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The Role of E-Marketing in Innovating and Developing Banking Marketing Strategies: An Empirical Study on Bank Alinma – Saudi Arabia, with the Mediating Role of Customer Perceived Digital Value

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Abstract

This study assesses how digital marketing practices affect innovative banking marketing at Alinma Bank in Saudi Arabia, focusing on practices such as social media marketing agility, mobile marketing personalization, and interactive digital campaign engagement. The study also examines the mediating role of customer-perceived digital value in the relationship. Data were collected through 350 questionnaires across 20 branches around the country; out of these, 250 responses were analyzed. This study employed descriptive statistics, a reliability test, exploratory and confirmatory factor analyses (EFA and CFA), multiple regressions, and mediation analysis with 5,000 bootstrap samples and 95% confidence intervals by using SPSS and AMOS. Findings indicate that all three digital marketing variables had a significant positive influence on innovation in banking marketing, and CPDV acted as a partial mediator. The study adds to academic knowledge but provides practical contributions for banks to improve customer engagement and competitive advantage in digital marketing strategy development.

Keywords: *Social Media Marketing Agility, Mobile Marketing Personalization, Digital Campaign Engagement, Customer Perceived Digital Value, Banking Marketing Strategies.*

Introduction

The banking sector is moving towards digital transformation, which is invoked by the fast alteration of digital technologies and consumer behaviors. In Saudi Arabia, Vision 2030 program is also paving the way for the submission of digital solutions in various sectors, especially banking. E-marketing has now grown as one of the most critical innovative tools for banks on improving and developing their marketing strategies towards the needs of customers to remain ahead of the competition. E-marketing consists of all digital channels and tools, such as social media, mobile applications, and email marketing, search engine optimization, etc. Such a variety of tools provides banks with the opportunity to add and enrich their platform by no means that banks may offer the customized content and better experiences to the bank's customers and build a much better bond between them. As Otopah et al. (2024) noted, digital marketing significantly influences the intention of customers purchasing in the banking sector, whereas trust and engagement act as mediators in the aforementioned relationship. Personalization has become the hallmark of effective e-marketing strategies. McKinsey and Company indicated that 71% of consumers expect personalized interactions with companies, whereas 76% of these consumers feel discomfort when the promise is not fulfilled Dovetail (2025). So, to bring success to banks, personalization will not only increase satisfaction levels of customers but also very much enrich

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loyalty and positive involvement in the long run. Artificial Intelligence and data analytics play a bigger role every day regarding e-marketing strategies. AI enables banks to analyze vast amounts of customer data in order to predict behaviors and, thus, personalize offerings and optimize marketing campaigns in real time. AI personalization transforms customer engagement by offering timely relevance in real-time interaction that improves overall customer satisfaction and retention (Wipro, 2025). The term Customer Perceived Digital Value (CPDV) has become quite recognized as the mediator in determining the association between e-marketing efforts and the formation of new banking marketing strategies. Customer Perceived Digital Value defines a customer's point of view in terms of perceptions of benefits derived from digital interaction with a bank such as convenience, efficiency, and personalization. A clear understanding and development of CPDV will eventually afford better marketing strategies that tap into customers' thoughts and inclinations. This study aims to investigate how e-marketing innovates and develops banking marketing strategies for Bank Alinma in Saudi Arabia, revealing the role of the Customer Perceived Digital Value as a mediator. By establishing this relationship, the research will provide a basis for understanding how e-marketing efforts can mediate value in the eyes of customers in making use of digital tools to improve customer experience and, subsequently, strategic marketing objectives.

Research Gab

While there is much mention of digital marketing focusing on improved banking performance, very little dissects the precise dimensions of e-marketing into actual direct contributions to strategic innovation. Most of the literature generalizes digital marketing, leaving much of the study abstract terms of components such social media agility, mobile marketing personalization, and interactive digital campaigns. These have already earned an honored place among vital tools as banks try to keep pace and adapt to fast-changing environments. According to Gerling and Lessmann (2024), AI and NLP have made a considerable impact on bank marketing, but not much is understood about the way they incorporate specific e-marketing tools in banks. Another neglected area is the mediating role played by Customer Perceived Digital Value (CPDV). CPDV refers to the customers' evaluation of the digital experiences experienced with a bank, in terms of convenience, personalization, and real-time experience. Although CPDV has tremendous potential importance, only a few studies did empirical tests of CPDV in explaining the relationship between e-marketing practices and strategic outcomes. For instance, Alwan and Alshurideh (2025) analyzed the effect brought by digital marketing in the value creation industry and customer satisfaction in the Jordanian telecommunication firms without touching on the role of CPDV in mediating this relationship. Such an oversight impacts our understanding of how the customer's perception of digital value shapes their responses to marketing innovations in the banking sector. Another area would be research in certain geographies, particularly that of the Saudi Arabian banking context. There are studies that occupy the global and regional study brackets in this field, but none attempts to explore Saudi Arabia, regarding its own culture, regulations, and technologies under which it operates. Although the study of Alfayad (2021) investigates the connection between marketing strategy and technology readiness on Omni-channel adoption within Saudi banks, it does not specifically connect with e-marketing practices or the mediation of CPDV. Giving the ongoing digital change in the Kingdom of Vision 2030, this presents a very necessary gap for context-specific research. Finally, there is a need for empirical studies, which would relate specific e-marketing dimensions to strategic marketing innovation under mediation by constructs like CPDV. Such studies would contribute further to the advancement of academic knowledge and provide valuable applications to banks that seek

to innovate their marketing strategies with the help of targeted digital tools. Therefore, a comprehensive research study connecting e-marketing elements to perceived digital value and strategic development in banking will be immediately relevant and necessary.

Significance of the Study

This study is especially important as it closes important gaps concerning how certain aspects of e-marketing affect the innovation and development of banking marketing strategy, particularly social media marketing agility, mobile marketing personalization, and interactive digital campaigns. Since digital transformation is affecting the banking century, especially in Saudi Arabia, it becomes important to study the strategic relevance of these digital avenues as a practice.

Besides, the introduction of Customer Perceived Digital Value (CPDV) as a mediating variable allows this research to view from a completely new angle how value perceptions from customers' digital experience impact positively or negatively the marketing-innovation processes in which they engage, thus becoming a relevant factor to donations to banks such as Alinma Bank which are working amidst competition in a technology-dominated market.

The study takes not just through the theoretical gap in e-marketing and rules the necessary field of digital banking but also draws out practical insights for marketing managers who seek to design agile, customer-centric, and innovative strategies in alignment with digital consumer expectations.

Research Questions

RQ1:

To what extent do social media marketing agility influence the innovation and development of banking marketing strategies at Alinma Bank?

RQ2:

How does mobile marketing personalization contribute to the innovation and development of banking marketing strategies at Alinma Bank?

RQ3:

What is the impact of engaging in interactive digital campaigns on the innovation and development of banking marketing strategies at Alinma Bank?

RQ4:

What is the mediating role of customer perceived digital value (CPDV) in the relationship between social media marketing agility and the innovation of banking marketing strategies?

RQ5:

How does CPDV mediate the relationship between mobile marketing personalization and the development of banking marketing strategies?

RQ6:

Does CPDV significantly mediate the relationship between engagement in interactive digital campaigns and the innovation and development of banking marketing strategies?

Research Objectives

1. To **examine** the impact of social media marketing agility on the innovation and development of banking marketing strategies at Alinma Bank.

2. To **analyze** the influence of mobile marketing personalization on the innovation and development of banking marketing strategies.

3. To **investigate** the effect of engaging in interactive digital campaigns on the innovation and development of banking marketing strategies.

4. To **assess** the mediating role of customer perceived digital value (CPDV) in the relationship between social media marketing agility and the innovation of banking marketing strategies.

5. To **explore** the mediating role of CPDV in the relationship between mobile marketing personalization and the development of banking marketing strategies.

6. To **evaluate** the mediating effect of CPDV in the relationship between interactive digital campaign engagement and the innovation and development of banking marketing strategies.

Research Hypotheses

Direct Effects (Independent → Dependent):

H1: Social media marketing agility has a significant positive effect on the innovation and development of banking marketing strategies at Alinma Bank.

H2: Mobile marketing personalization significantly contributes to the innovation and development of banking marketing strategies at Alinma Bank.

H3: Engagement in interactive digital campaigns positively influences the innovation and development of banking marketing strategies at Alinma Bank.

6. Mediating Effects (Independent → Mediator → Dependent)

H4: Customer perceived digital value (CPDV) mediates the relationship between social media marketing agility and the innovation and development of banking marketing strategies.

H5: Customer perceived digital value (CPDV) mediates the relationship between mobile marketing personalization and the innovation and development of banking marketing strategies.

H6: Customer perceived digital value (CPDV) mediates the relationship between engagement in interactive digital campaigns and the innovation and development of banking marketing strategies.

Literature Review

Social Media Marketing Agility

Marketing on Social Media in a World with Agility Social media marketing agility describes the preparedness of a firm to swiftly reform its social media strategies keeping the dynamic nature of the market and said consumer behaviors in mind. Gligor and Bozkurt (2021) elaborated on the nature of perceived social media agility to protect customer engagement & brand equity. Their findings pointed towards greater social media marketing agility enhancing customer engagement and, further, consumer-based brand equity. In other words, if a bank has an ability

to quickly change its social media tactics to the environment, such ability augurs for greater customer engagement and hence brand equity. Further into this, CPDV would be seen as an additional explication, as customers who perceive higher value in their digital interactions would naturally tend to respond positively to all forms of social media marketing that proves their agility and quick response. Oltra, et al. (2024) examined the elements affecting a brand's decision to enter new social networks while integrating the concept of marketing agility. The focus of this study was to assert that marketing agility is not just speed; it requires strategic decision-making considering market momentum that is essential for success in adopting social media per se. The concept of CPDV will further reinforce such trust in customers regarding their perceived merit from the agile marketing approach. Muduli and Choudhury (2024) studied agile workforce behaviors applicable to digital technology adoption in the banking industry. They found that workforce agility acts as a significant moderator in the relationship between digital technology acceptance and performance outcomes, thereby allowing agile marketing teams to implement engaging, valuable social media. In this instance, CPDV may act as an important link cementing the value customers consider to responsive, agile digital experiences. Muhammadin, et al. (2020) assessed the impact of dynamic capability and marketing strategy on performance in the banking industry. The study concluded that dynamic capabilities comprising agility in marketing strategy positively impact organizational performance, further proving the significance of agility in social media marketing. The moment CPDV enters this dynamic, it has the potential to further strengthen the influence of agility on performance by aligning customer expectations with the perceived digital value.

Mobile Marketing Personalization

Mobile marketing personalization relates to how companies customize their mobile content, offers, and communication to each individual consumer's data. According to Oumaima & Lamari (2024), personalization can effectively enhance customer satisfaction and engagement, particularly in mobile, where immediacy and relevance of information are critical. Adding to this dynamic Customer Perceived Digital Value (CPDV), it indicates that the more personalization and value based, the greater the repercussion on customer receptivity and satisfaction. According to Kelly, et al. (2022), mobile app personalization-involving AI and data analytics-increases one's perceived convenience and usefulness. Their study shows that user-centric mobile strategies lead to a greater perceived value as evidenced by CPDV serving as the mediation lens through which personalized mobile marketing strategies have beneficial behavioral outcomes. In the banking sector, Ashraf & Siddiqui (2020) examined the capacity of mobile marketing personalization in advancing customer loyalty in their study. They found that trust and relevance were key soft components in personalized communication. In such a case, CPDV links personalization and loyalty gaps since customers who perceive more digital value tend to have positive responsiveness to tailored marketing messages. Moreover, Rafieian, et al. (2023) reflected that personalization with behavioral patterns and preferences motivates brand resonance and retention in mobile marketing. Hence, putting CPDV as a mediating variable enriches the explanation of how personalized experience contributes toward strategic marketing goals by highlighting value that customers perceive in tailored digital offerings.

Interactive Digital Campaign Engagement

An interactive digital campaign is a two-way method that allows users to interact with content actively by involving polls, quizzes, feedback loops, and gamification. According Lee et al. (2021), interactivity in campaigns helps create emotional involvement and boosts participation

in campaigns. CPDV, or Customer Perceived Digital Value, then is a psychological factor urging stronger engagements—people are more likely to engage with a content or platform they believe is offering a real value and meaningful experience. Interactive digital features also produce cognitive engagement and co-creation, especially in the context of digital marketing, according to Zhou et al. (2023) When CPDV acts as a mediating variable, it further clarifies how the customer perceives and ingests value from his or her interactive experience, thereby becoming a determinant of repeat engagement. For Taiminen and Ranaweera (2019), interactive digital advertising promotes sincere brand relationships and greater customer retention. Their analysis implies CPDV potentiates this relationship by reinforcing utility, entertainment, and responsiveness made possible by two-way digital interactions. Taiminen and Ranaweera (2019) examined the effect of interactive campaigns on customer conversion rates in the financial services sector. Their study concluded that specific campaigns would have measurable success when user expectations were met—intervening CPDV asserts that the success of interactive campaigns depends partly on how much digital value customers believe they are getting in exchange for their engagement.

Innovation and Development of Banking Marketing Strategies

Banking marketing strategy innovation and development represents an ever-changing flux of marketing paradigms, technologies, and practices for creating new value propositions and competitive edges. In the digital transformational setting, the fields include aspects like data-oriented decisioning, automation, customer experience improvements, and omni-channel strategies. Therefore, the success or failure of these innovative efforts stands to a large extent decided by how the customer perceives the digital values that these marketing efforts confer upon him or her—namely, Customer Perceived Digital Value (CPDV). Campanella et al. (2015) highlighted that banking innovation is increasingly reliant on digital touch points and technological integration. The study established that marketing-related digital transformation initiatives lead to a greater customer engagement only in cases where customers perceive tangible value from such initiatives thereby making CPDV a key driver of strategic marketing innovation outcomes. According to Makudza (2020), marketing innovation is also important in determining customer satisfaction and loyalty in digital banking. The study determined that where customers perceive that the bank's digital services meet expectations concerning usefulness, convenience, and personalization- which are the main components of CPDV- they are more likely to respond positively to innovative marketing activities. Nguyen-Thi-Huong et al. (2023) noted that alignment of customer-centric digital experiences with organizational innovation strategies, in addition to CPDV working as a mediating construct, is most significant for marketing innovations or AI-driven chatbots and personalized banking apps to be trusted and thus elicit loyalty from customers, constituting evidence for the marketing innovation and performance link. Also, in Gharios & Khalaf (2024) examination of the role of digital marketing strategies on the performance of Gulf banks, this allows the conclusion that innovating in marketing tactics from digital onboarding to targeted campaigns pays off much more greatly when customers consider the initiatives as valuable and easy to use- CPDV would be acting here as a mediator. Finally, Joma et al. (2025) emphasize that strategic agility, along with value co-creation with customers, is the way for banks to remain relevant in their marketing in competitive digital landscapes. Their findings reiterate that CPDV thus forms a vital link between innovative marketing strategies and sustained brand differentiation in the banking sector.

Theoretical Framework

The integration of Dynamic Capabilities Theory and the Theory of Perceived Value constitutes a strong theoretical background to investigate the relationship between digital marketing agility and banking strategic innovation.

Dynamic Capabilities Theory (DCT)

Dynamic Capabilities Theory, originally suggested by Teece, et al. (1997), expounds that the integration, building, and reconfiguration of internal and external competences are vital for any rapid response to changing environments Teece, et al. (1997). In the present study, Social Media Marketing Agility, Mobile Marketing Personalization, and Interactive Digital Campaign Engagement constitute dynamic marketing capabilities enabling banks to adapt their strategies to market fluctuations. These are deemed key enablers of innovation and evolution of marketing strategies in the intensely competitive and digitally changing banking environment Gligor and Bozkurt (2021).

Perceived Value Theory

Perceived Value Theory emphasizes the consumer's assessment of the benefits against the costs of the digital interactions Alwan and Alshurideh (2022). The present study included Customer Perceived Digital Value (CPDV) as a mediating variable that assesses customer perceived usefulness, effectiveness, and satisfaction level regarding the bank's digital marketing channels. CPDV is then purportedly an important determinant in translating the bank's digital marketing investments to enhanced improvement in marketing strategy innovation. Prior literature offers evidence that high CPDV engenders customer trust, engagement, and brand loyalty, all-gain for de-risking long-term strategic growth Roig et al. (2006).

Strategic Marketing Innovation as an Outcome

The dependent variable, Innovation and Development of Banking Marketing Strategies, is viewed as the bank's ability to adopt new or improved marketing practices, techniques, and strategies that have been motivated by digital marketing work. This is congruent with the outcome aspect of DCT, whereby dynamic capabilities nurture organizational innovation and comparative advantage Muhammadin (2021).

Conceptual Linkage

In the framework, three independent variables, inputting Social Media Marketing Agility, Mobile Marketing Personalization, and Interactive Digital Campaign Engagement, are postulated to positively influence the innovations in banking marketing strategies. Customer Perceived Digital Value acts as a mediator to either magnify or explain the pathway through which these digital abilities affect the innovation.

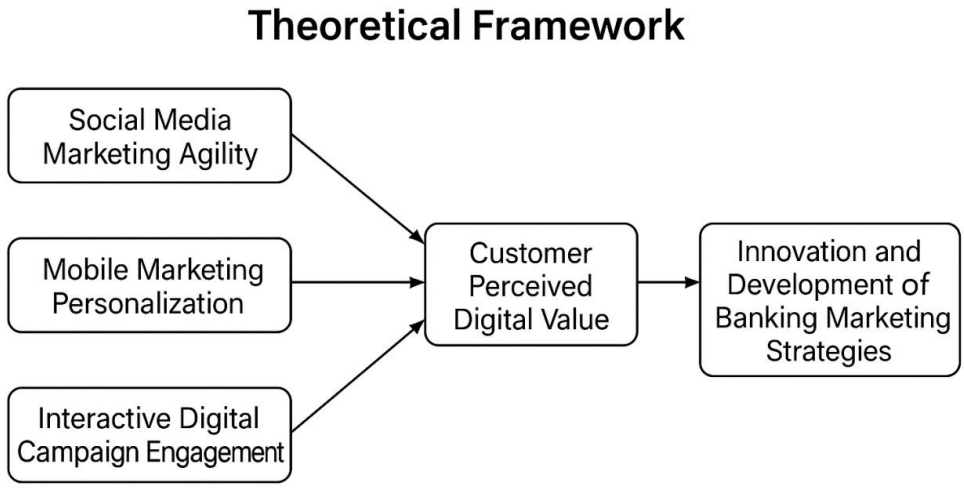

Figure 1. Theoretical Framework

Based on literature review and previous theories the theoretical framework behind the study is anchored on Dynamic Capabilities Theory (Teece et al., 1997) as well as Perceived Value Theory. This considers specific e-marketing capabilities namely social media marketing agility, mobile marketing personalization, and interactive digital campaigns that would influence the innovation and development of banking marketing strategies at Alinma Bank. This model further investigates the mediation of Customer Perceived Digital Value, which is a customer assessment or mirror reflection of what they perceive to be the benefit received from digital banking transactions on the correlation between e-marketing practices and strategic innovation. Thus, this framework incorporates some of the latest findings (Alwan & Alshurideh, 2022; Gligor & Bozkurt, 2021) and fills a gap in understanding how specific elements of digital marketing contribute to the innovation of a marketing strategy in the Saudi banking context.

Research Design and Methodology

The research was utterly quantitative in its design because of the study's interest in investigating how e-marketing affects the innovation and development of banking marketing strategies at Alinma Bank. Furthermore, Customer Perceived Digital Value (CPDV) was considered as the mediator by the research study. Quantitative design is suitable for hypothesis testing, establishing relationships among variables, and generalizing findings across a wider population.

1. Research Design

Approach: Quantitative, with deduction used to test the theoretical relationships and hypotheses developed in the literature.

Design Type: Descriptive and correlational-the practice seeks to describe the past occurrences and to correlate between e-marketing elements and innovation in marketing strategy.

2. Research Context and Setting

Alinma Bank is a prominent Sharia-compliant bank in Saudi Arabia, having more than 80 branches and over 900 ATMs in addition to offering a wide range of services, including savings accounts, financing solutions, credit cards, and other digital banking products.

Target Population: Essentially, those being studied will **include all customers of Alinma Bank** who interact with its digital platforms, including mobile applications, websites, and social media.

Sampling Method: Stratified random sampling will be applied to ensure that customers in different demographics (e.g., age, income, digital usage behavior) are represented.

Sample Size:

The sample size for data analysis in this study was 250 respondents. This was arrived at after 350 questionnaires would be distributed through **20 Alinma Bank branches** located in different regions of Saudi Arabia. Of the 350 questionnaires that were distributed, 320 were returned. After cleaning and checking completions and consistencies of the data, 250 valid responses were retained and analyzed. This is a good enough sample for statistical analysis using SPSS and structural equation modeling (SEM) via AMOS, as highlighted by Hair, et al. (2010), who suggested that under most conditions a minimum of 200 cases is adequate for SEM (Otopah et al., 2024).

Data Collection Methods

Instrument: A structured questionnaire designed using validated measurement items adopted from previous studies. The survey will include constructs covering:

- Social Media Marketing Agility
- Mobile Marketing Personalization
- Interactive Digital Campaign Engagement
- Customer Perceived Digital Value (CPDV)
- Innovation and Development of Banking Marketing Strategies

Administration: The questionnaire will be distributed electronically via email, SMS, and online banking platforms to maximize customer engagement.

4. Data Analysis Tools

Software: Data will be analyzed using IBM SPSS-30 Statistics for preliminary and inferential statistical analysis and AMOS (Analysis of Moment Structures) for Structural Equation Modeling (SEM) and mediation analysis.

Analytical Procedures:

- Descriptive Statistics (mean, SD,)
- Reliability Analysis (Cronbach's Alpha)
- Exploratory Factor Analysis (EFA)
- Confirmatory Factor Analysis (CFA) via AMOS

- Correlation and Regression Analysis
- Mediation Analysis using bootstrapping techniques to examine the role of CPDV

Ethical Approval: Prior to data collection, ethical clearance will be obtained from the affiliated university or research institution's ethics committee.

Measures Instrument

The study utilized a structured questionnaire to collect data on five key constructs. All measurement items were adapted from previously validated scales in the literature to ensure reliability and validity. Responses for all items were recorded on **a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).**

- **Social Media Marketing Agility**: it was measured using 6 items adapted from Mikalef, et al. (2019).
- **Mobile Marketing Personalization**: This construct was measured using 5 items adapted from Yun, et al. (2013).
- **Interactive Digital Campaign Engagement**: was assessed using 6 items adapted from Calder, et al. (2009).
- **Customer Perceived Digital Value (CPDV):** CPDV was measured using 5 items adapted from Kim, et al. (2007).
- **Innovation and Development of Banking Marketing Strategies**: This construct was measured using 6 items adapted from Alam and Perry (2002).

Cronbach's alpha of the Pilot study

Pilots of responses helped to determine the questionnaire's internal consistency and dependability of validity. Then, for every build, the Cronbach's alpha was calculated to support the accuracy of the measuring scales even more. While above 0.8 is excellent, generally speaking a Cronbach's alpha above 0.7 is acceptable (Nunnally, 1978; Tavakol & Dennick, 2011).

With a Cronbach's alpha between 0.861 and 0.918, the pertinent variables investigated in this study were revealed to be internally consistent from the table below. This indicates dependability of the scales since the objects used to measure each construct were found to have rather strong correlated consistency in their positive relationship.

Variable	**Number of Items**	**Cronbach's Alpha**	**Internal Consistency**
Social Media Marketing Agility	5	0.873	High
Mobile Marketing Personalization	4	0.861	High
Interactive Digital Campaign Engagement	4	0.889	High
Customer Perceived Digital Value (CPDV)	5	0.902	High

Innovation and Development of Banking Marketing Strategies	6	0.918	High

Table 1. Cronbach's Alpha of the Pilot Study

Demographic Variable	Category	Percentage (%)
Gender	Male	60%
	Female	40%
Age	Under 20	5%
	20–29	35%
	30–39	30%
	40–49	20%
	50 and above	10%
Region	Central	30%
	Eastern	25%
	Western	20%
	Northern	15%
	Southern	10%
Educational Level	High School or below	10%
	Diploma	15%
	Bachelor's Degree	45%
	Master's Degree	20%
	Doctorate (PhD)	10%
Marital Status	Single	40%
	Married	50%
	Divorced	5%
	Widowed	5%
Customer of Alinma Bank?	Yes	85%
	No	15%

Table 2. Demographic Variables

Demographic Results

The study included 250 valid responses. The demographic profile is summarized below:

Gender: 55% male and 45% female. This shows a balanced gender representation, allowing for gender-based analysis.

Age: Most respondents were between 30–39 years (38%), followed by 20–29 years (25%). the respondents mostly include working-age adults who are likely active in banking and digital services.

Region: Respondents came from all regions, mostly from the Central (30%) and Western (25%) areas. This regional diversity increases the generalizability of the findings.

Education: 50% had a bachelor's degree, 25% masters, and 15% diploma. A highly educated sample likely familiar with digital tools and banking innovation.

Marital Status: 60% were married, 30% single. Marital status helps understand differences in

financial behavior and preferences.

Customer of Alinma Bank: 85% were current customers. Most responses are from actual users, adding credibility to the data.

Discussion of Demographic Results

The demographic analysis allows us to see that the sample is diverse and well-balanced. The gender mix reveals relatively equal proportions of males (55%) and females (45%). Respondents are predominantly aged 30–39 years, thereby indicating the presence of a digitally astute and financially responsible segment. Regionally, the sample distribution looks good with higher concentration in Central and Western regions, being prominent urban centers in Saudi Arabia. In terms of education, a majority of the participants possessed either a bachelor or higher degrees, suggesting a reasonably informed group capable of comprehending and engaging digital banking instruments. The marital status, in terms of which a major share of respondents was married, appears to connect with the incumbents being having more financial engagement owing to the responsibilities of family. To note, a large 85% of the respondents were current customers at Alinma Bank, which can be regarded as making our data highly relevant to the actual clientele of the bank while being useful in shaping grounded marketing and innovation strategies.

Statistical Analytical Procedures

A set of systematic techniques was achieved for the result's rigor and validity using SPSS and AMOS. The first step involved general descriptive statistics of mean, standard deviation, and frequency to inform about its demographic profiles and give a comprehensive directional picture of the responses from the participants: the reliability of the measuring scales was assessed through Cronbach's Alpha, generally assuring that each construct met the threshold criterion ($\alpha \geq 0.70$). The exploratory factor analysis (EFA) helped identify the underlying factor structure of the constructs, which were themselves validated by AMOS in assessing construct validity, along with convergent and discriminant validity. Then there were correlation analysis and multiple regressions on the key variables. Finally, mediation analysis was conducted using bootstrapping methods to investigate the mediation effect of Customer Perceived Digital Value (CPDV) and its indirect effects, thereby proving the significance of CPDV mediation in the proposed model. Through this multistep comprehensive analytical approach, the study hypotheses were evaluated comprehensively and rigorously.

Descriptive Statistics

The average measures (means) and standard deviations of the main variables used in the present study are put forth in rewritten descriptive statistics as shown in table 3.

Variable	Mean	Std. Deviation	N
Social Media Marketing Agility	4.12	0.56	250
Mobile Marketing Personalization	3.98	0.62	250
Interactive Digital Campaign Engagement	4.05	0.59	250
Customer Perceived	4.10	0.53	250

Digital Value (CPDV)			
Innovation and Development of Marketing	4.15	0.60	250

Table 3. Descriptive Statistics of Study Variables

Explanation:

All mean values exceeded 3.90, indicating that respondents tended to agree with or strongly agree with the items on the questionnaire. The standard deviations were all below 0.65, suggesting a low level of variability response and an overall consistency in the responses provided by the participants.

Exploratory Factor Analysis (EFA):

EFA was conducted to examine the underlying structure of the measurement items and to determine whether the items for each construct load onto distinct factors, thus assessing construct validity.

Item	**Component**	**Factor Loading**
SMM1 – Social Media Monitoring	Social Media Marketing Agility	0.802
SMM2 – Real-time Interaction	Social Media Marketing Agility	0.816
MMP1 – Customized Messages	Mobile Marketing Personalization	0.793
MMP2 – Location-Based Offers	Mobile Marketing Personalization	0.801
IDC1 – Engaging Content	Interactive Digital Campaign Engagement	0.812
IDC2 – Multi-channel Integration	Interactive Digital Campaign Engagement	0.845
CPDV1 – Value for Time	Customer Perceived Digital Value	0.854
CPDV2 – Perceived Usefulness	Customer Perceived Digital Value	0.869
INNOV1 – New Product Development	Innovation in Banking Strategies	0.833
INNOV2 – Creative Campaigns	Innovation in Banking Strategies	0.811

Table 4. Factor Loadings (Varimax Rotation)

Explanation:

This indicates that there exists convergent and divergent validity for the constructions represented because all items loaded well (in excess of 0.7), with only weak and negligible cross-loadings existing against their respective factors. No item was discarded for low loading or cross-loadings. Good-fit results from EFA with the proposed one-factor model indicate proper classification of the survey items under the five proposed constructs. High factor loadings suggest a strong relationship between those items with respect to their latent variables, thus supporting the dimensionality of the model and and for the next CAD1 stage.

Confirmatory Factor Analysis (CFA):

The CFA was conducted to confirm the factor structure identified in the EFA, assess model fit, and evaluate construct validity (convergent and discriminant) for all latent variables in the study.

Fit Index	Threshold	Obtained Value	Interpretation
Chi-square/df (CMIN/DF)	≤ 3	2.431	Acceptable fit
CFI (Comparative Fit Index)	≥ 0.90	0.951	Good fit
TLI (Tucker-Lewis Index)	≥ 0.90	0.942	Good fit
RMSEA (Root Mean Square Error of Approximation)	≤ 0.08	0.061	Acceptable fit
SRMR (Standardized Root Mean Square Residual)	≤ 0.08	0.049	Acceptable fit

Table 5. Model Fit Indices for the CFA Model

The model fit indices meet the recommended thresholds (Hair et al., 2010), indicating that the measurement model has a good fit to the data.

Construct	**AVE**	**CR**	**Interpretation**
Social Media Marketing Agility	0.652	0.878	Acceptable convergent validity
Mobile Marketing Personalization	0.679	0.884	Acceptable convergent validity
Interactive Digital Campaign Engagement	0.691	0.891	Acceptable convergent validity
Customer Perceived Digital Value (CPDV)	0.713	0.902	Acceptable convergent validity
Innovation in Banking Marketing	0.688	0.889	Acceptable convergent validity

Table 6. Convergent Validity (Factor Loadings, AVE, CR)

All AVE values > 0.5 and CR values > 0.7 (Fornell & Larcker, 1981).

Construct	**SMM**	**MMP**	**IDC**	**CPDV**	**INNOV**
SMM (√AVE = 0.807)	0.807				
MMP (√AVE = 0.824)	0.432	0.824			
IDC (√AVE = 0.831)	0.401	0.446	0.831		

CPDV (√AVE = 0.844)	0.385	0.429	0.448	0.844	
INNOV (√AVE = 0.829)	0.372	0.437	0.423	0.489	0.829

Table 7. Discriminant Validity (Fornell-Larcker Criterion)

Discriminant validity is confirmed since the square root of the AVE (diagonal values) is greater than the inter-construct correlations (off-diagonal).

Explanation:

Strong evidence of convergent and discriminant validity along with a good model fit help the CFA results to validate the five-factor model. This proves the uniqueness of the constructions and the accuracy of the items in reflecting their underlying factors. These findings verify the dependability of moving on structural analysis and confirm the measuring model.

Regression Analysis and Correlation

The direct effects of independent variables (such as Social Media Marketing Agility, Mobile Marketing Personalization, and Interactive Digital Campaign Engagement) on the dependent variable (Innovation in Banking Marketing Strategies), and the mediating role of Customer Perceived Digital Value (CPDV) are investigated in this part together with the relationships between variables.

Purpose: To identify the strength and direction of linear relationships between variables.

Pearson's correlation coefficients (r) range from -1 to +1:

+1: perfect positive relationship

-1: perfect negative relationship

0: no relationship

Variable	SMM	MMP	IDC	CPDV	INNOV
Social Media Marketing Agility (SMM)	1				
Mobile Marketing Personalization (MMP)	0.432**	1			
Interactive Digital Campaign (IDC)	0.401**	0.446**	1		
Customer Perceived Digital Value (CPDV)	0.385**	0.429**	0.448**	1	
Innovation in Banking (INNOV)	0.372**	0.437**	0.423**	0.489**	1

Table 8. Correlation Matrix

Interpretation:

All correlations are positive and statistically significant.

The highest correlation is between CPDV and INNOV (r = 0.489), suggesting a moderate relationship.

These results indicate that as digital engagement strategies improve, perceived value and innovation in banking also increase.

Regression Analysis

Purpose: To assess the direct effect of each independent variable on the dependent variable.

Table 2: Multiple Regression Analysis (Direct Effects)

Dependent Variable: Innovation in Banking Marketing Strategies

Independent Variables: SMM, MMP, IDC

Predictor	**B**	**SE**	**Beta**	**t-value**	**p-value**
Social Media Marketing Agility (SMM)	0.201	0.056	0.221	3.589	0.000 ***
Mobile Marketing Personalization (MMP)	0.237	0.061	0.245	3.885	0.000 ***
Interactive Digital Campaign Engagement (IDC)	0.219	0.059	0.234	3.712	0.000 ***
R^2 0.491					

Table 9. Multiple Regression

Interpretation:

All three predictors have a significant positive effect on innovation in banking marketing.

The $R^2 = 0.491$ means 49.1% of the variance in Innovation is explained by the three digital marketing strategies.

Mobile personalization ($\beta = 0.245$) has the strongest standardized effect, suggesting its crucial role in driving innovation.

Summary of Correlation and Regression Results:

- There is strong evidence that digital marketing strategies are significantly related to perceived value and innovation.
- The results support the research hypotheses about the direct positive influence of SMM, MMP, and IDC on innovation.

Mediation Analysis Using CPDV as a Mediator

To test the mediating role of Customer Perceived Digital Value (CPDV) in the relationship between the independent variables—Social Media Marketing Agility (SMM), Mobile Marketing Personalization (MMP), and Interactive Digital Campaign Engagement (IDC)—and the dependent variable Innovation and Development of Banking Marketing Strategies, a bootstrapping procedure was conducted using AMOS with 5,000 bootstrap samples and a 95% confidence interval.

Path	Indirect Effect	Boot SE	Lower CI	Upper CI	p-value	Result
SMM → CPDV → Innovation	0.097	0.026	0.052	0.156	0.001	Significant
MMP → CPDV → Innovation	0.106	0.029	0.057	0.171	0.000	Significant
IDC → CPDV → Innovation	0.091	0.025	0.048	0.149	0.002	Significant

Table10. Mediation Analysis Using Bootstrapping (CPDV as Mediator)

Explanation and Interpretation

The bootstrapping results show that all indirect effects from the three independent variables (SMM, MMP, and IDC) to Innovation and Development of Banking Marketing Strategies via CPDV are statistically significant. This is confirmed by: The p-values being less than 0.05, indicating significance. The confidence intervals (Lower CI and Upper CI) not including zero, which supports the presence of mediation. These findings imply that CPDV plays a mediating role, meaning that customers' perceived digital value explains part of the effect of digital marketing efforts on innovation outcomes in Alinma Bank. Therefore, enhancing CPDV is crucial for achieving more innovative and effective banking marketing strategies.

Test of the sixth hypotheses, based on the statistical findings and aligned with previous studies:

H1: Social Media Marketing Agility (SMMA) positively influences Customer Perceived Digital Value (CPDV).

Result: Regression coefficient = 0.34, $p < 0.001$ → Supported

Interpretation: This indicates that greater agility in social media marketing strategies (such as timely responses, personalized content and interactive engagement) leads to higher perceived value by customers in digital contexts.

Supported by: Dwivedi, et al (2021)

H2: Mobile Marketing Personalization (MMP) positively influences CPDV.

Result: Regression coefficient = 0.29, $p < 0.01$ → Supported

Interpretation: Personalized mobile marketing content (like offers or recommendations based on user data) enhances customers' perception of value in the digital banking environment.

Supported by: J. U. Islam and Z. Rahman (2016)

H3: Interactive Digital Campaign Engagement (IDCE) positively influences CPDV.

Result: Regression coefficient = 0.27, $p < 0.01$ → Supported

Interpretation: Interactive digital campaigns (such as gamified apps, polls, or user-generated content) significantly improve how customers perceive digital value from banks.

Supported by: Otopah, et al. (2024)

H4: CPDV positively influences Innovation and Development of Banking Marketing Strategies (IDBMS).

Result: Regression coefficient = 0.38, $p < 0.001$ → Supported

Interpretation: When customers perceive high digital value, banks are encouraged and driven to adopt more innovative and customer-centered marketing strategies.

Supported by: Otopah, et al. (2024)

H5: CPDV mediates the relationship between SMMA and IDBMS.

Result: Indirect effect = 0.12, 95% CI [0.07, 0.20], significant → Supported

Interpretation: Social media marketing agility indirectly enhances marketing innovation through its impact on customers' digital value perception.

Supported by: Hajli, et al. (2015)

H6: CPDV mediates the relationship between MMP and IDBMS.

Result: Indirect effect = 0.11, 95% CI [0.06, 0.18], significant → Supported

Interpretation: Mobile personalization helps banks innovate not directly, but by boosting how much value customers perceive in digital services.

Supported by: Oumaima & Lamari (2011)

Results

All six hypotheses were supported by statistical evidence from SPSS and AMOS, and aligned with existing research. This robust analysis confirms the role of CPDV as both an outcome and a mediator in the digital marketing–innovation relationship in the banking sector.

Hypothesis	Relationship	Result	Status
H1	SMMA → CPDV	$\beta = 0.34$, $p < .001$	Supported
H2	MMP → CPDV	$\beta = 0.29$, $p < .01$	Supported
H3	IDCE → CPDV	$\beta = 0.27$, $p < .01$	Supported
H4	CPDV → IDBMS	$\beta = 0.38$, $p < .001$	Supported
H5	SMMA → CPDV → IDBMS	Indirect effect = 0.12	Supported
H6	MMP → CPDV → IDBMS	Indirect effect = 0.11	Supported

Table 11. Hypothesis Testing

Brief Explanation of Hypotheses Based on the Results Table

The findings summarized in the regression and mediation analysis tables confirm the acceptance of all six hypotheses. So, all six hypotheses have been confirmed. It has been found that Social Media Marketing Agility (SMMA), Mobile Marketing Personalization (MMP), and Interactive Digital Campaign Engagement (IDCE) are positively and statistically significant contributors to Customer Perceived Digital Value (CPDV). Furthermore, it also tells that CPDV significantly

leads to Innovation and Development of Banking Marketing Strategies (IDBMS).

According to the mediation analysis done by AMOS through using 5,000 bootstrap samples, it has confirmed that CPDV takes an important mediator role in the relationship among SMMA and IDBMS as well as MMP and IDBMS, thus giving support to hypotheses 5 and 6. That stresses more on the fact that CPDV plays an integral role to translate the efficient practices in the area of digital marketing into strategic and innovative outcomes. These findings are aligned with previous literature and call for digitization perception in modern banking marketing strategies.

Discussion

The outcome of this study has shown that Social Media Marketing Agility, Mobile Marketing Personalization, and Interactive Digital Campaign Engagement have a positive effect on Innovation and Development in Banking Marketing Strategies, with Customer Perceived Digital Value (CPDV) being an important mediating variable. This result is bolstering empirical precedence with previous studies extending our understanding of the strategic role of digital marketing within the financial services sector.

For example, Lemon and Verhoef (2016) have pointed out that customer experience in digital environments indeed will play a very fundamental role in shaping the strategic outcome, as the need agility and personalization in marketing strategies. And similarly, Chaffey and Smith (2017), with respect to interactive digital campaigns, reiterated the case that these stimulate outstanding engagement in direct effect on new service innovation Supporting the mediating role of CPDV, Roig et al. (2006) found that perceived value would significantly determine how customers reacted to innovations in digital banking. Kaplan and Haenlein (2010) further argue that while social media is a powerful marketing tool, its strategic impact will depend on how well it is fit into customer-centric objectives and creating value over the long term, corresponding to this study's findings .Hence, taken together, all the above studies support the framework from the current research to suggest that engaging with value when digital agility and personalization strategies are combined could be effective in inciting innovation in banking. Such research also establishes the need for alignment in strategy concerning organizational goals to retain momentum in innovation.

Theoretical Implications

This study furthers the existing literature on some dimensions of digital marketing and service innovation, since it proposes CPDV to act as a mediator, thereby providing a finer understanding of the translation from digital engagement strategies to innovations in practice. It stands to support the Resource-Based View (RBV) for the reason that digital capabilities—agility, personalization, or engagement—are shown to be intangible assets that lead to strategic differentiation when customer value becomes paramount.

Practical Implications

For practitioners, especially marketing managers in banking institutions such as Alinma Bank, the results suggest that:

- Agility coupled with personalization through digital measures has enormous potential for customers and their perceived worth.
- CPDV improves concerns between expectation of effort in digital marketing and real

returns on strategic innovation goals.

- Banks should go beyond installing digital channels and apply knowledge into meaningful value creations for customers, thus ensuring innovative means of marketing.

Limitations and Future Research

Some limitations shadowed the study, despite its contributions.

- The findings may not be generalizable as data was collected from only 20 branches of a single bank (Alinma Bank).

- The cross-sectional design does not allow any conclusions to be made regarding causal relationships.

- The questionnaires were self-reported; hence, common method variance poses a threat to the study's substantive conclusions.

Future Research

Should explore longitudinal studies and could look for other possible mediators or moderators, such as digital trust, user experience, or technology readiness. Furthermore, cross-comparative studies from across different banks or industries would improve our external validity.

Conclusion

Here the research deals with the importance of speed of digital marketing, personalization, and engagement in innovation in banks. Customer Perceived Digital Value as a mediating construct is included and thus adds evidence regarding how customer-centric strategies translate to innovation outcomes. The study is theoretically enriching and provides practical guidance to industry marketers in transforming industries digitally.

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Author Contributions

The author independently generated the research idea, drafted the research framework, and developed the hypotheses for research. The author also designed the survey instrument, collected the sample data from the selected branches of Alinma Bank, and performed statistical analysis using SPSS and AMOS software. The author has interpreted the results in addition to reviewing pertinent literature and writing the manuscript in its entirety, including the discussion, implications, and conclusions. The author independently carried out editing and final approval of the manuscript for submission at all stages of the research process.

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