Jordan is home to a large number of banks [10]. Client loyalty is a difficulty for Jordanian commercial banks, which use traditional ways to promote client loyalty, such as offering low interest rates and fees [11]. Finding innovative ways to gain customer loyalty is necessary for banks, which are manifested in their philanthropic and environmental responsibility. Therefore, recognising the transformative potential of digital marketing, banks should adopt a proactive approach to synergize socially developed ideas within their ethical, philanthropic, and environmental responsibility

programmes. This strategic integration, bolstered by digital content marketing strategies, holds the key to soliciting positive feedback and nurturing improved customer behavior, consequently forging enduring customer loyalty within the banking industry [12, 13]. Such responsibility has emerged as a new focus in the business sector, as it may help and provide firms a competitive edge by using desirable digital distribution channels and supplying good services, using informing ads, identifying opportunities, and using them to attract more shareholders. In addition, Banks should attempt to increase market share and customers satisfaction through creativity and innovation as well as matching resources with the online needs of customers [14, 15] to generate high sales and profits while also helping the local community [16]. For companies, philanthropic and environmental responsibility is the cornerstone for gaining customer loyalty because of its important benefits. Banking is a sensitive and essential financial sector in this regard [17, 18]. Community assistance for companies and social involvement are ethical and compassionate, will have a large good influence on consumers, and may improve banks' role in gaining customer loyalty and competing [19]. Many bank consumers have mixed feelings about such institutions [20]. Customer loyalty is a crucial concern for Jordanian commercial banks. Banks, on the other hand, have created a new conceptual framework for customer perception by developing effective techniques that can boost consumers' propensity to use or continue receiving services for as long as feasible [21].

In addition, many studies showed a decline in customer loyalty in Jordanian commercial banks [22-25]. The previous financial crisis, in addition to the financial inflation in the Jordanian market, led to a decrease in the market shares of commercial banks owing to changeable interest rates [22]. Customer loyalty is connected with market shares, indicating that market shares in Jordan have experienced a tangible decline, as shown in Table 1, which we derive from the reports of the Jordanian Central Bank [26, 27].

Table 1. Loans of Jordanian banks in 2021

Types of Banks (Jordan)	The Commercial Bank	Another Bank Type	Total
Number of banks	13	10	23
Number of branches	662	215	877
Number of Real Estate Loans	4785	33678	38,463
Percentage (%)	12.40%	87.50%	
Amount of Real Estate Loans	330,509,214	667,670,889	998,180,103
Percentage (%)	33.10%	66.90%	
Numbers of automobile loans	9,734	37,868	47,602
Percentage (%)	20.40%	79.50%	
Amount of automobile loans	123,402,604	398,592,779	521,995,383
Percentage (%)	23.60%	76.30%	

As shown in Table 1, though the commercial banks have more branches than the other types of banks, the level of achievement and progress of the other banks is higher than that of the commercial banks. In addition, the percentage of the number of real estate loans and automobile loans of the Jordanian commercial banks to their market shares shows a decrease, at 12.4% and 20.4%, respectively. However, this finding provides further evidence for and reflects the direct decrease of customer loyalty in Jordanian commercial banks, which can harm the decrease of customer satisfaction.

Many studies examined social responsibility in banks in various sectors and countries and it showed the acceptable application of social responsibility; however, restrictions remain on the application of social responsibility in banks, where it remains a simple factor [28]. Therefore, our study attempts to answer the following questions:

1. Do philanthropic and environmental responsibility affect on customer satisfaction in digital context?
2. Do ethical philanthropic and environmental responsibility affect the customer loyalty in digital context?
3. Does customer satisfaction affect on customer loyalty in digital context?

2. LITERATURE REVIEW

Digital content marketing serves as a strategic management process enabling companies to identify, anticipate, and meet customer demands through digital content or bit-based materials disseminated across electronic channels [29, 30]. This definition has been broadened to encompass anything a person or company creates and shares to convey their message through diverse data formats, sounds, and geolocations [31, 32]. Social networking platforms contribute significantly to building customer trust in salespeople's honesty, ability, and friendliness, consequently enhancing customer loyalty [33]. This approach assists companies in crafting consistent content aligned with their objectives of expanding consumer reach. According to Pitt et al. [34], businesses are intensifying their focus on social media due to its impact on brand engagement, which in turn correlates directly with brand equity. The establishment of a positive corporate reputation, reflecting customers' perceptions of a brand's characteristics, not only reinforces customer loyalty but also sets the stage for a favorable impact on overall firm performance.

Loyal customers play a vital role in contributing to a bank's bottom line. Customer loyalty significantly influences a bank's market share, as loyal customers are more likely to recommend the bank to others, contributing to organic growth in the customer base [35]. Furthermore, customer loyalty reflects the bank's ability to consistently deliver exceptional customer experiences and meet customer expectations. Banks that prioritize customer satisfaction and build strong relationships with their customers are more likely to foster loyalty. A loyal customer base is a testament to the bank's reputation and credibility, both of which are vital for long-term sustainability in the fiercely competitive banking industry [36]. Customer loyalty is a critical factor that influences a bank's profitability, market share, and long-term success. Loyal customers provide a stable revenue stream, act as brand advocates, and contribute to customer retention. Nurturing customer loyalty through exceptional customer experiences and personalized engagement is essential for banks seeking to differentiate themselves in a highly competitive banking

landscape and build enduring relationships with their valued customers [37].

Delivering excellent client experiences has become a strategic priority for financial institutions in today's highly competitive banking industry. Meeting customer expectations and ensuring their satisfaction are essential for building lasting relationships and gaining a competitive edge. Satisfied customers are not only more likely to remain loyal, but they also act as advocates, promoting the bank's services to their networks through positive word-of-mouth. Satisfied customers share their experiences across online platforms, social media, and review sites. This not only enhances the bank's online reputation but also serves as a powerful digital marketing tool, influencing potential customers in their decision-making process [38]. Additionally, digital marketing provides a platform for banks to capitalize on satisfied customers' engagement in cross-selling opportunities. Through targeted digital campaigns, banks can present additional products and services to their existing satisfied customer base, driving increased profitability. This strategic use of digital marketing aligns with the evolving dynamics of the banking industry, where personalized and targeted communication is key to engaging customers and enhancing overall satisfaction [39, 40]. Customers will likely remain loyal to and continue their relationship with banks that prioritise their environmental responsibility.

Environmental responsibilities in the banking sector refer to the proactive efforts and commitments undertaken by financial institutions to minimize their environmental impact and promote sustainable practices in their operations [41]. These responsibilities encompass a wide range of actions, such as reducing carbon emissions, adopting green technologies, promoting renewable energy financing, supporting environmentally friendly initiatives, and implementing eco-friendly policies within their business operations. Embracing environmental responsibilities is of paramount importance for banks in the current global context, where climate change and environmental issues are gaining increasing attention from customers, investors, regulators, and society as a whole [42]. Moreover, the seamless integration of environmental responsibilities into the banking sector aligns perfectly with digital content marketing strategies. As customers and investors increasingly prioritize sustainable practices, banks championing environmental responsibilities can not only gain a competitive edge but also cultivate a positive brand image resonating with a socially conscious audience. In the face of more prominent climate-related risks, banks that take a proactive stance in addressing environmental challenges are better positioned to identify and manage potential risks related to climate change, natural disasters, and regulatory developments. By adopting a long-term view and incorporating environmental considerations into their risk management frameworks, banks can safeguard their assets and ensure greater financial resilience [43, 44]. Banks can develop innovative financial products and services, such as green bonds, sustainable loans, and green investment portfolios, to meet the evolving needs of customers and investors seeking environmentally responsible options [45]. Environmental responsibilities are an essential component of the banking sector's commitment to sustainable development and responsible business practices.

Philanthropic responsibilities in the banking sector refer to the voluntary efforts and contributions made by financial institutions to support social and community causes, aiming to

improve societal well-being beyond their core business operations [46]. Embracing philanthropic responsibilities is of paramount importance for banks in today's competitive landscape, as it fosters a positive brand image, enhances customer trust and loyalty, and strengthens the bank's relationship with the community. By engaging philanthropic responsibilities into a robust digital content marketing framework emerges as a strategic imperative and contribute to sustainable development [47, 48]. Such initiatives create a favorable perception among customers, increasing their satisfaction and willingness to remain loyal to the bank. Moreover, philanthropic responsibilities serve as a powerful tool for banks to establish a unique identity and differentiate themselves in the market, leading to increased competitiveness and long-term success [49, 50].

A well-planned and strategically executed philanthropic program has the potential to go beyond customer relationships, contributing to enhanced financial performance, improved employee morale, and increased investor confidence. By leveraging the storytelling capabilities of digital platforms, banks can amplify the reach and impact of their philanthropic initiatives, positively influencing various stakeholders [51]. This multifaceted approach not only strengthens customer loyalty but also contributes to a positive organizational climate, fostering long-term success in the competitive banking landscape [52, 53]. As banks navigate the challenges of differentiation in a crowded market, the synergistic integration of philanthropy and digital content marketing emerges as a dynamic strategy for building meaningful connections, enhancing brand equity, and achieving sustainability in the ever-evolving financial industry [54].

3. HYPOTHESIS DEVELOPMENT

3.1 Philanthropic responsibility and customer loyalty

Philanthropic responsibility may represent a company's beliefs and is seen to have the greatest impact on consumer loyalty and organisational support. Previous studies in the banking sector repeatedly found a good link between charitable duty and customer loyalty, with strong evidence to back it up. Vo et al. [55] performed a thorough investigation of the influence of customer satisfaction on customer loyalty, as well as the role of Corporate Social Responsibility (CSR) in moulding customer views, in the Vietnamese banking industry. The study revealed that the banks actively engage in CSR practices, including philanthropy, and experience high levels of customer loyalty. The findings indicated that customers tend to develop strong emotional connections with banks that actively give back to society and support social causes. Such philanthropic initiatives are perceived positively by customers, who view such banks as institutions with a genuine commitment to social welfare and community development. Thus, customers will be inclined to support and remain loyal to socially responsible institutions.

Similarly, Dwidienawati et al. [56] investigated the link between customer happiness, customer loyalty, and Corporate Social Responsibility in the banking sector. Customers are more likely to remain loyal to banks that exhibit a commitment to society and the environment and engage in philanthropic activities, according to the authors, who focused on banks in Jakarta. The authors highlighted the significance of CSR as a driver of customer loyalty and emphasised that customers have

become increasingly aware of banks' ethical practices and social contributions. Banks that actively participate in philanthropic endeavours are viewed favourably by customers, as they are perceived to contribute positively to society. Consequently, such banks enjoy high levels of customer loyalty, as customers are inclined to support and continue their relationship with institutions whose values align with their values and that contribute to social causes.

Overall, previous studies provided compelling evidence for the vital role of philanthropic responsibility in shaping customer loyalty in the banking sector. Banks that prioritise and actively engage in philanthropy are likely to cultivate strong emotional connections with their customers, which will lead to increased loyalty and repeat patronage. The positive perception of banks as socially responsible and ethical institutions can foster trust and strengthen the bond between a bank and its customers. As customers become increasingly aware of the societal impact of their chosen financial institutions, the importance of philanthropic responsibility in shaping customer loyalty is expected to grow continuously. Therefore, for banks seeking to enhance their customers' loyalty and maintain a competitive edge in the market, investing in philanthropic initiatives and demonstrating a genuine commitment to social welfare may be instrumental for building lasting relationships with their valued clientele. Thus, based on the literature, we propose the following hypothesis:

H1: Philanthropic responsibility will have a significant impact on customer loyalty in digital context.

3.2 Environmental responsibility and customer loyalty

To make a positive image on the community, a company's environmental duties include not harming the local environment and not exploiting natural resources [57]. Previous research in the banking sector indicated a significant relationship between environmental responsibility and customer loyalty and provided compelling evidence supporting the association. Customers have become increasingly aware of environmental issues and are likely to align themselves with banks that demonstrate a commitment to the environment. For instance, Aramburu and Pescador [20] investigated the impact of environmental responsibility on customer loyalty in the banking industry and found that banks that actively engage in eco-friendly practices and demonstrate concern for the environment experience high levels of customer loyalty. Customers perceive environmentally responsible banks as contributing positively to sustainability and social welfare, which can lead to strong emotional connections with and trust towards such institutions.

Moreover, Muflih [58] examined the role of environmental responsibility in shaping customer loyalty in the context of Islamic banks. The findings revealed that customers of Islamic banks place significant importance on the environmental practices of their chosen institution. Islamic banks that adopt environmentally responsible practices are viewed favourably by their customers, who perceive them as adhering to ethical principles and demonstrating a genuine commitment to environmental preservation. Consequently, customers exhibit a high level of loyalty towards environmentally responsible Islamic banks, thereby reinforcing the positive relationship between environmental responsibility and customer loyalty.

Over all, banks seeking to enhance their customers' loyalty and maintain a competitive advantage, investing in

environmentally responsible initiatives and incorporating sustainable practices may be instrumental for building lasting relationships with their valued clientele. Thus, based on the literature, we propose the following hypothesis:

H2: Environmental responsibility will have a significant impact on customer loyalty in digital context.

3.3 Philanthropic responsibility and customer satisfaction

In terms of the relationship between philanthropic responsibility and customer satisfaction, previous research in the banking sector consistently demonstrated a positive relationship and provided robust evidence supporting the association. Studies revealed that customers view the philanthropic activities of banks as a demonstration of their commitment to social welfare, which can enhance customers' perception of the banks' values and ethics. For instance, Ghamdi and Badawi [49] examined the impact of philanthropic responsibility on customer satisfaction in the banking industry and revealed that banks that actively engage in philanthropic initiatives and demonstrate social consciousness are likely to achieve high levels of customer satisfaction. Customers perceive banks' philanthropic endeavours as positive contributions to society, which can lead to improved emotional connections with and trust towards the institutions. Thus, customers report high levels of satisfaction with banks that prioritise philanthropy.

Similarly, Achmad [59] investigated the role of philanthropic responsibility in shaping customer satisfaction in the context of society banks. The research emphasised that customers of society banks place importance on the banks' involvement in local philanthropic activities. Customers perceive society banks that actively support local causes and community development as being concerned about their customers and the society they serve. The positive perception of the philanthropic responsibility of society banks can lead to increased customer satisfaction and strengthen emotional bonds between banks and their customers. Thus, based on the literature, we propose the following hypothesis:

H3: Philanthropic responsibility will have a significant impact on customer satisfaction in digital context.

3.4 Environmental responsibility and customer satisfaction

Numerous studies correlated environmental responsibility with customer satisfaction. For instance, Yip and Bocken [60] examined the impact of environmental responsibility on customer satisfaction in the banking industry. The findings indicated that banks that actively engage in eco-friendly practices and demonstrate concern for the environment experience high levels of customer satisfaction. Customers perceive environmentally responsible banks as contributing positively to sustainability and social welfare, which can lead to improved emotional connections with and trust towards such institutions. Thus, customers report high levels of satisfaction with banks that prioritise environmental responsibility.

Furthermore, Sun et al. [61] investigated the role of environmental responsibility in shaping customer satisfaction in the context of green banking initiatives. The research emphasised that customers place significant importance on a

bank's environmental practices, especially in promoting sustainable initiatives. Banks that actively incorporate eco-friendly practices and offer green financial products and services are perceived positively by customers, who feel that the values of their chosen bank align with their environmental values. This positive perception of a bank's environmental responsibility can contribute to high levels of customer satisfaction and enhance the overall customer experience. Hence, we propose the following hypothesis:

H4: Environmental responsibility will have a significant impact on customer satisfaction in digital context.

3.5 Customer satisfaction and customer loyalty

Customer satisfaction and customer loyalty are two crucial concepts in the banking sector that can significantly impact a bank's success, market shares and overall profitability. Customer satisfaction refers to a customer's contentment with and approval of a bank's products and services and their overall banking experience. Satisfied customers will likely have a positive perception of the bank, which will lead to increased loyalty. Meanwhile, customer loyalty represents a customer's commitment to a specific bank, which will result in repeat patronage and resistance to competitors. Customer loyalty is essential to banks, as it can lead to increased customer retention, reduced customer churn and a stable revenue stream. In the banking literature, the relationship between consumer satisfaction and loyalty to a company is

well known, with numerous research supporting this positive association. Client satisfaction has a direct positive impact on client loyalty [62]. Customer satisfaction, according to Paulose and Shakeel [63], is a crucial determinant of client loyalty. Furthermore, Khan et al. [64] and Islam et al. [65] highlighted the positive association between customer satisfaction and customer loyalty, arguing that pleased customers are more likely to be loyal and to engage in positive word-of-mouth recommendations. In addition, Rashid et al. [66] demonstrated the link between customer loyalty and profitability and indicated that loyal customers will likely contribute to a bank's profitability through increased spending and reduced service costs. Overall, customer satisfaction and loyalty are essential to banks seeking to thrive in the competitive market. By providing exceptional customer experience and personalised service and demonstrating a commitment to meeting customers' needs, banks can cultivate strong customer relationships, increase their market shares and achieve long-term sustainability. Hence, we propose the following hypothesis:

H5: Customer satisfaction will have a positive effect on customer loyalty in digital context.

We examine the correlations and interpretations based on prior studies to address philanthropic and environmental responsibility and its impact on customer happiness and loyalty. Figure 1 summarises the hypotheses.

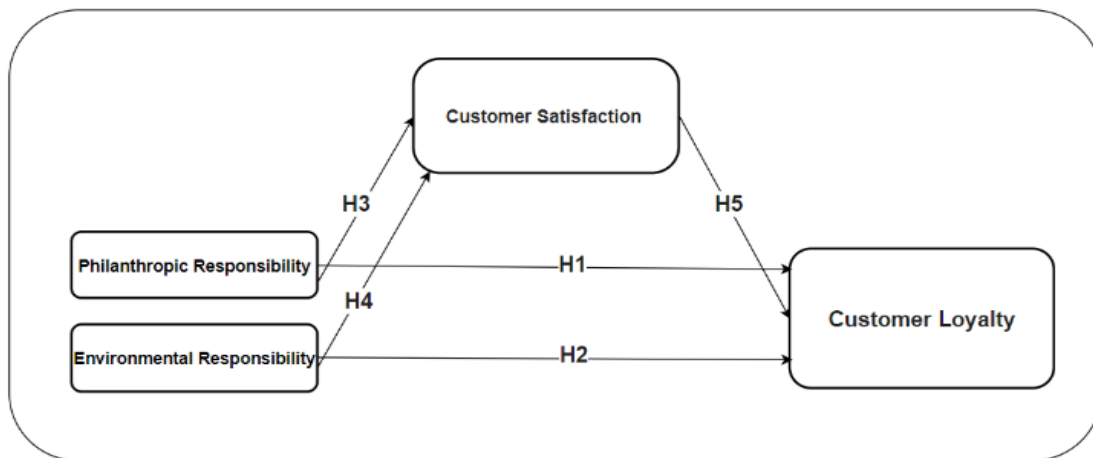


Figure 1. Theoretical framework

4. METHODS

4.1 Sample and data collection

We performed our research at a Jordanian commercial bank with the participation of the bank's e-customers. To gather data for this study, we utilised an online self-administered questionnaire built in Google Forms. In addition, we used a seven-point Likert scale for the rating method to evaluate how much respondents agreed with a certain statement. The convenience sampling which is non-probability technique was used in this study. The sample consists of customers who have commercial bank accounts from 13 commercial banks in Jordan. There are only 13 banks with multiple branches, and using multiple banks helped the researcher to avoid potential

biases and limitations that may arise from focusing on a single bank or a specific customer group [67]. The questionnaire was distributed through online platforms that were distributed by the banks by sharing the link of the Google forms in the Facebook. This makes it possible to gather information from the respondents in the population who are available to fill out the questionnaire. In addition, in order to achieve a high rate of completion, the online questionnaire form has been created so that each question in each part is mandatory. This guarantees that respondents do not skip any questions when filling out the survey. This is the most effective method and a virtuous choice when distinguished information is needed, mainly because of the current situation of the coronavirus. Table 2 shows the list of Jordanian commercial banks involved in this study.

Table 2. List of commercial Jordanian banks

The Bank's Name	Type	Website
Arab Bank PLC.	Commercial Banks	www.arabbank.com.jo
Arab Banking Corporation (Jordan)	Commercial Banks	www.bank-abc.com
Bank of Jordan	Commercial Banks	www.bankofjordan.com
Cairo Amman Bank	Commercial Banks	www.cab.jo
Capital Bank of Jordan	Commercial Banks	www.capitalbank.jo
Commercial Bank Jordan	Commercial Banks	www.jcbbank.com.jo
Jordan Ahli Bank PLC	Commercial Banks	www.ahli.com
Arab Jordan Investment Bank	Commercial Banks	www.ajib.com
Societe Generale Bank / Jordan	Commercial Banks	www.sgbi.com
Bank al Etihad	Commercial Banks	www.bankaletihad.com
Jordan Kuwait Bank	Commercial Banks	www.jordan-kuwait-bank.com
The Housing Bank for Trade & Finance	Commercial Banks	www.hbtf.com
Investment Bank	Commercial Banks	www.jifbank.com

The survey utilised for this research has 395 respondents in total. In terms of gender, more than half of the respondents (209 (52.9%) were male, while 186 (47.1%) were female. In terms of age groupings, 101 (25.6%) of respondents were between the ages of 31 and 40, followed by 83 (21%) under the age of 30, 73 (18.5%) between the ages of 41 and 50, 71 (18%) between the ages of 51 and 60, and 67 (17%) between the ages of 51 and 60.

The majority of respondents 239 (60.5%) are married, while 119 (30.1%) are single and 37 (9.4%) are either widowed or separated. In terms of education, 164 (41.5%) of respondents have a bachelor's degree, while 70 (17.7%) have a high school diploma, 63 (15.9%) have a high school certificate, 42 (10.6%) have a diploma, 36 (9.1%) have a master's degree, and 20 (5.1%) have a PhD. Meanwhile, 144 (36.5%) of all respondents earned less than 500 JD per month, followed by 93 (23.5%) who earned 501-1000 JD, 69 (17.5%) who earned 1001-1500 JD, 65 (16.5%) who earned 1501 JD-2000 JD, and 24 (6.1%) who made more than 2000 JD. In terms of bank account type, 343 respondents (86.8%) have a current account, 36 (9.1%) have a savings account, 9 (2.3%) have a deposit account, and 7 (1.8%) have another account. Finally, the researcher emphasises that he did not depend on years, stating that he did not define a specific year in past experience, and that he did not include a definite necessary year for loyalty in operational definitions or the literature study. In the area of having a bank account for (years), 5 (1.3%) had one for less than a year, 6 (1.5%) had one for less than two years, and 43 (10.9%) had one for less than five years, while 341 (86.3%) had one for more than five years.

In this study, they used a seven-point Likert scale where the respondents were asked to indicate the extent to which they

strongly agreed or strongly disagreed with various statements. The seven-point Likert scale was employed in order to be more accurate, easier to use, better reflect the user's evaluation, prevent central tendency error, and prevent the user's personal biases [68]. In addition, Table 3 lists the measure of each construct. However, some changes have been adapted to fit the context of the current study, in which the customer's assessment of the service provided by the bank, the relationship of CSR and loyalty to the customer's assessment of the satisfaction and is based on previous experience dealing with the banks.

Table 3. Lists of the adapted measures

Variable	Source
Corporate Social Responsibility	[69]
Philanthropy Responsibilities	[70]
Environmental Responsibility	[71]
Customer Satisfaction	[72]
Customer Loyalty	[73]

4.2 Data analysis and result

We analysed the data using partial least squares-structural equation modelling. We employed the method because of its compatibility with our study and verification role [74]. We followed two tracks: the measurement model and structural model. In this paper, the model was analyzed by using PLS-SEM. According to Rigdon et al. [74], PLS-SEM has a number of benefits, each of which will be divided down into the following general criteria. Features of the data and the algorithm PLS-SEM does not require data distributional assumptions and can consider small and large sample sizes as well as normal and non-normal distributions. In light of the benefits mentioned above, the PLS-SEM was considered the appropriate research model for this investigation. The approach was selected because this study is prediction oriented, with hypotheses developed earlier in this research need to be tested using independent and dependent variables. According to the benefits mentioned above, PLS-SEM was utilised throughout the construction of both outer and inner models by employing a two-step approach: first, building a measurement model to check on item reliability and validity before coming up with study results, and second, building a structural model. In addition, the Smart-PLS algorithm was determined through the application of algorithmic methods and bootstrapping to examine the mediating effect of customer satisfaction on the relationship between the Corporate Social Responsibility dimensions and customer loyalty.

4.3 Measurement model

At this stage, the validity and reliability of the model are tested so that the "factor loading and AVE are higher than 0.70 and 0.05 to fulfil the condition of acceptance" [75]. As shown in Table 4, all the values were above 0.70.

Table 5 displays the results of the variable's correlation based on the Fornell-Larcker standard, which was used to test the measurement model's discriminant validity [76].

Table 6 displays the findings obtained from conducting a cross-loading analysis on the variables that comprised the measurement model [77].

Table 4. Cronbach's convergent validity results

Variable	Indicators	OL (≥ 0.7)	CA (> 0.7)	CR (> 0.7)	AVE (> 0.5)
Philanthropy Responsibility PR			0.96	0.96	0.76
	PR 1	0.85			
	PR 2	0.84			
	PR 3	0.92			
	PR 4	0.89			
	PR 5	0.82			
	PR 6	0.89			
	PR 7	0.93			
Environmental responsibility ENR			0.95	0.96	0.85
	ENR 1	0.89			
	ENR 2	0.93			
	ENR 3	0.92			
	ENR 4	0.92			
	ENR 5	0.96			
	ENR 6	0.93			
Customer Satisfaction CS			0.95	0.96	0.76
	CS 1	0.85			
	CS 2	0.89			
	CS 3	0.88			
	CS 4	0.81			
	CS 5	0.85			
	CS 6	0.90			
Customer loyalty CL			0.96	0.97	0.85
	CL 1	0.91			
	CL 2	0.95			
	CL 3	0.90			
	CL 4	0.94			
	CL 5	0.91			

Note: OL: Outer Loading; CA: Cronbach Alpha; CR: Composite Reliability; AVE: Average Variance Extracted

Table 5. Fornell-larcker results

	PR	ENR	CS	CL
PR	0.87			
ENR	0.79	0.92		
CS	0.68	0.62	0.87	
CL	0.59	0.50	0.84	0.92

CL1	0.55	0.44	0.77	0.91
CL2	0.53	0.49	0.79	0.95
CL3	0.52	0.42	0.75	0.90
CL4	0.59	0.48	0.77	0.94
CL5	0.55	0.50	0.76	0.91

Table 6. Cross-loadings results

	PR	ENR	CS	CL
PR1	0.85	0.56	0.47	0.46
PR2	0.84	0.56	0.51	0.51
PR3	0.92	0.78	0.65	0.56
PR4	0.89	0.72	0.66	0.58
PR5	0.82	0.79	0.53	0.44
PR6	0.89	0.65	0.66	0.55
PR7	0.93	0.71	0.66	0.53
PR8	0.86	0.74	0.54	0.49
ENR1	0.78	0.89	0.59	0.49
ENR2	0.72	0.93	0.60	0.46
ENR3	0.69	0.92	0.54	0.43
ENR4	0.66	0.93	0.55	0.45
ENR5	0.71	0.96	0.58	0.44
ENR6	0.75	0.92	0.56	0.48
ENR7	0.77	0.91	0.60	0.50
CS1	0.48	0.47	0.85	0.72
CS2	0.56	0.49	0.88	0.82
CS3	0.67	0.60	0.88	0.74
CS4	0.72	0.68	0.82	0.63
CS5	0.61	0.55	0.86	0.62
CS6	0.55	0.54	0.90	0.78
CS7	0.54	0.48	0.90	0.77

4.4 Structural model

Table 7 summarises the hypothesis testing, which revealed that philanthropic and environmental responsibilities had a positive direct influence on consumer happiness, hence supporting H3 and H4. Philanthropic duty has a direct beneficial influence on consumer loyalty, hence H1 was promoted. Furthermore, customer happiness had a direct beneficial influence on customer loyalty; consequently, H5 was supported. Surprisingly, environmental stewardship had a detrimental direct influence on consumer loyalty; consequently, H2 was not endorsed.

Figure 2 depicts the path estimates and t-values of the model's structural principal direct effects between latent variables.

Table 7. Hypotheses on constructs' direct effects

H	Stat. Beta	Std. Error	T-value	VIF	P-value	Result
H1	0.52	0.06	9.15	3.13	0.00	Supported
H2	0.10	0.07	1.29	2.77	0.10	Not Supported
H3	0.49	0.06	8.28	2.66	0.00	Supported
H4	0.24	0.07	3.38	2.66	0.00	Supported
H5	0.82	0.03	23.85	1.94	0.00	Supported

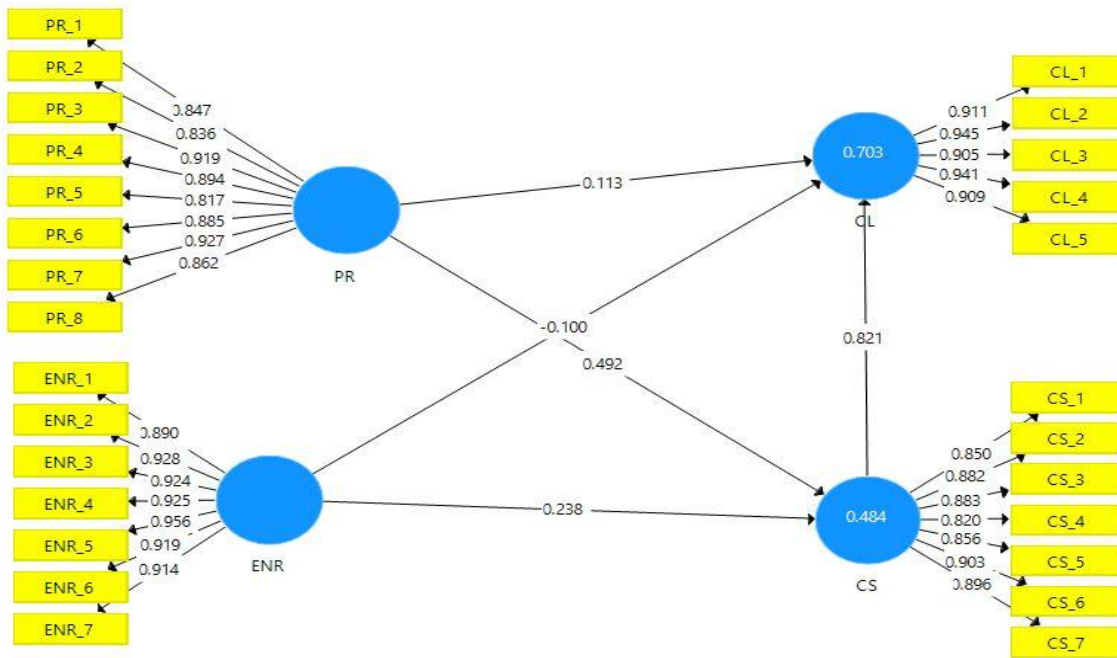


Figure 2. Path model significance results (t-value)

5. DISCUSSION AND CONCLUSIONS

5.1 Main findings of the present study

The viewpoints of Jordan's commercial bank customers have been the sources of the information that's been evaluated to verify the research model and the hypotheses of the study to improve CSR knowledge and understanding, as well as to identify and investigate the factors that challenge banks to become socially responsible. Following this, a discussion of the outcomes of this work will be presented, along with five study objectives related to the impact of the elements of CSR. These objectives are outlined in the following sections in relation to the objective of the present study. With regard to the relationship between philanthropic responsibility and customer loyalty, philanthropic responsibility was found to have a positive significant influence on customer loyalty, so hypothesis H1 was supported. The results here confirm those of a previous studies [55, 56, 78] which demonstrated that philanthropic responsibility can provide an advantage to organisations as well as community development in terms of marketing function and attracting customer expectations of philanthropic responsibilities and keeping them in a long-term relationship with the organisation. Furthermore, firms that engage in successful philanthropy have an easier time in building favourable, long-lasting relationships with their clients; hence, leading to greater levels of customer loyalty.

In terms of how environmental responsibility affects customer loyalty, the study found that environmental responsibility had an insignificant impact on customer loyalty. However, since this affects were negative, H2 was not supported. It's possible that the customers' expectations regarding the bank employees' level of ecological responsibility are not being met. This could be the root of the problem. Moreover, some of the bank employees were probably not clear about the banks' strategy and did not

understand the perceptions of the banks about how environmental concerns could be a vehicle for community development. The findings of the current study imply that the Jordanian banks have not paid attention to protecting the environment and all its resources. The lack of a direct link between environmental responsibility and customer loyalty indicates a gap that needs addressing. Banks could leverage social media analytics to gain deeper insights into customer preferences and tailor their content accordingly, making environmental responsibility more relevant and impactful. By strategically aligning their digital content marketing efforts with these findings, Jordanian banks have the opportunity to not only enhance customer satisfaction and loyalty but also to position themselves as socially responsible entities in the digital realm.

The current study found that their philanthropy responsibility has a positive significant impact on customer satisfaction. This result is in a parallel line with the argument [79, 80] who stated that philanthropy responsibility directly supports customer satisfaction, thus H3 was supported. when the banks are conducting activities to donate to a particular community. There is a growing recognition that philanthropic responsibility and customer satisfaction are interconnected [81]. Banks that prioritise philanthropic responsibility and community engagement tend to have higher levels of customer satisfaction. Additionally, customers often prefer to do business with companies that are socially responsible and give back to the community.

This study revealed that environmental responsibility had a positively significant effect on customer satisfaction. As a result, H4 was supported. The result is in line with the theoretical argument made by scholars who asserted that customer satisfaction is influenced by an organisation's business strategies and orientations that are certain toward the sustainability and drive to the customer satisfaction [60, 61]. The findings of this study concluded that eco-friendly business

practises and a concern for social responsibility have a beneficial effect on customer satisfaction. There is increasing evidence that environmental responsibility is becoming a critical factor in customer satisfaction across various industries, including the banking sector. Customers are becoming more environmentally conscious, and they expect companies to adopt sustainable practises that minimise their negative impact on the environment.

Lastly, the fourth objective, which is to investigate the relationship between customer satisfaction and customer loyalty H5. Which was supported because the final statistical analysis points out that consumer loyalty was positively significantly impacted by customer satisfaction. This finding aligns with research into assets, which explored how the theme of consumer satisfaction affected the loyalty of customers [62-64]. Thus, it can be inferred that satisfied and happy customers will re-purchase the services more than once, hence they will get loyal. The reason is that they are satisfied with the services of banks. The result suggested that satisfied customers are more likely to use the same service, resist competing brands, and spread positive word of mouth. As well, the results show that satisfied customers become loyal to brands. These findings demonstrate that to create and maintain customer loyalty, banks should satisfy customer expectations.

5.2 Contributions and limitations

The contributions of your study, particularly in understanding the dynamics between philanthropic responsibility, environmental responsibility, customer satisfaction, and loyalty in the Jordanian commercial banking sector, are invaluable for digital content marketing, especially on social media platforms. Your robust methodology and focus on real-world applicability provide a solid foundation for banks and other sectors to refine their marketing techniques. This comprehensive understanding enables the development of targeted social media campaigns that showcase CSR activities, aligning closely with customer values and expectations, thereby potentially increasing satisfaction and loyalty. Furthermore, your study emphasizes the importance of systemic adjustments, employee training, and customer involvement in executing CSR initiatives, which can be communicated and highlighted through digital channels to build trust and transparency. However, the limitations of your study, such as the specific sample characteristics and the reliance on online surveys, serve as a reminder of the need for diverse and inclusive content strategies that can reach and resonate with a broader audience, including those less familiar with online platforms. These insights can guide the development of more effective, inclusive, and contextually relevant digital content marketing strategies, ensuring a broader and more meaningful impact.

5.3 Theoretical and practical implications

The intersection of digital content marketing and Corporate Social Responsibility (CSR) within the banking sector has emerged as a potent strategy for enhancing customer satisfaction and fostering loyalty, with a particular focus on leveraging social media marketing networks. Philanthropic activities, a fundamental element of CSR, enable banks to communicate their commitment to social causes and charities through compelling digital content. This alignment not only showcases the bank's values but also inspires trust and loyalty

among customers who appreciate the institution's active involvement in societal betterment. Simultaneously, environmental initiatives, another pivotal facet of CSR, can be highlighted through digital content marketing, promoting eco-friendly practices and sustainability efforts. By publishing content that emphasizes these green initiatives, banks resonate with environmentally conscious customers, further fostering loyalty through shared values. The synergy of CSR and digital content marketing extends its reach through social media platforms, where real-time interaction becomes possible. Here, customers and banks can engage in direct conversations, addressing inquiries and concerns promptly, thereby heightening customer satisfaction. Additionally, social media serves as a transparency tool, enabling banks to provide updates on CSR initiatives, reinforcing their commitment to accountability and responsibility. This blend of enhanced customer satisfaction, driven by CSR-aligned content and real-time interaction facilitated by social media, ultimately culminates in the cultivation of customer loyalty. Loyal customers, drawn to the bank's values and responsible corporate image, are not only less likely to switch banks but also more inclined to advocate for the institution, making it a powerful strategy within the banking sector, supported by empirical evidence and reliable references.

5.4 Recommendation and future research

The integration of findings from the Jordanian commercial banking sector with digital content marketing strategies, particularly focusing on social media, offers a rich framework for enhancing long-term customer engagement and loyalty. Future research avenues should concentrate on mediators such as credibility, and awareness, which are instrumental in influencing the relationship between Corporate Social Responsibility (CSR) – encompassing philanthropic and environmental responsibilities – and customer satisfaction and loyalty. Such insights are vital for developing targeted, credible digital content that amplifies awareness and encourages customer advocacy through compelling storytelling and authentic testimonials. Investigating the impact of variables like bank types or product categories can further tailor content to diverse customer segments. Mixed research methods, including qualitative studies, are crucial for a deeper understanding of customer perceptions, thus informing the creation of empathetic, resonant content strategies. Educational content on social media, elucidating the significance and impact of CSR efforts on customer satisfaction and loyalty, can foster a deeper customer understanding and appreciation, reinforcing engagement. Additionally, extending this research beyond the banking sector to other services in Jordan could broaden the applicability and impact of these strategies. A notable gap identified in the study is the unclear relationship between environmental responsibility and customer loyalty, suggesting a pivotal area for future research to provide more definitive guidance for content that aligns environmental initiatives with customer values. Overall, these recommendations pave the way for sophisticated, inclusive digital content marketing strategies on social media, aiming to not just inform and engage customers but also to forge enduring relationships based on shared values and commitments to social and environmental responsibilities, thereby ensuring sustainable customer engagement and loyalty.

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