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DIGITAL COMMUNICATION AND CUSTOMER SATISFACTION: ISLAMIC BANKING PLATFORMS

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Abstracts: Arab Islamic Bank faces challenging marketing conditions and an increasingly competitive environment in the sector. This study utilizes a descriptive-analytical approach and examines the impact of digital marketing on customer satisfaction at Arab Islamic Bank, taking into account digital communication and discourse analysis. In light of this, a conceptual model proposed based on previous studies. The model incorporates the dimensions of digital marketing (attraction, immersion, retention) as independent variables, while the impact on customer satisfaction is the dependent variable. The questionnaire distributed to 300 participants via Google Forms, and a random sampling method used to select respondents. The statistical analysis program (SPSS) used to analyze the data and test the hypotheses, which included 300 responses. The results showed a significant impact of digital marketing, in all its dimensions, on customer satisfaction. Furthermore, artificial intelligence, in conjunction with digital marketing, in discourse analysis helped institutions analyze written discourse from consumers on social media platforms, which enhanced their understanding of customer behavior and, consequently, enhanced customer satisfaction. This enhanced the mechanism for providing appropriate banking services based on customer feedback.

Keywords: Digital Communication, Customer Satisfaction, Online Customer Feedback, Banking

1. Introduction

Given the tremendous developments in the world of technology and the massive information revolution that currently dominates all business sectors in the world (Sharabati et al., 2022), this has led to the transformation of many economies of the world and has changed the basis on which business organizations compete (Alhantoobi et al., 2024). Since the banking industry is one of the most responsive to these changes, banks have found opportunities to increase their competitiveness and improve their performance towards their customers by leveraging digital marketing campaigns aimed at expanding their market reach (Ghaith et al., 2024). entering worldwide markets and building new markets impossible to discover in conventional trade, thereby enabling the availability of products, goods, and services to the most number of consumers (Sahioun et al., 2023). It also facilitates the emergence of new products and services, creating more advanced

outcomes to meet needs and desires as well as (Al-Gasawneh et al., 2024). The communication process between the organization and the customer, breaking down barriers, giving the customer the opportunity to express his needs and wishes, and to meet these needs as quickly as possible and in the desired manner through electronic banking services and perform other services (Alhanatleh et al., 2024; Bataineh et al., 2023).

Banks began to compete with each other to improve services, allowing customers to benefit from banking services more easily without having to go to a bank branch (Sirakova-Yordanova, 2024). Independent banking services include cash transactions, transfers and payments), registration, account opening and many other services (Al-Rawashdeh et al., 2024). For traditional banks, digital services are a means of continuous progress and competition to meet the needs of society at the present time (Liu, 2021). The importance of customer satisfaction is evident in the increasing number of banks documenting their commitment to customer satisfaction in their official statements, advertisements and public communications (Aramburu & Pescador, 2019). Companies are increasingly realizing that the most important key to competitive success is providing value and customer satisfaction through high-quality products and services at competitive prices. The value of customer satisfaction can be achieve if banks always make appropriate plans for the banking products available in the market while conducting their business (Elareshi et al., 2021)(Habes, Elareshi, et al., 2023). Bank managers start with product planning, and product design requires careful definition (Elareshi et al., 2023; Habes, Alghizzawi, et al., 2023; Habes, et al., 2020) In addition, it includes pricing strategies, location, and advertising strategies (Alnaser et al., 2023).

Digital marketing refers to planning and implementing marketing activities for banking services that use technology and the Internet to meet customer needs, expectations, and desires and achieve the bank's desired goals and other objectives (Istatieh et al., 2024). It broadens the conventional definition of marketing from conventional tools and activities to new events benefiting from one of the modern technical instruments—the Internet(ALSHAMMARI, 2022; Alshammari & Alshammari, 2025a). Therefore, in order for these banks to gain a competitive advantage, respond to changing customer needs, grow with technological developments, and gain the ability to compete at the regional and international levels, they need to adopt certain strategies and use the latest technological tools (Alghizzawi Mahmoud et al., 2025). In light of the rapid technological developments, there is a need to review the marketing and competitive position of Arab Islamic banks and reconsider the policies, strategies and the latest technological marketing tools that they use with the aim of improving their performance levels and meeting the requirements and needs of their customers (M. Al-Shammari, 2024). Therefore, the challenge posed by this study is to know the impact of digital marketing (Attract, Engage, Retain) on customer satisfaction in Arab Islamic banks (Alshibly et al., 2019).

2. Literature Review

Study by (Bentolhoda et al., 2017) findings were those stating there is no statistically significant link between digital marketing and the mental picture of the company and that digital marketing has no appreciable influence on this regard(Alshammari & Alshammari, 2025b). Moreover, the research reveals among other things that consumer satisfaction is much influenced by enticement, retention, and communication. Furthermore revealed by the research were the several types of Customer satisfaction is largely influenced by the three following communications (Molinillo et al., 2020). Drawing on the above, the following theory was put up:

H1. Attract has a positive impact on customer satisfaction.

Based on Study by (Ibrahim et al., 2021) that digital marketing is the foundation the basic principles for obtaining customer satisfaction. One of the most important methods was the existence of a relationship between the quality of bank e-services and customer satisfaction and loyalty, and the existence of a statistical effect of e- marketing service quality on customer attitude. In order to benefit from the benefits of e-marketing, researchers recommend the need to intensify its use, enhance customer interest, enhance the use of modern technological means to practice banking, and enable bank employees to use e-marketing applications in banking services that They offer it to their customers(M. M. Al-Shammari, 2020) . Based on the above, the following hypothesis was propose:

H2. Engage has a positive impact on customer satisfaction

According to (Sakas et al., 2023; Voramontri & Klieb, 2019) intended to investigate whether purchase decisions affect consumer satisfaction and digital marketing's influence on purchase decisions as well as whether purchase decisions could help to moderate the relationship between digital marketing and consumer satisfaction. The findings also revealed that consumer happiness increases with the purchase selections(M. Al-Shammari, 2024; Alshammari & Alshammari, 2025a, 2025b; 2025 ,الشمري .م .د). Furthermore shown by the research findings were positive mediation of the link between digital marketing and consumer satisfaction by purchase decisions. Particularly with relation to changing digital marketing methods including email marketing, search engine optimization, search engine marketing, content marketing, social media marketing, and other digital marketing strategies, the findings of this study have pragmatic ramifications. This is meant to help businesses and marketers raise consumers' want to buy, therefore raising their satisfaction level (Al-Skaf et al., 2021; Ali et al., 2021; Elareshi et al., 2023). Moreover, (Alghizzawi et al., 2025; Butt, 2021). investigate how digital marketing affects consumer satisfaction in online stores (Habes et al., 2021, 2022). The findings show that marketing managers should apply the mechanisms under analysis in several marketing channels to raise consumer satisfaction. Drawing on the above, the following theory was put up:

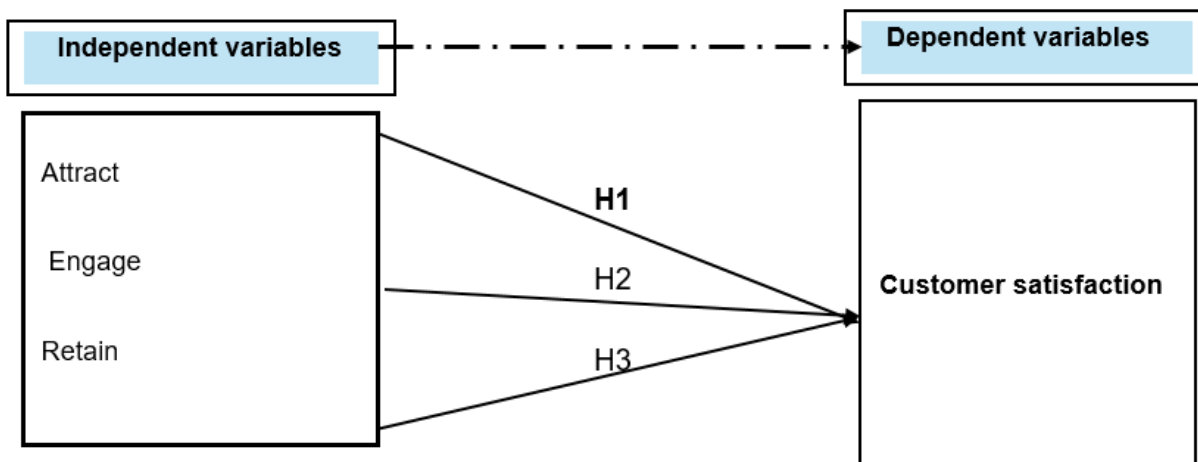**H3. Retain has a positive impact on customer satisfaction**

Figure 1.1 Research model

The conceptual framework was developed by the researcher based on (G. Al-Abdallah et al., 2024; Bentolhoda et al., 2017; Ibrahim et al., 2021).

3. Research Methodology
3.1 Study Design
This study aims to examine the impact of Digital marketing on customer satisfaction at Arab Islamic bank(M. Al-Shammari, 2024; M. M. Al-Shammari, 2020; 2024 ,الشمري .م) . The current study will adopt a quantitative approach and will rely on a questionnaire to collect and analyze the data. The data will be analyzed using SPSS software (G. M. Al-Abdallah & Bataineh, 2018; AlFraihat et al., 2025; Fraihat et al., 2023).

3.2 Research Sample
As stated by (Sekaran & Bougie, 2016), the study population includes the total number of individuals, groups and organizations under study. Therefore, in this study, the Arab Islamic Bank constitutes the target study population. The research population in this study consists of employees in various positions at the Arab Islamic Bank, amounting to 440.2 employees. Based on (Bougie & Sekaran, 2019), the sample size of the study population of 2440 people is 300. Random sampling will be used to collect data In this study.

3.3 Research Instrument
Survey data collected through a questionnaire distributed electronically to Arab Islamic Bank employees. Google Forms used to distribute the questionnaires. Data collection using questionnaires is low-cost and allows for hypothesis testing. Furthermore, as highlighted by (Albloush et al., 2025; Mourougan & Sethuraman, 2017) the use of closed items, common in questionnaires, generates accurate information, facilitates participants to express their answers, facilitates data analysis, and prevents bias. All Constructed items completed on a five -point Likert scale (indicating, "Strongly disagree" to "strongly agree"). The form contained two sections, the first of which included questions related to personal data, such as age, gender, and education level. The items in this section helped the researchers.

3.4 Data sources
 The present study relied on two types of data, namely Secondary data encompass data that previously gathered from primary data and are readily accessible to researchers (AlSondos et al., 2020). There are various sources of secondary data like textbooks, case studies, articles, and scientific journals. Primary data are data obtained firsthand by the researcher through methods as questionnaire specifically developed and distributed to the study respondents (Idris et al., 2018).

4. Result
The results of the study that aimed to determine the impact of digital marketing on customer satisfaction in Arab Islamic banks. The study used a quantitative approach, where an electronic questionnaire sent to the respondents in order to collect their opinions about the impact of Digital marketing on customer satisfaction in Arab Islamic banks. In this study, digital marketing, which includes three dimensions, used as the independent variable and customer satisfaction as the dependent variable. Four variables used in the demographic structure: gender, age group, job title, and length of service.

4.1Sample Profile

Table (1): Sample Profile

Variable	Frequency (No.)	Percentage (%)
Gender		
Male	133	44.3%
Female	167	55.7%
Age		
25 year and less	202	67.3%
26-35	49	16.3%
36-45	39	13.0%
46-55	5	1.7%
56 and above years	5	1.7%
Experience		
Less than 5 years	21	7.0%
5-10 years	20	6.7%
10- 15 years	218	72.7%
15_20 year	32	10.7%
20 year or above	9	3.0%
Position		
Agent/Officer	222	74.0%
Assistant manager /	38	12.7%
AVP /VP	24	8.0%
Head Of Department	16	5.3%
Total	**300**	**100**

As can be viewed in Table (1): There were 44.3% male
Respondents and 55.7% female respondents. In terms of age, all respondents were 25 years or younger with the following details: 67.3% were 25 years or younger, 16.3% were between 26 and 35 years, 13.0% were between 36 and 45 years and 1.7% were 46, 55 and 56 and over.

4.2 Descriptive Analysis.

Through this part of the study, means, and standard deviations of the respondents ' responses to the paragraphs of the study variables will be extracted, the following tables explains this (2)
Firstly: the independent variable (Digital marketing). Have calculated the means and standard deviation of the independent variable domains; the table (2) explain this.

Table (2). The mean and standard deviation for the scale domains

Id	Domain	Mean	St. deviation	Order	Degree of agree
1	Attract	4.268	.713	1	High
4	Engage	4.211	.707	2	High
3	Retain	4.196	.740	3	High
	Scale overall	4.185	.647	High	

From the previous table (2) that the digital marketing came to a high degree for all dimensions, where the domain (Attract) came from the first order and mean (4.268), while the domain (Retain) in the finally order and mean (4.065) and reached the mean for digital marketing overall (4.185).

The first dimension: Attract

Have calculated the means and standard deviation of the Attract paragraphs; the table (4-3) explain this.

Table (3). The mean and standard deviation for the domain (Attract) and domain overall

Id	Item	Mean	St. deviation	Order	Degree of agree
3	The bank takes into account the high privacy of customer data when marketing its services digitally.	4.310	.806	1	High
2	The bank's website is characterized by the speed of loading information, which encourages customers to repeatedly deal with it.	4.300	.931	2	High
4	The bank uses the double advertising feature.	4.280	.926	3	High
1	The bank's brand recognition on search engines helps attract customers' attention.	4.183	.875	4	High
	domain overall	4.268	.713	High	

in table (3). The mean for item domain (Attract) ranked between (4.183- 4.310) by high degree agree, the highest mean for the item (3) "The bank takes into account the high privacy of customer data when marketing its services digitally ", then followed mean (4.30) for item (2).

The second dimension: Engage

The means and standard deviation of the Engage paragraphs; the table (4-4) explain this.

Table (4). The mean and standard deviation for the domain (Engage) and domain overall

Id	Item	Mean	St. deviation	Order	Degree of agree
4	The bank ensures ease and simplicity in dealing with and using its applications.	4.153	.920		High
1	The bank provides applications in multiple languages to help engage customers from all over the world.	4.133	.930		High
2	The bank offers innovative interactive interfaces through its applications.	4.030	.993		High
3	The bank offers promotions, incentive points and	3.943	1.015		High

gifts through digital applications.				
domain overall	4.065	.753	High	

The mean for item domain (Engage) ranked between (3.943- 4.153) by high degree agree, the highest mean for the item (4). "The bank ensures ease and simplicity in dealing with and using its applications", then followed mean (4.133). for item (1).

The third dimension: Retain

The means and standard deviation of the Retain paragraphs; the table (4-5) explain this.

Table (5). The mean and standard deviation for the domain (Retain) and domain overall

Id	Item	Mean	St. deviation	Order	Degree of agree
1	The bank cares about the privacy of its customers' data when marketing its services digitally.	4.303	.825		High
4	The bank offers incentive rewards to retain its customers and ensure their loyalty.	4.213	.858		High
3	The bank's website is characterized by the speed of loading information, which encouraged customers to repeatedly deal with it.	4.193	.894		High
2	The bank takes into account the security feature for customers when marketing its services digitally.	4.073	.989		High
	domain overall	4.196	.740	High	

The mean for item domain (Retain) ranked between (3.073- 4.153) by high degree agree, the highest mean for the item (1) "The bank cares about the privacy of its customers' data when marketing its services digitally",

The dependent variable: customer satisfaction

The means and standard deviation of the customer satisfaction paragraphs; the table (4-6) explain this.

Table (6). The mean and standard deviation for the domain (customer satisfaction) and domain overall.

Id	Item	Mean	St. deviation	Order	Degree of agree
4	It is better for the website design to facilitate all transactions carried out by the customer.	4.167	.939	1	High
2	Providing all the bank's services on the website contributes to enhancing satisfaction.	4.120	.932	2	High
1	Speed of electronic service delivery achieves customer satisfaction.	4.097	.904	3	High
3	The more a bank cares about keeping its customer's information confidential and private, the more credible it becomes.	4.087	.943	4	High
	variable overall	4.118	.790	High	

The mean for paragraphs domain (customer satisfaction) ranked between (4.087- 4.167) by high degree agree. The highest mean for the item (1) "It is better for the website design to facilitate all transactions carried out by the customer"

4.3 Measurement Model

To confirm of the scale, the reliability and validity of the scale confirmed. Specifically, the model evaluated in terms of its convergent validity (CV). CV was determined using factor loadings, AVE, Cronbach's alpha, and composite reliability (CR) . Meanwhile, determined using cross-loading, variable correlation and HTML, the outcomes of Cronbach's alpha and CV for the overall CFA model can be viewed in Table (4-7)

Table (7): Convergent Validity Results for the Overall CFA Model

Variable	Items	Factor loading	CR	AVE
Attract	Q1	0.837	0.873	0.723
	Q2	0.875		
	Q3	0.823		
	Q4	0.864		
Engage	A1	0.818	0.866	0.712
	A2	0.886		
	A3	0.843		
	A4	0.826		
Retain	D1	0.844	0.862	0.705
	D2	0.830		
	D3	0.828		
	D4	0.856		
Customer satisfaction	E1	0.856	0.854	0.693
	E2	0.853		
	E3	0.880		
	E4	0.827		

Table (7) shows the originally standardized factor loadings of the model elements ranging from 0.818 to 0.886. These loadings exceeded 0.7, the advised cut-off value. Additionally shown in the table were AVE values ranging from 0.693 to 0.730. These figures exceeded the advised 0.5 cut-off mark. Besides, CR values fell between 0.854 and 0. 873.

4.4 Hypothesis test

Table (8) shows a correlation matrix examining the interactions among four variables: the matrix The strength and direction of the relationships between these variables can be very well revealed by the correlation matrix.

Table (8) *Correlation Matrix*

	Attract	Engage	Retain	Customer satisfaction
Attract	_____			

Engage	.677**	_____	
Retain	.694**	.807**	_____
Customer satisfaction	.757**	.717**	.800**

At the Matrix's bottom, the correlation coefficients shown. Asterisk-marked significant correlations revealed the degree of statistical relevance of the association. While the lowest correlation coefficient between the two variables (Attract, Engage).

4.5 Linear correlation test
Based on the VIF test and the Tolerance test for every one of the independent variables, the linear correlation test was applied to guarantee that there is no great association between them. We apply these tests to guarantee that the independent variables in the model are independent.

Table (9) The results for the tests: VIF and Tolerance

Independent variable	VIF	Tolerance
Attract	2.580	.388
Retain	4.054	.247
Engage	3.576	.280

In table (9). The values of the variance inflation coefficient test (VIF). For all independent variables are less than (10), where these values ranged between (4.054-2.58). While the value of the test tolerance coefficient of variance (Tolerance) for all independent variables is greater than (0.05).

Adjusted R-Square: Represents the ability of all independent variables combined with each other in the interpretation of the dependent variable, and this illustrated in the following table:

Table (10)
The result for person correlation coefficient

Variable	R Square	Adjusted R Square	Result
Electronic product	0.764	0.733	High
Electronic price	0.790	0.803	High
Electronic promotion	0.844	0.840	High
Electronic distribution	0.836	0.826	High

From the table above, we observe that the coefficient of determination of Square R is higher than 0.60, that is, the independent variables explain the change on these factors of the dependent variable with a great ratio.

H1. Attract has a positive impact on customer satisfaction
The first hypothesis, we found that the value of T (28.462), is statistically significant (p-value= 0.00), which is a statistically significant value at the level of significance ($\alpha \leq 0.05$), which indicates the existence of an effect of the independent variable (Attract).

H2. Engage has a positive impact on customer satisfaction
We derived from the second hypothesis that T (30.627) has a statistically significant p-value of 0.00. Which is a statistically significant value at the level of significance ($\alpha \leq 0.05$), indicating the

existence of an impact of the independent variable (Engage) on the moderating variable (customer satisfaction).

H3. Retain has a positive impact on customer satisfaction

The third hypothesis, we found that the value of T (28.898), is statistically significant (p-value= 0.00), which is a statistically significant value at the level of significance ($\alpha \leq 0.05$). Which indicates the existence of an effect of the moderating variable (Retain) on the dependent variable (customer satisfaction).

Table (11): Hypotheses test results

	Path shape	Standard Beta	Standard error	T-value	P-value	Decision
H1	Attract → customer satisfaction	0.855	0.034	28.462	0.00*	Supported
H2	Engage→ customer satisfaction	0.871	0.031	30.627	0.00*	Supported
H3	Retain → customer satisfaction	0.858	0.030	28.898	0.00*	Supported

5. Discussions

This study at Arab Islamic Bank looked at how employee happiness related to digital marketing. Three goals found in the investigation turned into three hypotheses for the evaluation: H1, H2, and H3. H1 specifically suggested to find out how Attract affected customer satisfaction. H2 suggested to find how Engage affects customer satisfaction; H3 suggested to find how Retain affects customer satisfaction. The primary aim of this research is to investigate the influence of the interaction between Attract and customer happiness in Hypothesis HI. The collected data revealed a favorable influence since the effect value reached (0.855), thereby supporting Hl. Research by (Bentolhoda et al., 2017; Eid & Al-Anzi, 2020; Ghaith et al., 2024; Ibrahim et al., 2021), were among those in their research who likewise observed a favorable effect of Attract on customer satisfaction. The second objective of this work is to investigate the effect of the interaction between Engage and customer happiness in Hypothesis H2. With the effect value reaching (0.871), a positive and strong value, the obtained data revealed a favorable effect and thus validated H2. Al-Attar and associates (2017)(Bentolhoda et al., 2017; Eid & Al-Anzi, 2020; Ghaith et al., 2024; Ibrahim et al., 2021) were among others in their research who likewise observed a favorable effect of Engage on customer satisfaction. Retain's connection with customer happiness Third aim of this research is Hypothesis H3: investigate the impact of Retain's relationship with customer satisfaction. The acquired results demonstrated a favorable effect; the value of the effect reached (0.858), a positive and strong value, thus H3 was validated. (Ghaith et al., 2024)were among those who also found a positive impact of Retain on customer satisfaction in their study.

5. Conclusions

This study concluded that digital marketing has a positive impact on customer satisfaction. It indicates that optimal use of a digital marketing strategy will benefit the bank, as it is essential to monitor customer opinions and analyze communications to understand customer desires and needs. This will positively affect the provision of services tailored to customers. This strategy will encourage customers to make their own purchasing decisions and feel satisfied when purchasing services from the bank. These advantages will undoubtedly positively affect the bank's

performance and success. The results obtained add to the theoretical and practical knowledge on digital marketing and its impact on customer satisfaction in Islamic banks and fill a gap in the literature, as most studies related to digital marketing conducted in developed countries. Therefore, this study is pioneering in expanding the scope of studies on digital marketing and customer satisfaction in Jordan, from a discourse analysis perspective, and specifically at the Arab Islamic Bank. This study examined the dimensions of digital marketing—attraction, immersion, and retention—and their relationship to their impact on customer satisfaction at the Arab Islamic Bank, thus enriching knowledge in the field of digital marketing. The results showed a positive and significant effect of attraction on customer satisfaction, and a positive and significant effect of immersion on customer satisfaction. They also confirmed the positive and significant effect of retention on customer satisfaction after analyzing customer reviews on social media platforms.

5.1 Recommendation

Researchers recommend improving the use of digital marketing to capitalize on its advantages, increasing customer focus, and supporting the use of the latest technological tools in the banking sector, especially business intelligence systems that analyze customer feedback, and empowering bank employees to provide banking services to customers using modern methods in smart digital marketing applications. Additionally, Islamic banks need to build an information and communications technology (ICT) infrastructure, which is a key requirement for implementing digital marketing, to monitor customer feedback and common terms to understand their needs and desires. They also need to keep abreast of the latest developments in digital marketing and communicate with customers through the latest electronic means, enabling them to interact directly with them. Furthermore, Islamic banks conduct courses and seminars that incorporate modern management trends to educate managers and employees on digital marketing concepts, activities, and processes. Finally, banks should conduct research and track any new developments in banking services development. Furthermore, banks should work diligently to create an atmosphere of trust, confidence, and security in their relationships with customers.

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