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Relationship Marketing Investments as an Entry Point to Enhance Their Engagement With the Banking Brand: From Theory to Practice

Afrah Raheem Idan^{*1}, Amodah Obaid Hussein²

1,2 Al-Furat Al-Awsat Technical University, Technical Institute Of Dewaniya, Iraq

* Correspondence: afrah.reheim.idi21@atu.edu.iq

Abstract: The current research aims to uncover the role of Relationship Marketing Investments, represented by (Financial investments, Social investments, Structural investments), as an entry point to enhance customer engagement in the banking brand, represented by (cognitive processing, affection processing, activation processing), among a sample of private bank customers in Diwaniya Governorate, which includes six banks: (Taif Islamic Bank, Gulf Commercial Bank, Bank of Baghdad, United Investment Bank, International Development Bank, Trade Bank Of Iraq). To achieve the research objective, which stems from the problem raised, represented by (Can Relationship Marketing Investments enhance customer engagement in the banking brand among the concerned sample?), the research adopted the descriptive analytical method, using the questionnaire as an instrument to collect the necessary data for analyzing the levels of the research variables among the sample. Accordingly, (200) questionnaires were distributed to customers dealing with commercial banks, and (179) questionnaires were retrieved, of which (22) were invalid and not compliant with the required specifications as they were incomplete in response. This indicates that the number of valid questionnaires for analysis reached (157), which is equivalent to (78.5%) of the targeted sample responses, and to analyze these results, the research directed to adopt two packages, namely (SPSS & AMOS.V.27), for extracting The desired results; based on the results reached, the research concluded that there is a meaningful correlation between Relationship Marketing Investments and customer engagement with the banking brand, indicating that customers have a positive preference for dealing with commercial banks to improve customer communication quality through multiple distribution channels such as telephone, email, and social media. This, in turn, enhances positive interaction and builds trustworthy relationships. The research also focused on several recommendations, including the need to improve customer communication channels by adopting different distribution channels, which motivates customers to experience the service and build more positive relationships with them. Additionally, relevant banks should develop specialized training programs for their service providers by focusing on communication and relationship-building skills with customers. And properly trained service providers can provide positive experiences that enhance customer engagement.

Citation:Idan.A.R & Hussein.A.O. Relationship Marketing Investments as an Entry Point to Enhance Their Engagement With the Banking Brand: From Theory to Practice. International Journal on Economics, Finance and Sustainable Development (IJEFSO) 2025, 7(4), 377-393.

Received: 30th Jun 2025Revised: 10th Jul 2025Accepted: 31st Jul 2025Published: 19th Aug 2025

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Keywords: Relationship Marketing Investments, Customer Engagement, Brand, Commercial Banks

1. Introduction

Customer relationships are a crucial element in modern marketing strategies, as they contribute to enhancing engagement with brands, especially in the banking sector. Given the intense competition among domestic banks (Suradi et al., 2024:37), it has become essential to understand the mechanisms through which these relationships can be leveraged to increase customer loyalty and strengthen interaction with them (Alam et al., 2021:1251). Thus, this study aims to explore how to invest in customer relationships as an entry point to enhance their engagement with the banking brand (Abbas et al., 2022:148).

This, in turn, highlights the importance of building strong and sustainable relationships with customers, as domestic banks are key pillars for implementing these variables due to their ideal environment (Gezahegn et al., 2025:1713), in addition to the diversity of services and products they offer (Alzaydi, 2024:133).

Investing in customer relationships can enhance their engagement with the banking brand, leading to increased customer loyalty and trust in the bank (Abdela et al., 2023: 22), as previous literature shows that customers who feel they are part of the banking community tend to continue adopting the bank's services (Sudarsono et al., 2021: 1195), reflecting the importance of relationships in achieving long-term success (Rosário & Casaca, 2023: 518). This, in turn, highlights the role and significance that effective communication and positive interaction between the bank and its customers can provide (Hasan et al., 2023: 47), and how these factors can influence past service experiences with the services offered by the bank (Mosa, 2022: 195), meaning that using a combination of quantitative and qualitative methods for data collection contributes to providing a comprehensive view of the impact of these relationships on customer engagement (Barari et al., 2021: 462).

From the other side, the research focuses on providing an analysis of the psychological and social factors that contribute to building relationships between customers and banks (Hidayat & Idrus, 2023:33), and how these factors can affect customer behavior in targeted markets (Toha & Supriyanto, 2023:7). This analysis reflects the importance of understanding customer motivations and needs, and how to understand the mechanisms that can meet these needs through effective strategic planning (Elshaer et al., 2024:12). Additionally, it examines the role of modern technologies adopted by banks in improving customer relationships, and how digital tools can enhance communication and interaction (Acheampong et al., 2023:23).

It is important to note the challenges faced by domestic banks in investing in customer relationships, especially concerning intense competition and continuous innovation in the sector (Grassi et al., 2022: 77). Understanding these challenges is a crucial part of the current research, as it can provide insights into how to improve marketing strategies that work to overcome these obstacles and strengthen relationships with customers (Fernando et al., 2023: 988). Additionally, there is a focus on understanding the effectiveness of these strategies in achieving the bank's objectives (Del Sarto et al., 2025: 353). Thus, the current research highlights the role of providing a comprehensive framework for understanding how to invest in customer relationships in the banking context to enhance engagement with the brand.

2. Research Methodology

2.1 The problem of research

Understanding the relevant tools for investing in customer relationships as an entry point to enhancing their engagement with the banking brand is a crucial issue facing domestic banks in the modern era (Levy, 2022: 384), as the current competitive market requires effective plans to build sustainable relationships with customers, as a lack of focus on customer engagement can lead to a loss of trust and loyalty towards the banking brand (Agu et al., 2024: 2467), which negatively impacts the bank's financial performance either directly or indirectly (Nguyen et al., 2022: 213), and in this context, various questions arise about how to invest in these relationships effectively to ensure the enhancement of customer engagement (Felix & Rembulan, 2023: 197), and how to measure the extent of the impact of these relationships on their behaviors, therefore, this issue is fundamental for understanding the challenges faced by domestic banks, as well as understanding how to develop appropriate plans to address and overcome these problems and challenges (More, 2023: 105).

Given that the challenges facing domestic banks include intense competition with other financial institutions, which in turn aim to attract customers by offering innovative services (Del Sarto et al., 2025:450), it is important to study how to become more competitive by investing in customer relationships, as these can be a source of strength and differentiation (Jasim et al., 2022:13).

On the other hand, the lack of clarity on the concept of customer engagement and the impact of relationships on customers adds complexity to the problems banks face (Haghighinasab et al., 2025:6), so that a bank may believe that providing good service is sufficient to increase customer engagement, but this is not the case (Alzaydi, 2024:133), which requires a focus on market research to understand the real needs and requirements of customers, in order to avoid new problems and problems which could result in additional costs for the bank and lead to a loss of reputation in the targeted labour market (Bulchand-Gidumal et al., 2024:2348). On the other hand, understanding the psychological and social factors that always influence customer behaviour requires understanding the positive feelings that customers have towards the bank, in order to understand the dynamics of the relationship between the bank and the customer, which is enhanced by the brand (de la Cuesta-González et al., 2022:1345), From this perspective, the research problem can be formulated as follows (Can relationship marketing investments increase customer loyalty to the banking brand among the sample in question ?) and to solve the research problem, the following questions must be answered:

1. Does customer engagement in the banking brand depend on Relationship Marketing Investments as an entry to enhance this relationship with the studied sample?.
2. And what are the factors that contribute to effectively enhancing these relationships?.
3. What are the tools and dimensions that concerned banks can adopt for good Relationship Marketing Investments?.
4. What are the tools and dimensions that concerned banks can adopt to enhance customer engagement in the banking brand?.
5. Is there a positive relationship and role between Relationship Marketing Investments and engagement with the banking brand?.

2.2 The importance of research

The importance of research in its themes, which are related to investing in customer relations as a starting point for increasing their commitment to the multi-dimensional banking brand and its impact on the economy as a whole, is directly and indirectly driven by the need for banks to adopt and develop new strategies to build positive long-term relationships with their customers and to ensure their continued acceptance and loyalty to banking services. This in turn helps to improve the ability of the bank to create a distinctive and effective customer experience. From this, the relevance of research can be seen in a number of important:

1. Addressing the knowledge gap between academic literatures through studying the topic of Relationship Marketing Investments and consumer brand engagement.
2. Focusing on enhancing customer loyalty in banks by investing in new and effective mechanisms in customer relationships, which improves the customer experience.
3. Guiding and improving customer engagement with the brand by understanding customer behaviors, analyzing them, and directing them in a way that benefits both the bank and the customer itself.
4. Providing a new perspective on the marketing strategies of banks to add cognitive and service value for customers.
5. Develop effective strategies and plans to evaluate the effectiveness of the knowledge initiatives adopted by banks under rapid technological changes to ensure customer engagement with the banking brand.

6. Focus on adopting creative ideas and interactive methods to build relationships by investing in digital tools to enhance banking operations efficiency, which increases customer satisfaction and trust in the concerned banks.

2.3 The objectives of the research

The present study aims to reveal the role of relationship marketing investments (financial investments, social investments, structural investments) as a starting point for increasing customer engagement with the bank brand among a sample of private bank clients in the Diwaniya governorate. It also provides implementable results which can be used as an essential resource to shape future banking practices, as the achievement of these goals can lead to banking success and sustainability in the development of the working environment in the banking sector.

As the research aims to highlight the problems faced by domestic banks without investing in customer relations and how to overcome them through effective plans, it is recognised that understanding these problems is a key element in developing new plans and policies to strengthen customer relations. In addition, research shall aim to achieve other secondary objectives, namely:

1. Identifying the reasons behind customer engagement in the banking brand based on Relationship Marketing Investments among the studied sample.
2. Determining the factors that contribute to effectively strengthening these relationships.
3. Stating the mechanisms and dimensions that concerned banks can adopt for good Relationship Marketing Investments.
4. Identifying the tools and dimensions that the concerned banks can adopt to enhance customer engagement with the banking brand.
5. Measuring the relationship and the positive role between Relationship Marketing Investments and their engagement with the banking brand.

2.4 The Hypothetical Scheme and Development of Hypotheses

Developing a hypothetical model represents an important step towards providing alternative options for addressing the research problem and achieving the goals it seeks to achieve. Therefore, Figure 1 illustrates the hypothetical model according to which the research problem is addressed based on two variables, which are:

The independent variable: Represented by Relationship Marketing Investments, and measured through three dimensions: (Financial investments, Social investments, Structural investments).

The dependent variable: Includes consumer brand engagement, and measured through three dimensions: (cognitive processing, affection processing, activation processing).

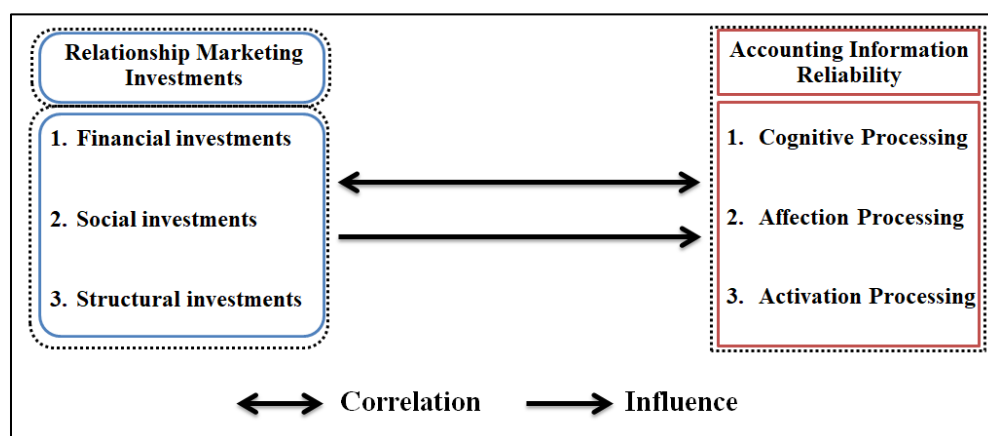


Figure 1. Hypothetical research design.

After identifying the hypothetical plan, several hypotheses can be developed, which are:

H1: There is a conceptual link between Relationship Marketing Investments and consumer brand engagement, stemming from:

1. There is a conceptual link between Financial investments and consumer brand engagement in its dimensions.
2. There is a conceptual link between Social investments and consumer brand engagement in its dimensions.
3. There is a conceptual link between Structural investments and consumer brand engagement in its dimensions.

H2: There is an emotional impact of Relationship Marketing Investments on consumer brand engagement, which manifests in:

1. There is an emotional impact of financial investments on consumer brand engagement in its dimensions.
2. There is an emotional impact of social investments on consumer brand engagement in its dimensions.
3. There is an emotional impact of structural investments on consumer brand engagement in its dimensions.

2.5 Research Sample

The research community in the private commercial banks of Diwaniya Governorate, as the banking sector represents one of the important sectors in Iraq, motivated the current research to adopt this sector for the suitable environment it provides for the success of applying Relationship Marketing Investments and customer engagement in the banking brand. The reasons for choosing this community are due to the banking activities representing an important pillar in the Iraqi society, as they are characterized by an effective role in the cultural development of the community. The research sample consisted of customers of private banks in Diwaniya Governorate, represented by six banks: (Spectrum Bank, Gulf Bank, Baghdad Investment Bank, United Investment Bank, International Development Investment Bank, Iraqi Commercial Bank). Therefore, (200) questionnaires were distributed to customers dealing with commercial banks, and (179) questionnaires were retrieved, of which (22) were defective and not in accordance with the required specifications as they were incomplete in answers. This indicates that the number of valid questionnaires for analysis reached (157), which is equivalent to (78.5%) of the targeted sample responses.

3. The Theoretical Aspect

3.1 Relationship Marketing Investments

3.1.1 Concept of Relationship Marketing Investments

Investment in customer relationships refers to the strategic allocation of resources by the company to build long-term and profitable relationships with customers and maintain them (Yu, 2015: 638). These investments go beyond traditional product or service offerings and include efforts such as personal experiences, loyalty programs, and fast customer service (Huang, 2016: 1319; Jasim et al., 2023: 289). The goal is to strengthen customer ties, increase perceived value, and ultimately achieve positive business outcomes, such as increased loyalty, good reputation, and higher customer retention (Wathne et al., 2018: 706).

The concept of Relationship Marketing Investments is one of the modern concepts in the business field and in marketing sectors, hence there are many concepts that have addressed this concept as it blends technology with business philosophy (Mittal & Maity, 2022: 493). Therefore, the increase in the cost of attracting new customers and the decrease in the cost of retaining existing customers has heightened organizations' interest in the topic of customer relationship investment and investing in it to achieve their goals amidst the intense competition they face (Rigopoulos et al., 2025: 3). The core idea of Relationship Marketing Investments is one of the key concerns of modern and contemporary marketing

in viewing the customer as one of the fundamental pillars of the organization in achieving growth and survival by strengthening the bridges of relationships connected with customers (Ahmed, 2020: 131). For example, Relationship Marketing Investments is viewed under two perspectives: the first views it as applied programs and technical terminology (Chang & Chou, 2011: 373), while the second views it as a business philosophy. Therefore, organizations that wish to achieve success in their relationship with customers should view this management as a business philosophy built around improving customer satisfaction, increasing profitability, and creating loyalty (Nguyen & Vo, 2024: 503).

Stated that it (Fazal-e-Hasan et al.,2020:714) is a comprehensive process of building a close relationship with the customer and maintaining it for a long period of time to gain their loyalty in order to achieve the organization's goals through the use of information technology. Or it can be understood as the comprehensive process of building a comfortable relationship with the customer and maintaining it by delivering value to the customer primarily and achieving their satisfaction (Ryu KiSang et al., 2017:2). As well as it is known as a strategy used by the organization to gain customers and solidify the relationship with them by earning their satisfaction, meeting their needs and desires, and achieving their loyalty to it, which ensures the achievement of the shared value between the customer and the organization through the mutual benefits between the two parties (Maghsoudi & Farzad, 2020:43).

Based on the above, it can be said that Relationship Marketing Investments represent the extent to which customers perceive the efforts of the service provider in building a psychological and social relationship with them in the face of the technologies and tools available to gain customer satisfaction and loyalty towards banking services.

3.1.2 Importance of Relationship Marketing Investments

Many companies invest in relationships to increase the perceived value of the customer. This is described as relationship value (Abbas et al., 2024:5), as in relationship marketing, many companies heavily invest in various types of relationship marketing activities to ensure their competitive advantage (Fazal et al., 2017:36). The increase in relationship value indicates that companies are creating links between the customer and the seller or offering benefits in relationship development, and different investment activities in relationship marketing may generate different efforts (Weber, 2019:3).

The importance of Relationship Marketing Investments stems from being one of the most important activities that work to increase profitability and customer retention, as it thereby achieves high profitability while reducing costs compared to attracting and acquiring customers. Furthermore, in Customer Relationship Management (CRM) (Harish & Jayaram, 2015: 79), marketing efficiency is achieved because cooperation and participation processes help reduce transaction costs and the costs of growth and expansion for the organization (Effendi & Sari, 2020: 96). Additionally, CRM helps organizations retain the most profitable customers, retain them for longer periods, and generate additional returns during the costs they provide, as it is possible for the cost of acquiring a new customer to be several times the cost of retaining the current customer (Liu, 2017: 788). Moreover, the importance of what this management provides lies in: the short-term level, which is improving operational procedures, or the long-term level, which is reducing costs, increasing sales and profits, and achieving customer satisfaction and gaining their loyalty (Wiganda & Marsasi, 2023: 3).

3.1.3 Dimensions of Relationship Marketing Investments

The variable Relationship Marketing Investments can be measured through three dimensions as stated by (Palmatier,2009):

- a. **Financial Investments:** Financial relationship marketing programs include discounts, free products, and other financial benefits that reward customer loyalty. However, if these programs are not activated from unique sources, any resulting benefits from this

marketing are unsustainable, as competitors can easily match any special offers (Nguyen & Vo, 2024: 504). These incentives tend to attract customers who are inclined to make transactions, whose service is less profitable, and in some cases, financial programs can provide sufficient returns (Harish & Jayaram, 2015: 79).

- b. **Social Investments:** Social relationship marketing programs include meals, special treatment, entertainment, and personal information. It is difficult to replicate the social ties resulting from these programs, and they may drive customers to exchange visits through repeat sales and referrals, ignoring competitive offers (Palmatier, 2009: 26). These programs have a strong impact on relationships (Ahmed, 2020: 132).
- c. **Structural Investments:** Relationship marketing programs increase customer productivity and/or efficiency through investments they do not undertake themselves (Ahmed, 2020: 132). The relationship between the seller and the buyer is very strong, and it can also generate competitive advantages, where the buyer directs more business towards the seller to fully benefit from the advantages (Harish & Jayaram, 2015: 79). Examples of this include custom order processing systems, dedicated employees, and custom packaging. These programs typically require significant setup efforts and offer unique benefits, which may entice customers to use other suppliers (Nguyen & Vo, 2024: 504).

3.2 consumer brand engagement

3.2.1 The concept of consumer brand engagement

Consumer brand engagement is defined as any activity performed by the customer in the service delivery or production process to facilitate the process and provide feedback that helps in its development, or the expected physical or mental effort from their participation that makes the service possible in the best possible way (Obilo et al., 2021: 638). It is also defined by them (Leckie et al., 2016: 559) as emotional, cognitive, and behavioral engagement with the brand, and pointed out that (Fernandes & Moreira, 2019: 276) it consists of the tasks or set of tasks related to the product delivery or production process.

And they (Cheung et al., 2021:5) defined it as the state that reflects the positive individual consumer tendencies towards the core community and brand, as expressed through different levels of emotional, cognitive, and behavioral manifestations that go beyond exchange situations. Pointed out that (Cheung et al., 2020:699) it is a behavioral concept referring to the actions and resources provided by customers to deliver the service. defined it (Samarah et al., 2022:649) as the level of the customer's motivational mental state associated with the brand and context-dependent, characterized by specific levels of cognitive, emotional, and behavioral activity in direct brand interactions. noted that it (Aziz & Ahmed, 2023:3) is a behavioral concept, specifically referring to the mental and physical aspects in the production and delivery of the service and the delivery process, including the extent of customer participation and effort. stated that (Rather et al., 2024:3) the concept of customer engagement is the customer's contribution of information or effort to complete the service production and delivery process.

Argue that (And Khan et al., 2025:3) it is the extent to which the customer contributes effort or preference or knowledge or any other inputs to the production and delivery of services. It also means that customer participation involves considering the customer as the basis in the design of the service offered to him so that it reaches him as he needs it, and if the service is left, it is less affected by it because it is considered a party in its design and re-engages with the organization again (Thapa et al., 2024:3).

From the foregoing, it can be said that consumer brand engagement represents the sum of the tools and marketing plans that the organization invests in to develop its service providers to guide customers to engage with the brand.

3.2.2 The Importance of the Concept of Consumer Brand Engagement

Customer participation takes on more forms than merely conveying information to the organization to be able to provide a product that matches the customer's expectations, extending to the efforts that will enable the customer to obtain the product (Bilal et al., 2021: 46). Accordingly, three different types of inputs can be referred to that the customer can provide, namely cognitive, physical, and emotional inputs (Holiday et al., 2023: 414). Furthermore, related management literature refers to four other types of inputs, namely financial, temporal, behavioral, and relational inputs, noting that not all these inputs are necessarily used together every time the customer participates, depending on certain factors such as the nature of the product or some specific characteristics of the actual customer (Cheung et al., 2021: 3).

3.2.3 Dimensions of the Concept of Consumer Brand Engagement

The variable of consumer brand engagement can be measured through three dimensions, which are (Algharabat et al., 2018):

- a. **Cognitive Processing:** The concept of "cognitive processing" in the context of "customer engagement" refers to the impact of thoughts and emotions on customer behavior and their relationship with the product or service (Duh & Thabethe, 2021:478). That is, how the customer thinks and feels about the product or service affects their experience and engagement with it (Srivastava & Sivaramakrishnan, 2021:469). Cognitive processing refers to the cognitive processes that contribute to acquiring, processing, and using information to understand the world and make decisions (Juliawan et al., 2023:449). It includes a wide range of abilities, including attention, perception, memory, language, thinking, problem-solving, and these processes are fundamental for learning, adaptation, and daily performance (Ghorbanzadeh et al., 2024:605).
- b. **Affection Processing:** It includes the emotional aspect of brand relationships (Algharabat et al., 2018:146). It is the process of handling the positive emotions and impressions that the brand associates with the customer, which may depend on the extent to which the customer feels that the brand understands their needs and considers their feelings, as well as the strong cognitive connection that makes the customer feel they are part of the brand's identity or community (Ghorbanzadeh et al., 2024:605).
- c. **Activation Processing:** It includes behavioral responses such as purchases or brand promotion (Duh & Thabethe, 2021:478). It refers to the way attention and interest transform into an effective and specific action that enhances interaction and connection with the brand (Rather et al., 2024:3). It can be considered part of the customer activation process, transforming mere brand awareness into tangible activity that creates value for both the customer and the brand (Ghorbanzadeh et al., 2024:605). And pointed out that (Algharabat et al.,2018:146) it reflects the brand's ability to activate the customer through multiple channels in a consistent and effective manner, such as personalized reminder messages, relevant notifications, and offers at the moment when interest increases.

4. Results

4.1 Describing and Coding Research Variables

This paragraph discusses identifying the research variables involved in the analysis, which are represented by (Relationship Marketing Investments, consumer brand engagement), and expressing these variables as a set of relevant symbols to define researchers and academics on the importance of the results and to build a clear understanding for the reader through these symbols and the results presented. Table 1 explains the coding and description of these variables and dimensions.

Table 1. Coding and Describing Variables.

Variables	Sub-dimensions	NO.	The code		Source
Relationship	Financial investments	5	RFI		Palmatier,2009
Marketing	Social investments	5	RSO	RMI	
Investments	Structural investments	5	RST		
consumer brand engagement	cognitive processing	3	CCO		Algharabat et al.,2018
	affection processing	4	CAF	CBE	
	activation processing	3	CAC		

4.2 Testing for Normal Distribution

The results of Table 2 indicate that the data of the study variables follow a normal distribution and take a linear path in their spread, which means that the shape of the company's data distribution is approximately similar to the normal distribution and does not suffer from a state of non-uniformity. This leads us to accept the hypothesis that the data of the study variables are drawn from a population that follows a normal distribution.

Table 2. Testing for Normal Distribution of Study Variables.

Variables	Sub-dimensions	NO.	Test statistics (Kol-Smi)		Sig.	
Relationship	Financial investments	5	0.172		0.167	
	Social investments	5	0.160		0.171	0.137
Marketing	Structural investments	5	0.210			
Investments	cognitive processing	3	0.213		0.149	
	affection processing	4	0.251		0.234	0.125
	activation processing	3	0.189			

4.3 Exploratory Factor Analysis

Exploratory factor analysis is among the most important statistical tests that work on building the relationship between variables and latent factors. Thus, the goal of factor analysis is to discover the factors that describe the variables, as the statistical saturation value for the variables should not be less than (0.60) (Chan et al., 2007). The results in Table 3 show that the standardized saturation values for the research variables' paragraphs are acceptable because the saturation value exceeded (0.60) and the significance level was less than (0.00001), and all the paragraphs set up to measure the research variables represent the variable and explain it.

Table 3. Exploratory Factor Analysis Loadings for Research Variables

No	Component Matrix	
	RMI	CBE
RFI1	0.891	
RFI2	0.856	
RFI3	0.864	
RFI4	0.852	
RFI5	0.817	
RSO1	0.800	
RSO2	0.808	
RSO3	0.834	
RSO4	0.875	
RSO5	0.877	
RST1		0.812
RST2		0.825
RST3		0.885
RST4		0.842

RST5	0.867		
CCO1		0.820	
CCO2		0.867	
CCO3		0.803	
CAF1			0.835
CAF2			0.904
CAF3			0.877
CAF4			0.909
CAC1			0.809
CAC2			0.815
CAC3			0.900

4.4 Stability Analysis as a Measurement Tool

The results in Table 4 indicate that the variable Relationship Marketing Investments, represented by three dimensions (Financial investments, Social investments, Investments), section achieved stability (Cronbach's Alpha = 0.969), whereas the stability of its dimensions ranged between the lowest value (0.926) for the Financial investments dimension and the highest value (0.946) for the Structural investments dimension, which showed the consistency of the questionnaire sections.

The results indicated that the dependent variable (consumer brand engagement), represented by three dimensions (cognitive processing, affection processing, activation processing), section achieved stability (Cronbach's Alpha = 0.964), whereas the stability of its dimensions ranged between the lowest value (0.840) for the activation processing dimension and the highest value (0.906) for the cognitive processing dimension, which showed the consistency of the questionnaire sections.

Table 4. Cronbach's Alpha Test Parameter.

Variables	Alpha Cronbach's			
Relationship Marketing Investments	Financial investments	0.926	Social investments	0.943
	Structural investments			0.946
	Cronbach's alpha rate for a variable Relationship Marketing Investments			
	0.969			
consumer brand engagement	cognitive processing	0.906	affection processing	0.879
	activation processing			0.840
	Cronbach's alpha rate for a variable consumer brand engagement			
	0.964			

4.5 Statistical Description of Variables

It is clear from the results displayed in Table 5 that the variable "Relationship Marketing Investments" achieved agreement with the research sample with a mean score of (3.63) and a standard deviation of (0.60). The results showed that banks focus on training their employees in effective communication skills with customers, which contributes to improving the customer experience. Thus, the concerned banks can build strong relationships with customers. This is attributed to the dimension "Financial investments RFI" being ranked first with a mean score of (3.70) and a standard deviation of (0.65), indicating the banks in the research sample's emphasis on improving communication mechanisms with customers through adopting different distribution channels. This motivates customers to experience the service and build more positive relationships with them. Additionally, the dimension "Structural investments RST" ranked last with a mean score of (3.55) and achieved a standard deviation of (0.57), indicating that eligible banks prioritize adopting technology to strengthen the relationship with customers. This, in turn, leads to reliance on smartphone applications and digital service platforms, as technology facilitates access to services, thereby enhancing customer engagement.

The results of Table 5 indicate that the variable "consumer brand engagement" achieved agreement with the research sample, with a mean score of (3.60) and a standard deviation of (0.56). The results showed that banks are committed to continuously measuring customer satisfaction through the adoption of surveys and direct observations aimed at improving the services provided and strengthening relationships with customers. This is attributed to the cognitive processing CCO dimension ranking first with a mean score of (3.62) and a standard deviation of (0.60), which means banks are concerned with responding quickly to identify and address customer problems and inquiries, thereby enhancing customer trust in banks. Immediate responses are considered a sign of concern and enhance engagement. Additionally, the activation processing CAC dimension ranked last with a mean score of (3.58), achieving a standard deviation of (0.57), which indicates that banks are concerned with providing different loyalty programs and rewards that encourage customers to ensure the continuation of adopting their services. Thus, these programs enhance customer engagement and strengthen their connection to the banking brand.

Table 5. Descriptive statistics.

No.	Mean	S.D *	No.	Mean	S.D	No.	Mean	S.D
RFI1	3.77	0.85	RSO	3.64	0.63	CCO	3.62	0.60
RFI2	3.73	0.68	RST1	3.63	0.81	CAF1	3.64	0.66
RFI3	3.74	0.87	RST2	3.51	0.76	CAF2	3.49	0.75
RFI4	3.66	0.83	RST3	3.48	0.78	CAF3	3.46	0.86
RFI5	3.61	0.81	RST4	3.75	0.70	CAF4	3.73	0.83
RFI	3.70	0.65	RST5	3.38	0.89	CAF	3.58	0.57
RSO1	3.63	0.81	RST	3.55	0.57	CAC1	3.55	0.83
RSO2	3.55	0.84	RMI	3.63	0.60	CAC2	3.66	0.83
RSO3	3.70	0.84	CCO1	3.75	0.71	CAC3	3.56	0.82
RSO4	3.70	0.83	CCO2	3.38	0.89	CAC	3.59	0.64
RSO5	3.62	0.77	CCO3	3.72	0.73	CBE	3.60	0.56

* Standard Deviation (S.D)

4.6 Hypothesis Testing and Path Analysis

H1: There is a semantic relationship between Relationship Marketing Investments and consumer brand engagement.

The table 6 shows a meaningful correlation between Relationship Marketing Investments and consumer brand engagement, leading to a correlation strength of (0.899), which represents the relationship between these variables. This result occurred because the sample focused heavily on the relationship between these variables as a priority, with correlation strengths ranging from (0.775) between the dimension Structural investments RST and the dimension activation processing CAC to (0.905) between Structural investments RST and the dimension cognitive processing CCO. This indicates a meaningful correlation between Relationship Marketing Investments and customer engagement with the banking brand, showing that customers prioritize dealing with commercial banks to improve communication quality with them through multiple distribution channels such as phone, email, social media. This, in turn, enhances positive interaction and builds trustworthy relationships. This confirms the acceptance of the first hypothesis.

Table 6. Correlation Matrix.

	RFI	RSO	RST	RMI	CCO	CAF	CAC	CBE
RFI	1							
RSO	.767**	1						
RST	.893**	.822**	1					
RMI	.879**	.888**	.859**	1				
CCO	.822**	.831**	.905**	.871**	1			

CAF	.784**	.806**	.847**	.831**	.851**	1		
CAC	.783**	.795**	.775**	.804**	.764**	.774**	1	
CBE	.857**	.873**	.907**	.899**	.940**	.939**	.910**	1

H2: There is a semantic effect of Relationship Marketing Investments on consumer brand engagement.

The results of Table 7 and the data displayed in Figure (2) indicate the existence of an emotional impact of Relationship Marketing Investments on consumer brand engagement, as an increase in Relationship Marketing Investments by one unit leads to an improvement in consumer brand engagement of (0.827) with a standard error of (0.036) and a critical value of (22.972), which means banks focus on providing distinctive personalized experiences to customers, which helps strengthen customers' sense of belonging to the brand, meaning that customized experiences are an effective means of improving and supporting customer loyalty and motivating them to continue dealing with the bank.

However, the impact of Relationship Marketing Investments dimensions on customer engagement with the brand dimensions represents the highest impact for the Structural investments RST dimension, achieving an impact of (0.789) with a standard error of (0.093), while the lowest impact was represented by the Social investments RSO dimension, achieving an impact of (0.739) with a standard error of (0.047). This, in turn, contributed to explaining (0.834) of the variance in consumer brand engagement, meaning that domestic banks are keen on building sustainable relationships with customers by adopting a service delivery method that meets their needs and preferences, which increases customer satisfaction and strengthens their engagement with the banking brand. This confirms the acceptance of the second hypothesis of the research.

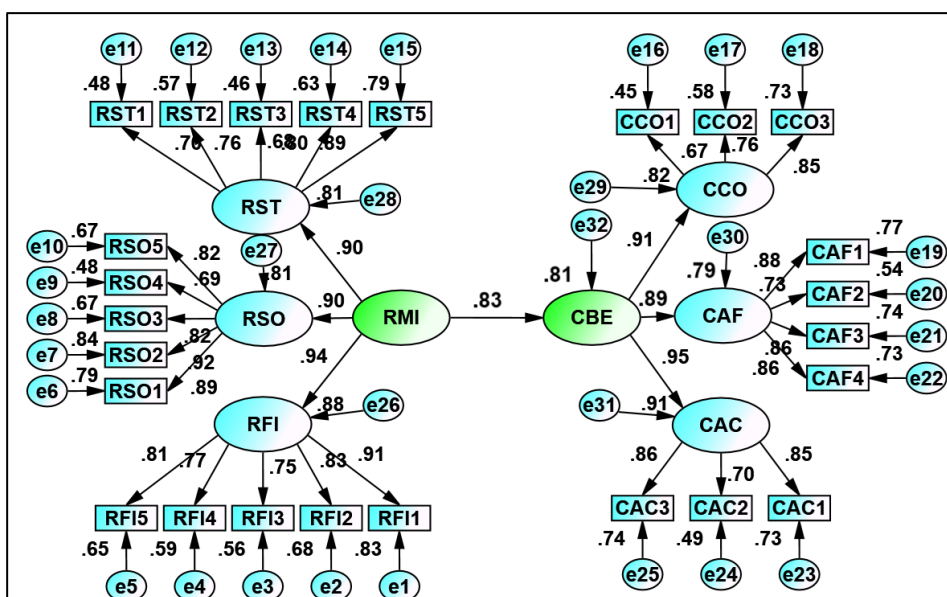


Figure 2. Path analysis of the effect of Relationship Marketing Investments on consumer brand engagement.

As Relationship Marketing Investments contributed to explaining (0.809) of the variance in consumer brand engagement, the remaining value falls outside the scope of the study.

Table 7. Results of the Path Analysis for the Impact of Relationship Marketing Investments on Consumer Brand Engagement.

H*	Path	S.W	S.E	C.V	R ²	P
H2	RMI ---> CBE	0.827	0.036	22.972	0.809	***
H21	RFI ---> CBE	0.755	0.052	14.519		***
H22	RSO ---> CBE	0.739	0.047	15.723	0.834	***
H23	RST ---> CBE	0.789	0.093	8.484		***

* Hypothesis (H), Standard Weights (S.W), STANDARD Error (S.E), Critical Value (C.V).

5. Conclusions

- a. There is a relationship of connection and emotional impact between Relationship Marketing Investments and customer engagement with the banking brand, which indicates that customers have a positive priority in dealing with commercial banks to improve customer communication quality through multiple distribution channels such as phone, email, social media. This, in turn, enhances positive interaction and builds trustworthy relationships.
- b. Private banks focus on building sustainable relationships with customers by adopting a service delivery method that meets their needs and preferences, which increases customer satisfaction and strengthens their engagement with the banking brand.
- c. Banks focus on providing customers with distinctive personal experiences, which helps enhance customers' sense of belonging to the brand. This means that customized experiences are an effective means of improving and supporting customer loyalty and motivating them to continue dealing with the bank.
- d. Private banks focus on adopting technology to maintain the relationship with customers, which in turn leads to the adoption of smartphone applications and digital service platforms. Technology facilitates access to services, thereby enhancing customer engagement.
- e. Banks are concerned with providing various loyalty and reward programs that encourage customers to continue adopting their services, thereby increasing customer engagement and strengthening their connection to the banking brand.
- f. Banks focus on training their employees in effective communication skills with customers, which contributes to improving the customer experience, and thus, banks can build strong relationships with customers.
- g. Banks strive to continuously measure customer satisfaction through the adoption of surveys and direct feedback aimed at improving the services provided and strengthening relationships with customers.
- h. Banks are committed to responding quickly to identify and address issues and inquiries with customers, which enhances customer trust in banks, as immediate response is a sign of concern and enhances engagement.

Recommendations

- a. It is essential to improve communication channels with customers by adopting different distribution channels, which motivates customers to try the service and build more positive relationships with them.
- b. Relevant banks should develop specialized training programs for their service providers by focusing on communication and relationship-building skills with customers, as properly trained service providers have the ability to deliver positive experiences that enhance customer engagement.
- c. Local banks must continuously measure customer satisfaction by adopting well-accepted performance indicators and surveys in the job market, which allows for understanding customer needs and improving the services offered.
- d. Banks must ensure the provision of customized services that align with customer requirements, thereby enhancing their sense of belonging, as customized services represent an effective means of increasing customer loyalty.

- e. Banks should adopt data-driven marketing strategies to understand customer behavior and preferences. Detailed data analysis enables the improvement of customer relationship strategies.
- f. Banks must develop loyalty programs that include offering attractive rewards to encourage customers to continue using their services, which means these programs require mechanisms to strengthen the connection between customers and the banking brand.
- g. It is essential to invest in technology to enhance the customer experience, which requires setting mechanisms for implementing smartphone applications that facilitate access to banking services. Technology contributes to improving interaction and saving time.
- h. Banks should focus on providing diverse educational content for customers that helps them make informed financial decisions related to the repeat purchase process. This requires setting educational mechanisms that contribute to strengthening customer confidence and increasing their engagement with the banking brand.

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